



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

# MICHAEL

For the Triumph of the Immaculate

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## The Eucharist, sacrament of love

### *Apostolic Exhortation of Pope Benedict XVI*

On March 13, 2007, Pope Benedict XVI released his second major document, an apostolic exhortation called "Sacramentum Caritatis" (Sacrament of Charity) that reflects the conclusions of the 11th Ordinary General Assembly of the Synod of Bishops held in Rome from Oct. 2-23, 2005, on "the Eucharist as the source and summit of the Church's life and mission." The document, dated February 22, the Feast of the Chair of Peter, is also the logical continuation of Pope Benedict's first Encyclical Letter, "Deus Caritas Est" (God is love), since we are now talking about the "sacrament of love", the Eucharist.

The text is divided into three sections, each one of which considers one of the three dimensions of the Eucharist. The sections are titled: "The Eucharist, a mystery to be believed," "The Eucharist, a mystery to be celebrated," and "The Eucharist, a mystery to be lived." Here are excerpts from this important document:

#### by Pope Benedict XVI

The sacrament of charity (cf. Saint Thomas Aquinas, *Summa Theologiae*), the Holy Eucharist is the gift that Jesus Christ makes of himself, thus revealing to us God's infinite love for every man and woman. This wondrous sacrament makes manifest that "greater" love which led him to "lay down his life for his friends" (Jn 15:13).

Jesus continues, in the sacrament of the Eucharist, to love us "to the end," even to offering us his body and his blood. What amazement must the Apostles have felt in witnessing what the Lord did and said during that Supper! What wonder must the eucharistic mystery also awaken in our own hearts!

#### The food of truth

In the sacrament of the altar, the Lord meets us, men and women created in God's image and likeness (cf. Gen 1:27), and becomes our



companion along the way. In this sacrament, the Lord truly becomes food for us, to satisfy our hunger for truth and freedom. Since only the truth can make us free (cf. Jn 8:32), Christ becomes for us the food of truth. (...) Saint Augustine went on to say: "What does our soul desire more passionately than truth?"

Each of us has an innate and irrepressible desire for ultimate and definitive truth. The Lord Jesus, "the way, and the truth, and the life" (Jn

14:6), speaks to our thirsting, pilgrim hearts, our hearts yearning for the source of life, our hearts longing for truth. Jesus Christ is the Truth in person, drawing the world to himself. (...) In the sacrament of the Eucharist, Jesus shows us in particular the truth about the love which is the very essence of God.

#### The Eucharist, a mystery to be believed

"The mystery of faith!" With these words, spoken immediately after the words of consecration, the priest proclaims the mystery being celebrated and expresses his wonder before the substantial change of bread and wine into the body and blood of the Lord Jesus, a reality which surpasses all human understanding. The Eucharist is a "mystery of faith" par excellence: "the sum and summary of our faith." (Catechism of the Catholic Church, 1327.)

#### A free gift of the Blessed Trinity

The Eucharist reveals the loving plan that guides all of salvation history (cf. Eph 1:10; 3:8-11). There the *Deus Trinitas*, who is essentially love (cf. 1 Jn 4:7-8), becomes fully a part of our human condition. In the bread and wine under whose appearances Christ gives himself to us in the paschal meal (cf. Lk 22:14-20; 1 Cor 11:23-26), God's whole life encounters us and is sacramentally shared with us. God is a perfect communion of love between Father, Son and Holy Spirit.

At creation itself, man was called to have some share in God's breath of life (cf. Gen 2:7). But it is in Christ, dead and risen, and in the outpouring of the Holy Spirit, given without measure (cf. Jn 3:34), that we have become sharers of God's inmost life. (16) Jesus Christ, who "through the eternal Spirit offered himself without blemish to God" (Heb 9:14), makes us, in the gift of the Eucharist, sharers in God's own life.

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# The Eucharist, sacrament of love

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In the mystery of Christ's obedience unto death, even death on a Cross (cf. Phil 2:8), the new and eternal covenant was brought about. In his crucified flesh, God's freedom and our human freedom met definitively in an inviolable, eternally valid pact.

## The Eucharist and the Church

Through the sacrament of the Eucharist Jesus draws the faithful into his "hour;" he shows us the bond that he willed to establish between himself and us, between his own person and the Church. Indeed, in the sacrifice of the Cross, Christ gave birth to the Church as his Bride and his body.

The Fathers of the Church often meditated on the relationship between Eve's coming forth from the side of Adam as he slept (cf. Gen 2:21-23) and the coming forth of the new Eve, the Church, from the open side of Christ sleeping in death: from Christ's pierced side, John recounts, there came forth blood and water (cf. Jn 19:34), the symbol of the sacraments.



## The Eucharist and the Sacrament of Reconciliation

The Synod Fathers rightly stated that a love for the Eucharist leads to a growing appreciation of the sacrament of Reconciliation. Given the connection between these sacraments, an authentic catechesis on the meaning of the Eucharist must include the call to pursue the path of penance (cf. 1 Cor 11:27-29).

We know that the faithful are surrounded by a culture that tends to eliminate the sense of sin and to promote a superficial approach that overlooks the need to be in a state of grace in order to approach sacramental communion worthily. (Cf. Catechism of the Catholic Church, 1385.)

The Synod recalled that Bishops have the pastoral duty of promoting within their Dioceses a reinvigorated catechesis on the conversion

born of the Eucharist, and of encouraging frequent confession among the faithful. All priests should dedicate themselves with generosity, commitment and competency to administering the sacrament of Reconciliation.

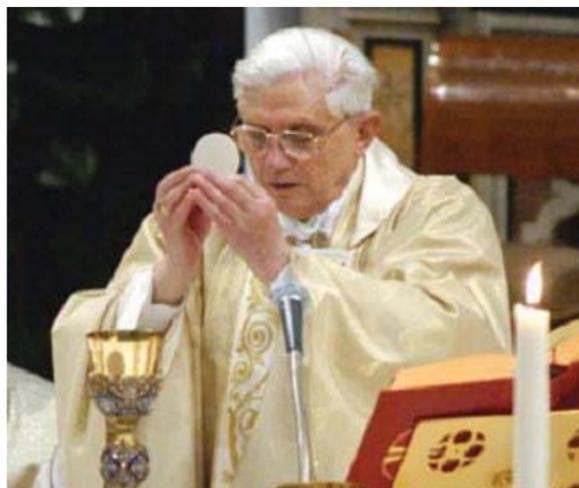
In this regard, it is important that the confessionals in our churches should be clearly visible expressions of the importance of this sacrament. I ask pastors to be vigilant with regard to the celebration of the sacrament of Reconciliation, and to limit the practice of general absolution exclusively to the cases permitted (cf. John Paul II, *Motu Proprio Misericordia Dei*, April 7, 2002), since individual absolution is the only form intended for ordinary use.

## The Eucharist and priestly celibacy

The Synod Fathers wished to emphasize that the ministerial priesthood, through ordination, calls for complete configuration to Christ. (...) The fact that Christ himself, the eternal priest, lived his mission even to the sacrifice of the Cross in the state of virginity constitutes the sure point of reference for understanding the meaning of the tradition of the Latin Church. It is not sufficient to understand priestly celibacy in purely functional terms. Celibacy is really a special way of conforming oneself to Christ's own way of life.

This choice has first and foremost a nuptial meaning; it is a profound identification with the heart of Christ the Bridegroom who gives his life for his Bride. In continuity with the great ecclesial tradition, with the Second Vatican Council and with my predecessors in the papacy, I reaffirm the beauty and the importance of a priestly life lived in celibacy as a sign expressing total and exclusive devotion to Christ, to the Church and to the Kingdom of God, and I therefore confirm that it remains obligatory in the Latin tradition. Priestly celibacy lived with maturity, joy and dedication is an immense blessing for the Church and for society itself.

## The Eucharist, a mystery to be celebrated



In the course of the Synod, there was frequent insistence on the need to avoid any antithesis between the *ars celebrandi*, the art of proper celebration, and the full, active and fruitful participation of all the faithful. The primary way to foster the participation of the People of God in the sacred rite is the proper celebration of the rite itself. The *ars celebrandi* is the best way to ensure their *actuosa participatio*.

The *ars celebrandi* is the fruit of faithful adherence to the liturgical norms in all their richness; indeed, for two thousand years this way of celebrating has sustained the faith life of all believers, called to take part in the celebration as the People of God, a royal priesthood, a holy nation (cf. 1 Pet 2:4-5, 9).

The *ars celebrandi* should foster a sense of the sacred and the use of outward signs which help to cultivate this sense, such as, for example, the harmony of the rite, the liturgical vest-

ments, the furnishings and the sacred space.

Everything related to the Eucharist should be marked by beauty. Special respect and care must also be given to the vestments, the furnishings and the sacred vessels, so that by their harmonious and orderly arrangement they will foster awe for the mystery of God, manifest the unity of the faith and strengthen devotion.

## Liturgical song

In the *ars celebrandi*, liturgical song has a pre-eminent place. Saint Augustine rightly says in a famous sermon that "the new man sings a new song. Singing is an expression of joy and, if we consider the matter, an expression of love".

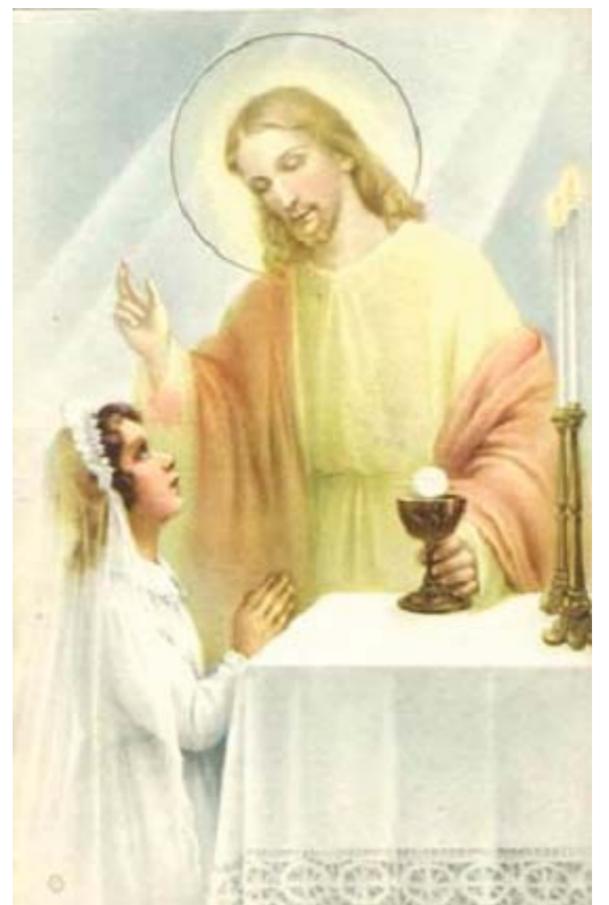


The People of God assembled for the liturgy sings the praises of God. In the course of her two-thousand-year history, the Church has created, and still creates, music and songs which represent a rich patrimony of faith and love. This heritage must not be lost. Certainly as far as the liturgy is concerned, we cannot say that one song is as good as another. Generic improvisation or the introduction of musical genres which fail to respect the meaning of the liturgy should be avoided.

As an element of the liturgy, song should be well integrated into the overall celebration. Consequently everything – texts, music, execution – ought to correspond to the meaning of the mystery being celebrated, the structure of the rite and the liturgical seasons. Finally, while respecting various styles and different and highly praiseworthy traditions, I desire, in accordance with the request advanced by the Synod Fathers, that Gregorian chant be suitably esteemed and employed as the chant proper to the Roman liturgy.

## The sign of peace

During the Synod of Bishops there was discussion about the appropriateness of greater restraint in this gesture, which can be exag-



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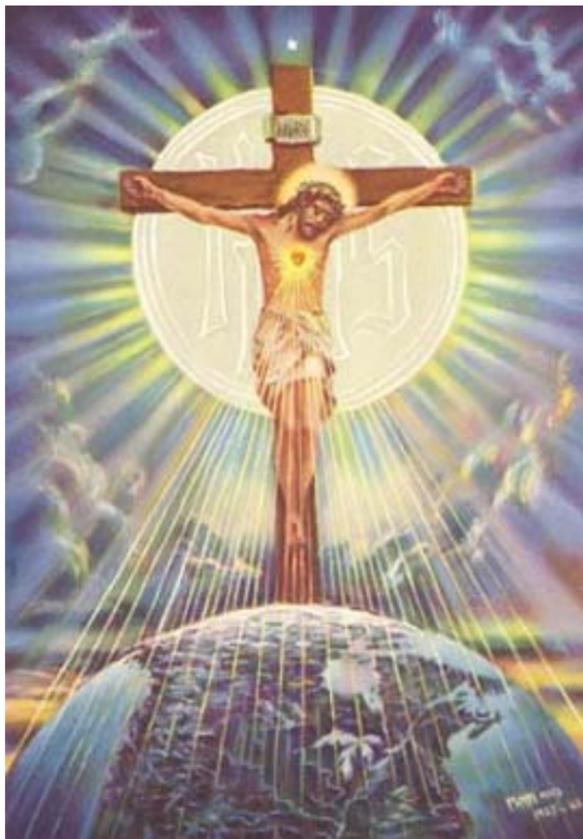
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gerated and cause a certain distraction in the assembly just before the reception of Communion. It should be kept in mind that nothing is lost when the sign of peace is marked by a sobriety which preserves the proper spirit of the celebration, as, for example, when it is restricted to one's immediate neighbours.

### The distribution and reception of the Eucharist

I would like to call attention to a pastoral problem frequently encountered nowadays. I am referring to the fact that on certain occasions – for example, wedding Masses, funerals and the like – in addition to practicing Catholics, there may be others present who have long since ceased to attend Mass or are living in a situation which does not permit them to receive the sacraments.

At other times, members of other Christian confessions and even other religions may be present. Similar situations can occur in churches that are frequently visited, especially in tourist areas. In these cases, there is a need to find a brief and clear way to remind those present of the meaning of sacramental communion and the conditions required for its reception.



### Personal conditions for an "active participation"

In their consideration of the *actuosa participatio* of the faithful in the liturgy, the Synod Fathers also discussed the personal conditions required for fruitful participation on the part of individuals. One of these is certainly the spirit of constant conversion which must mark the lives of all the faithful. Active participation in the eucharistic liturgy can hardly be expected if one approaches it superficially, without an examination of his or her life.

This inner disposition can be fostered, for example, by recollection and silence for at least a few moments before the beginning of the liturgy, by fasting and, when necessary, by sacramental confession. A heart reconciled to God makes genuine participation possible. The faithful need to be reminded that there can be no *actuosa participatio* in the sacred mysteries without an accompanying effort to participate actively in the life of the Church as a whole, including a missionary commitment to bring Christ's love into the life of society.

### Spiritual communion

Clearly, full participation in the Eucharist takes place when the faithful approach the altar in person to receive communion. Yet true as this is, care must be taken lest they conclude that the mere fact of their being present in

church during the liturgy gives them a right or even an obligation to approach the table of the Eucharist. Even in cases where it is not possible to receive sacramental communion, participation at Mass remains necessary, important, meaningful and fruitful. In such circumstances it is beneficial to cultivate a desire for full union with Christ through the practice of spiritual communion, praised by Pope John Paul II and recommended by saints who were masters of the spiritual life.

### Participation through the communications media

Finally, with regard to the value of taking part in Mass via the communications media, those who hear or view these broadcasts should be aware that, under normal circumstances, they do not fulfil the obligation of attending Mass. Visual images can represent reality, but they do not actually reproduce it. While it is most praiseworthy that the elderly and the sick participate in Sunday Mass through radio and television, the same cannot be said of those who think that such broadcasts dispense them from going to church and sharing in the eucharistic assembly in the living Church.

### The Latin language

In order to express more clearly the unity and universality of the Church, I wish to endorse the proposal made by the Synod of Bishops, in harmony with the directives of the Second Vatican Council, that, with the exception of the readings, the homily and the prayer of the faithful, such liturgies could be celebrated in Latin. Similarly, the better-known prayers of the Church's tradition should be recited in Latin and, if possible, selections of Gregorian chant should be sung.

Speaking more generally, I ask that future priests, from their time in the seminary, receive the preparation needed to understand and to celebrate Mass in Latin, and also to use Latin texts and execute Gregorian chant; nor should we forget that the faithful can be taught to recite the more common prayers in Latin, and also to sing parts of the liturgy to Gregorian chant.



### Adoration and Eucharistic devotion

One of the most moving moments of the Synod came when we gathered in Saint Peter's Basilica, together with a great number of the faithful, for eucharistic adoration. In this act of prayer, and not just in words, the assembly of Bishops wanted to point out the intrinsic relationship between eucharistic celebration and eucharistic adoration. A growing appreciation of this significant aspect of the Church's faith has been an important part of our experience in the years following the liturgical renewal desired by the Second Vatican Council. During the early phases of the reform, the inherent relationship between Mass and adoration of the

Blessed Sacrament was not always perceived with sufficient clarity.

For example, an objection that was widespread at the time argued that the eucharistic bread was given to us not to be looked at, but to be eaten. In the light of the Church's experience of prayer, however, this was seen to be a false dichotomy. As Saint Augustine put it: "No one eats that flesh without first adoring it; we should sin were we not to adore it."

In the Eucharist, the Son of God comes to meet us and desires to become one with us; eucharistic adoration is simply the natural consequence of the eucharistic celebration, which is itself the Church's supreme act of adoration. Receiving the Eucharist means adoring him whom we receive. Only in this way do we become one with him, and are given, as it were, a foretaste of the beauty of the heavenly liturgy. The act of adoration outside Mass prolongs and intensifies all that takes place during the liturgical celebration itself.

### The practice of eucharistic adoration



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# The Eucharist, sacrament of love



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With the Synod Assembly, therefore, I heartily recommend to the Church's pastors and to the People of God the practice of eucharistic adoration, both individually and in community. Great benefit would ensue from a suitable catechesis explaining the importance of this act of worship, which enables the faithful to experience the liturgical celebration more fully and more fruitfully.

Wherever possible, it would be appropriate, especially in densely populated areas, to set aside specific churches or oratories for perpetual adoration. I also recommend that, in their catechetical training, and especially in their preparation for First Holy Communion, children be taught the meaning and the beauty of spending time with Jesus, and helped to cultivate a sense of awe before his presence in the Eucharist.

Here I would like to express appreciation and support for all those Institutes of Consecrated Life whose members dedicate a significant amount of time to eucharistic adoration. In this way they give us an example of lives shaped by the Lord's real presence. I would also like to encourage those associations of the faithful and confraternities specifically devoted to eucharistic adoration; they serve as a leaven of contemplation for the whole Church and a summons to individuals and communities to place Christ at the centre of their lives.

## Forms of eucharistic devotion

The personal relationship which the individual believer establishes with Jesus present in the Eucharist constantly points beyond itself to the whole communion of the Church and nourishes a fuller sense of membership in the Body of Christ. For this reason, besides encouraging individual believers to make time for personal prayer before the Sacrament of the Altar, I feel obliged to urge parishes and other church groups to set aside times for collective adoration. Naturally, already existing forms of eucharistic piety retain their full value. I am thinking, for example, of processions with the Blessed Sacrament, especially the traditional procession on the Solemnity of Corpus Christi, the Forty Hours devotion, local, national and international Eucharistic Congresses, and other similar initiatives. If suitably updated and adapted to local circumstances, these forms of devotion are still worthy of being practiced today.

## The location of the tabernacle

In considering the importance of eucharistic reservation and adoration, and reverence for

the sacrament of Christ's sacrifice, the Synod of Bishops also discussed the question of the proper placement of the tabernacle in our churches. The correct positioning of the tabernacle contributes to the recognition of Christ's real presence in the Blessed Sacrament. Therefore, the place where the eucharistic species are reserved, marked by a sanctuary lamp, should be readily visible to everyone entering the church.

It is therefore necessary to take into account the building's architecture: in churches which do not have a Blessed Sacrament chapel, and where the high altar with its tabernacle is still in place, it is appropriate to continue to use this structure for the reservation and adoration of the Eucharist, taking care not to place the celebrant's chair in front of it. In new churches, it is good to position the Blessed Sacrament chapel close to the sanctuary; where this is not possible, it is preferable to locate the tabernacle in the sanctuary, in a sufficiently elevated place, at the centre of the apse area, or in another place where it will be equally conspicuous. Attention to these considerations will lend dignity to the tabernacle, which must always be cared for, also from an artistic standpoint.

## The Eucharist, a mystery to be lived

The Lord Jesus, who became for us the food of truth and love, speaks of the gift of his life and assures us that "if any one eats of this bread, he will live for ever" (Jn 6:51). This "eternal life" begins in us even now, thanks to the transformation effected in us by the gift of the Eucharist: "He who eats me will live because of me" (Jn 6:57). These words of Jesus make us realize how the mystery "believed" and "celebrated" contains an innate power making it the principle of new life within us and the form of our Christian existence.

Christianity's new worship includes and transfigures every aspect of life: "Whether you eat or drink, or whatever you do, do all to the glory of God" (1 Cor 10:31). Christians, in all their actions, are called to offer true worship to God. Here the intrinsically eucharistic nature of Christian life begins to take shape. The Eucharist, since it embraces the concrete, everyday existence of the believer, makes possible, day by day, the progressive transfiguration of all those called by grace to reflect the image of the Son of God (cf. Rom 8:29ff.). (...) Here we can see the full human import of the radical newness brought by Christ in the Eucharist: the worship of God in our lives cannot be relegated to something private and individual, but tends

by its nature to permeate every aspect of our existence.

## Living the Sunday obligation

Conscious of this new vital principle which the Eucharist imparts to the Christian, the Synod Fathers reaffirmed the importance of the Sunday obligation for all the faithful, viewing it as a wellspring of authentic freedom enabling them to live each day in accordance with what they celebrated on "the Lord's Day." The life of faith is endangered when we lose the desire to share in the celebration of the Eucharist and its commemoration of the paschal victory. Participating in the Sunday liturgical assembly with all our brothers and sisters, with whom we form one body in Jesus Christ, is demanded by our Christian conscience and at the same time it forms that conscience. To lose a sense of Sunday as the Lord's Day, a day to be sanctified, is symptomatic of the loss of an authentic sense of Christian freedom, the freedom of the children of God.

## The Eucharist, bread broken for the life of the world

Each celebration of the Eucharist makes sacramentally present the gift that the crucified Lord made of his life, for us and for the whole world. In the Eucharist Jesus also makes us witnesses of God's compassion towards all our brothers and sisters. The eucharistic mystery thus gives rise to a service of charity towards neighbour, which "consists in the very fact that, in God and with God, I love even the person whom I do not like or even know. This can only take place on the basis of an intimate encounter with God, an encounter which has become a communion of will, affecting even my feelings. Then I learn to look on this other person not simply with my eyes and my feelings, but from the perspective of Jesus Christ." (Benedict XVI, Encyclical Letter *Deus Caritas Est*.)



In all those I meet, I recognize brothers or sisters for whom the Lord gave his life, loving them "to the end" (Jn 13:1). Our communities, when they celebrate the Eucharist, must become ever more conscious that the sacrifice of Christ is for all, and that the Eucharist thus compels all who believe in him to become "bread that is broken" for others, and to work for the building of a more just and fraternal world. Keeping in mind the multiplication of the loaves and fishes, we need to realize that Christ con-

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tinues today to exhort his disciples to become personally engaged: "You yourselves, give them something to eat" (Mt 14:16). Each of us is truly called, together with Jesus, to be bread broken for the life of the world.

### The food of truth and human need

We cannot remain passive before certain processes of globalization which not infrequently increase the gap between the rich and the poor worldwide. We must denounce those who squander the earth's riches, provoking inequalities that cry out to heaven (cf. Jas 5:4). For example, it is impossible to remain silent before the "distressing images of huge camps throughout the world of displaced persons and refugees, who are living in makeshift conditions in order to escape a worse fate, yet are still in dire need. Are these human beings not our brothers and sisters? Do their children not come into the world with the same legitimate expectations of happiness as other children?"

**The food of truth demands that we denounce inhumane situations in which people starve to death because of injustice and exploitation, and it gives us renewed strength and courage to work tirelessly in the service of the civilization of love.**

### The Church's social teaching

**The mystery of the Eucharist inspires and impels us to work courageously within our world to bring about that renewal of relationships which has its inexhaustible source in God's gift. The prayer which we repeat at every Mass: "Give us this day our daily bread," obliges us to do everything possible, in cooperation with international, state and private institutions, to end or at least reduce the scandal of hunger and malnutrition afflicting so many millions of people in our world, especially in developing countries.**

In a particular way, the Christian laity, formed at the school of the Eucharist, are called to assume their specific political and social responsibilities. To do so, they need to be adequately prepared through practical education in charity and justice. To this end, the Synod considered it necessary for Dioceses

and Christian communities to teach and promote the Church's social doctrine.

In this precious legacy handed down from the earliest ecclesial tradition, we find elements of great wisdom that guide Christians in their involvement in today's burning social issues. This teaching, the fruit of the Church's whole history, is distinguished by realism and moderation; it can help to avoid misguided compromises or false utopias.

Dear brothers and sisters, the Eucharist is at the root of every form of holiness, and each of us is called to the fullness of life in the Holy Spirit. How many saints have advanced along the way of perfection thanks to their eucharistic devotion! From Saint Ignatius of Antioch to Saint Augustine, from Saint Anthony Abbot to Saint Benedict, from Saint Francis of Assisi to Saint Thomas Aquinas, from Saint Clare of Assisi to Saint Catherine of Siena, from Saint Paschal Baylon to Saint Peter Julian Eymard, from Saint Alphonsus Liguori to Blessed Charles de Foucauld, from Saint John Mary Vianney to Saint Thérèse of Lisieux, from Saint Pius of Pietrelcina to Blessed Teresa of Calcutta, from Blessed Pier Giorgio Frassati to Blessed Ivan Mertz, to name only a few, holiness has always found its centre in the sacrament of the Eucharist.

This most holy mystery thus needs to be firmly believed, devoutly celebrated and intensely lived in the Church. Jesus' gift of himself in the sacrament which is the memorial of his passion tells us that the success of our lives is found in our participation in the trinitarian life offered to us truly and definitively in him. The celebration and worship of the Eucharist enable us to draw near to God's love and to persevere in that love until we are united with the Lord whom we love.

The offering of our lives, our fellowship with the whole community of believers and our solidarity with all men and women are essential aspects of that *logiké latreía*, spiritual worship, holy and pleasing to God (cf. Rom 12:1), which transforms every aspect of our human existence, to the glory of God.

*Given in Rome, at Saint Peter's, on 22 February, the Feast of the Chair of Peter, in the year 2007, the second of my Pontificate.*

**BENEDICTUS PP. XVI**

## Let's answer the Pope's call

by Marie Anne Jacques



Marie Anne Jacques, of Chicopee, Massachusetts, U.S.A., joined us as a Full-Time Pilgrim of St. Michael last February 11, the feast of Our Lady of Lourdes.

Here is the speech she gave at our monthly meeting in Rougemont on Sunday, February 25, 2007:

Thank you for the warm welcome I have received. I especially would like to thank Miss Tardif and Diane Guillemette for helping me find where things are, and Jude Potvin for being kind enough to reprogram my computer. I'm very happy to be here as the newest Full-Time Pilgrim, everyone has been very supportive and helpful during this transition, it's really starting to feel like a new home, with new brothers and sisters in this missionary work. This vocation, I feel, is most important for the times we are living... to live out the beatitudes in helping our brothers and sisters all over the world.

I would like to share a quote to the youth from Pope Benedict XVI for the 2007 World Youth Day:

**"In particular, I invite you to carefully study the social doctrine of the Church so that its principles may inspire and guide your action in the world. May the Holy Spirit make you creative in charity, persevering in your commitments, and brave in your initiatives, so that you will be able to offer your contribution to the building up of the 'civilization of love'. The horizon of love is truly boundless: it is the whole world!"**

### My reflections

A. "The social doctrine of the Church": it is most critical to inspire the youth to missionary work with the Pilgrims of St. Michael in the battle to establish the social doctrine of the church.

B. "Be creative in charity": the more experienced generation must harvest creativity in the youth of the next generation to become the next Pilgrims of St. Michael which will bring us closer to the Church.

C. "Be brave in your initiatives": the "Michael" Journal's initiatives are to promote social justice throughout the world, in order to do that, we will need both the new and more experienced generations to work as a team to fulfill God's plan to bring Social Justice to the world.

Is it possible to inspire the younger generation to become more proactive? Is it possible to establish a program of leadership training to help them move forward in our movement?

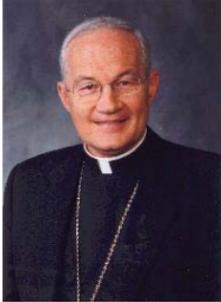
Thank you for your attention, I'm looking forward to working with all of you.

Marie Anne Jacques





**49<sup>th</sup> INTERNATIONAL  
EUCHARISTIC CONGRESS  
QUEBEC CITY 2008**



The next International Eucharistic Congress will be held in Quebec City, Canada, from June 15th to June 22nd, 2008, with the theme: "The Eucharist, gift of God for the life of the world".

On October 17, 2004, on the opening day of the Year of the Eucharist, Pope John Paul II confided the mission of organizing this great international gathering to the Archdiocese of Quebec City, headed by Marc Cardinal Ouellet (picture). It will be an occasion for Catholics of the whole world to celebrate their faith in the Eucharist and to give witness to the Gospel by living moments of prayer, reflection and fraternity.

This Congress will be celebrated during the year that marks the 400th anniversary of the foundation of the city of Quebec as one of the first permanent French settlements in America and the seat of the first Catholic diocese north of Mexico.

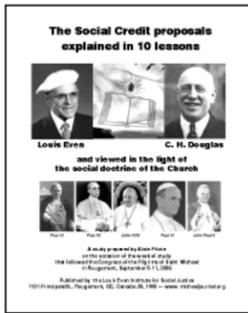
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# The Social Credit proposals explained in 10 lessons

## Lesson 6: Money and prices – The compensated discount

In the previous issue of *Michael* we published Lesson 5 about the chronic shortage of purchasing power in the present financial system, and the need for a social dividend to every citizen, because all citizens are co-heirs of natural resources and progress.

In this issue, we have included Lessons 6 and 7; the other three lessons will be published in sequence, in the next issues. For those who cannot wait to read them all, we have printed a 100-page booklet that contains the 10 lessons that you can order from our office at \$8 each (postage included) if you live in Canada; \$11 for the U.S.A., and \$13 for overseas. Good reading!



**Alain Pilote**

The distribution of new money by the national dividend is therefore a means of increasing the country's money supply when it is necessary, and of putting this money directly into the consumers' hands.

But to be beneficial to the consumer, this distribution of money must constitute a real increase in the consumer's purchasing power.

**Now, the purchasing power depends on two factors: the quantity of money in the buyer's hands and the price of the products for sale.**

If the price of a product decreases, the consumer's purchasing power increases, even without an increase of money. So if I have \$10.00 with which to purchase butter, if the price of butter is \$2.50 a pound, I have in my hands the power to buy four pounds of butter; if the price of butter is lowered to \$2.00 a pound, my purchasing power goes up, and I can buy five pounds of butter.

Moreover, if the price goes up, it unfavorably affects the consumer's purchasing power; and in this case, even an increase of money can lose its effect. Thus, the worker who earned \$200 in 1967 and who earned \$400 in 1987, would lose out because the cost of living had more than doubled in those twenty years. In Canada in the year 1987 you could buy the same thing for \$772 that would have been \$200 in 1967.

**The consequent increase in the prices of products is the reason why wage increases do not succeed in producing a durable improvement. The employers do not manufacture money, and if they have to spend more to pay their workers, they are compelled to sell their products at higher prices in order not to go bankrupt.**

As for the national dividend, it is not included in prices because it is made up of new money, distributed independently of labor, by the Government.

However, with more money in the hands of the public, retailers could tend to increase the prices of their products, even if these products did not cost them more to produce.

**A monetary reform which does not apply the brakes to an unjustifiable rise in prices would be an incomplete reform. It could become a catastrophe of runaway inflation.**

The arbitrary setting of prices can also achieve a prejudicial effect by discouraging production. Now the reduction of production is the surest way of pushing up prices. The legislator thus achieves the contrary of what he seeks: he provokes inflation by clumsily fighting it; to escape sanctions, inflation takes place through the black market.

**Social Credit puts forward a technique to automatically fight inflation: it is the proposed technique of the "adjusted price", or the compensated discount, which would be part of the way money is issued to put the total purchasing power at the level of total offered production.**

### The Just Price

Since products are made for the consumer, it is clear that, to meet their purpose, the products must be offered to the consumer at a price which allows the consumer to purchase them.

**In other words, at all times, there must be an equilibrium between the collective prices and the collective purchasing power of all consumers.**

To establish the retail price, the producers or the retailers calculate what the manufacturing of the product has cost and add the costs of handling, transportation, storing, and the necessary profits to the different intermediaries. But nothing ensures that this marked price corresponds to the consumer's purchasing power.

The marked price must be claimed by the retailer so as not to throw anyone, from the producer to the retailer, into bankruptcy. Moreover, the price to be paid by the buyer must be such that it corresponds to the purchasing power in the consumers' hands. Otherwise, the products remain unsold in the face of real needs.

Hence, it is necessary to have adjustment of prices.

The monetary technique of Social Credit provides this. In the Social Credit vocabulary, what we call the "Just Price" is the price which corresponds exactly to consumption.

When we say "Just Price", we do not mean at all an "honest price" or "fair price". The price marked by the retailer may be completely honest and fair, but still may not at all be the exact price.

So during the Depression the marked prices could have been honest and fair, but they were not exact; they did not correspond to consumption. When the total production of goods demanded exceeds total consumption, these prices are certainly not exact, since consumption over a given period shows conclusively the real expenses incurred for production during this same period.

The honest price is a moral matter; the exact or "just" price is a mathematical matter.

The exact price, the "Just Price" of the Social Credit system, is achieved through an arithmetical rule. So there is no question whatever of an arbitrary fixation of prices, restrictions, rewards, or chastisements — but simply arithmetic.

**The Social Credit technique involves two figures that are made up by the country's people themselves, and are not fixed arbitrarily by some men who have a mania for imposing their will on others:**

**1. The figure expressing the total sum of prices. (This is set by the producers themselves.)**

**2. The figure expressing the consumers' purchasing power. (This is set by the consumers' wishes for spending the money that they have at their disposal.)**

**Then, to be able to put the equal sign (=) between these two numbers, Social Credit lowers the first to the level of the second.**

Let us explain first, by presenting a few unfamiliar ideas which bear far-reaching consequences.

### The real cost of production

The exact price of a thing is the total sum of expenses incurred in its production. And this is true if you count in dollars, ergs, man-hours, or any other unit of measurement.

Such and such work requires four hours of time, ten ounces of sweat, a workman's meal, and the wear of a tool. If the enumeration is complete, the exact price of this work, in other words its real cost, is four hours of time, ten ounces of sweat, a workman's meal, and the wear of a tool — no more, no less.

As we evaluate costs in dollars in Canada and we evaluate work in dollars, it is possible to estab-

lish a relation between both in terms of dollars, always including the wear and tear and all the other elements that form expenses.

If the material expenses, work, energy, and wear and tear amount to \$100, the exact price; the real cost of the product, is one-hundred dollars.

But there is the accounting price as well, that is the financial cost. During the production of an article in a factory, an account is kept of the raw material bought including processing costs, wages and salaries, capital costs, etc. All these constitute the financial cost of the production of the article.

Are the accounting and the exact price the same? Even if they accidentally are in certain cases, it is easy to prove that as a whole they certainly are not.

Take a small country that supplies, in one year, capital and consumption goods for a total production that is evaluated at 100 million dollars. If, within that time, the total expenses of the country's inhabitants are evaluated at 80 million dollars, we can readily see that the country's production for that year has cost exactly \$80 million, since \$80 million in all was consumed by the population that made the production. The financial cost of production has been evaluated at \$100 million, but it actually cost only \$80 million in real expenses. This is an inescapable fact: both totals are there.

The exact price of the production of \$100 million has therefore been \$80 million.

**In other words, while \$100 million in wealth was produced, \$80 million in wealth was consumed. The consumption of \$80 million worth of production is the real price of the \$100 million worth of production.**

**So the real price of production is consumption.**

Moreover, as we have said above, if production exists for consumption then consumption must be able to pay for production.

In the preceding example, the country deserves its production. If, by spending \$80 million, it produces \$100 million worth of goods and services, it must be able to get these \$100 million worth of production while spending \$80 million. In other words, in paying \$80 million, the consumers must get the \$100 million worth of production. If not, \$20 million worth of production will remain for contemplation, until it turns to destruction, in front of a deprived and exasperated people.

### The increase and reduction of wealth

A country becomes richer in goods when it develops its means of production: its machines, factories, means of transportation, etc. These are called capital goods.

A country is richer in products when it produces items for consumption: wheat, meat, furniture, clothing, etc. These are called consumer goods.

A country again becomes richer in products when it gets wealth from abroad. Thus Canada becomes richer in fruits when it gets bananas, oranges, and pineapples; this is called importation.

So then, a country's goods are reduced when there is destruction or wear of the means of production: burnt factories, worn-out machines, etc. This is called depreciation.

A country's goods are also reduced when they are consumed. Eaten food, worn-out clothing, etc., are not available any more. This is destruction through consumption.

A country's goods are reduced again when they leave the country: for example, there will be less apples, butter, bacon, in Canada, if this country sends these products to England. This is called exportation.

(continued on page 7)

### Calculation of the Just Price

Now let us suppose that a year's return gives:

Production of capital goods	3 billion
Production of consumable goods	7 billion
Importations	2 billion

**Total acquisitions 12 billion (assets)**

Moreover:

Depreciation of capital goods	1.8 billion
Consumption	5.2 billion
Exportations	2.0 billion

**Total reduction 9.0 billion (liabilities)**

We conclude that: while the country became richer with \$12 billion worth of production, it used, consumed, or exported, \$9 billion worth of production.

The real cost of the production of \$12 billion is \$9 billion. If it actually cost the country \$9 billion to produce \$12 billion worth of goods and services, the country must be able to enjoy its \$12 billion worth of production while spending only \$9 billion.

**With \$9 billion, we must be able to pay for \$12 billion. To pay 12 with 9. This requires a price adjustment: to lower the accounting price, which is 12, to the level of the real price, 9, and to do it without doing violence or harming anyone.**

When faced with this adjustment, the following conclusion is logical in an economy where production exists for consumption:

Since the consumption of \$9 billion worth of production, with the wear of machines included, has allowed a production worth \$12 billion with improvements included, \$9 billion is the real price of production. In order for the country to be able to use this production, for as long as it wants, it must be able to get it at its real price, \$9 billion, which does not prevent the retailers from being compelled to claim \$12 billion.

On the one hand, the country's consumers must be able to buy 12 with 9. They must be able to draw on their country's production by paying for it at 9/12 of the marked price.

On the other hand, the retailer must recover the full amount: 12; otherwise, he cannot meet his costs and obtain his profit, which is the salary for his services.

### The compensated discount

The buyer will pay only 9/12 of the marked price if he is granted a discount of 3 on 12, or 25 percent.

A table costs \$120.00; it will be sold to the buyer for \$90.00. A pair of stockings costs \$4.00; it will be sold to the buyer for \$3.00.

Likewise, the same type of ratio is applied to the sale of all the country's articles, because it is a national discount decreed by the National Credit Office to reach the goal for which it was instituted.

If all of the country's consumer goods are thus paid for at 75 percent of their marked price, the country's consumers will be able to get all of their production worth \$12 billion with the \$9 billion that they spend for their consumption.

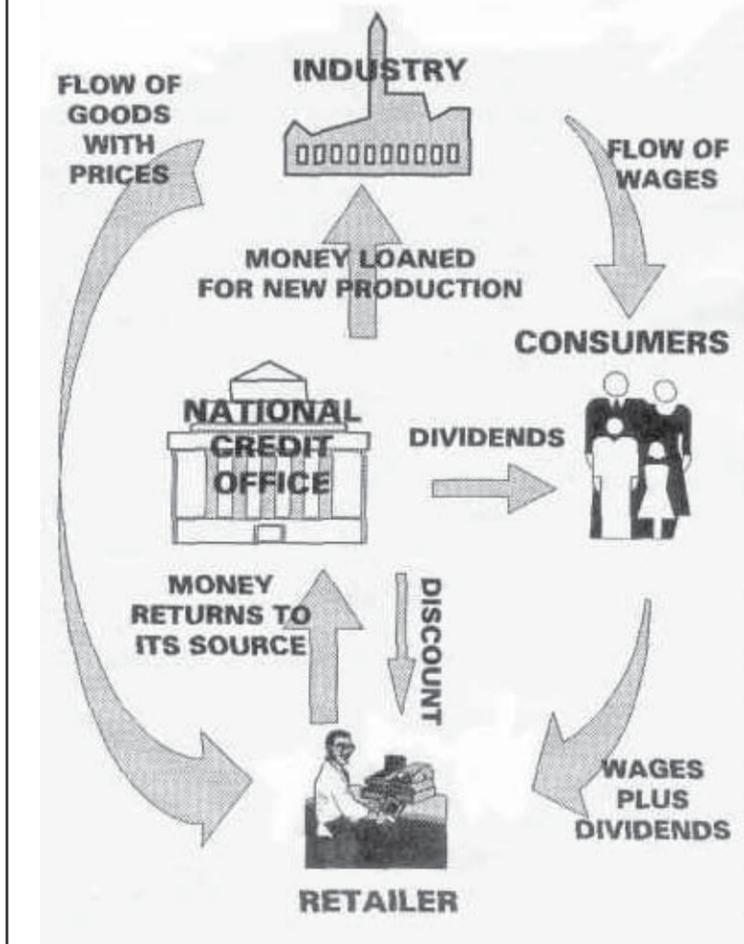
If they do not like some products for sale on the market, they will not buy them and the producers will simply stop making these products, because they are not real wealth since they do not answer the needs of the consumers.

**The retailers thus get from the buyers only 75 percent of their prices. They will not be able to subsist, unless they get the 25 percent that the buyer does not pay for from another source.**

**This other source can only be the National Credit Office, which is charged with putting money in relation to facts. On the presentation of appropriated vouchers, attesting to the sale and the national discount allowed; the retailer will get the credit-money representing the missing 25 percent from the National Credit Office.**

The goal will be reached. The whole of the

## The circulation of money in a Social Credit system



Money is loaned to the producers (industry) by the National Credit Office, for the production of new goods, which brings a flow of new goods with prices (left arrow). Since wages are not sufficient to buy all of available goods and services for sale, the National Credit Office fills the gap between the flow of purchasing power and the flow of total prices by issuing a monthly dividend to every citizen. Consumers and goods meet at the market place (retailer), and when a product is purchased (consumed), the money that had originally been loaned for producing this product returns to its source, the National Credit Office. At any moment, there is always equality between the total purchasing power available in the hands of the population, and the total prices of consumable goods for sale on the market.

country's consumers will have been able to get their country's total production answering their needs. The retailers, and through them the producers, will have obtained the amounts which cover the costs of production and distribution.

There will be no inflation, since there is no lack of products to supply the demand. This new money is actually created only when there is a wanted and purchased product.

Besides, this issue does not enter into the price of the invoice, since it is neither wage, salary, nor investment: it comes after the product is manufactured, priced, and sold.

Another way of arriving at the same result would be to make the buyer pay the full price. The retailer would give a receipt to the buyer, attesting to the purchase amount. On presentation of this receipt at the branch of the National Credit Office, the buyer would get credit-money equal to the 25 percent of the purchase amount.

The first method is a compensated discount, a discount granted by the retailer and paid to him by the National Credit Office.

The second method is a rebate made to the buyer. The result is exactly the same.

In any case, the price paid by the consumer must be the fraction of the marked price expressed by the ratio of total consumption to total production. Otherwise, the production is only partially accessible to the consumers for whom it was made.

### A dividend and a lowering of prices

There are two ways to have price-figures and money-figures correspond: prices can be lowered, or wallets fattened. Social Credit would do both, without harming anyone, and by suiting everybody. The two mechanisms put together — the lowering of prices and the dividend — would be calculated to balance the price-figures and money-figures.

Both are needed. If there is only a dividend the prices could tend to rise, even if the actual cost price of goods remains the same. And if there is only a lowering of prices, without a dividend, it would be of no use for people with no income.

The dividend formula would be infinitely better than the present social programs like welfare, unemployment insurance, etc., since the dividend

would not be financed by the taxes of those who are employed, but by new money created by the National Credit Office. No one would then live at the expense of the taxpayers; the dividend would be a heritage that is due to all Canadian citizens, who are all stockholders in "Canada Limited".

Contrary to welfare this dividend would be given unconditionally, and would therefore not penalize those who want to work. Far from being an incitement to idleness, it would allow people to allocate themselves to those jobs to which they are best suited. Besides, if people stopped working, production would go down, and so would the dividend; since it is based on existing production. Without this income that is tied to employment, progress is no longer an ally of man but a curse, since by eliminating the need for human labor it makes people lose their sole source of income.

Thanks to this mechanism of a discount on prices any inflation would be impossible, since the discount actually lowers prices. Inflation means rising prices, and the best way to prevent prices from rising is to lower them! A discount on prices is exactly the opposite of a sales tax: instead of paying more for goods because of taxes, the consumers would pay less because of the discount. Who would complain about it?

### Financing public works

How would public works and services be financed in a social money system such as this one? The Government does not ask: "Do we have the money to build this project?" whenever the population wants a new public project but, "Do we have the materials and the workers to make it happen?" If that is so, the National Credit Office would automatically create the new money to finance the new production.

Let us suppose the population wants a new bridge and the construction will cost \$50 million. The National Credit Office therefore creates \$50 million to finance the construction of this bridge, and since all new money must be withdrawn from circulation as the new production is consumed, the money created to build the bridge must be withdrawn from circulation as this bridge is consumed.

How can a bridge be "consumed"? A bridge can of course be consumed through use and de-

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# Money and prices

(continued from page 6)

preciation. Let us suppose the engineers who built this bridge expect it to last 50 years, so then this bridge will lose one-fiftieth of its value every year; since it costs \$50 million to build, it will depreciate by \$1 million every year. It is therefore \$1 million that will have to be withdrawn from circulation every year, for 50 years.

Will this withdrawal of money be done through taxation? "No, this is not necessary at all", said Clifford Hugh Douglas, "the Scottish engineer who conceived the Social Credit system; there is another way, and it is much simpler, to withdraw money from circulation: the method of the adjusted price (also called the compensated discount)." Douglas spoke of this in London, on January 19, 1938:

**"The immense, complex, irritating and time-wasting taxation system, which keeps hundreds of people busy working, is a complete waste of time. The whole of the results that are supposed to be achieved by the system of taxation could be achieved without any bookkeeping at all; they could be achieved entirely through the price system."**

How would this adjusted price work? The National Credit Office would be charged with keeping an accurate bookkeeping of the nation's assets and liabilities, which requires only two columns: one to write down all that has been produced in the country during the given period (assets) and one for all that has been consumed (liabilities). The bridge's \$1 million annual depreciation mentioned above would be written down in the "consumption" column, and added to all the other kinds of consumption or disappearance of wealth in the country during the given period.

As we said before, Douglas also points out that the real cost of production is consumption. In the example of the bridge, the cost price is \$50 million. But the real cost of the bridge is all that had to be consumed in order to build it. Whereas, on the one hand, it is impossible to know the real cost of every article produced, one can easily know, on the other hand, what the real cost of the total production of the country was during a year: it is all that has been consumed in that country throughout the given year.

## Three principles

There are three fundamentals in Social Credit: 1. Money must be issued without debt by the Government — the representative of society — according to production, and withdrawn from circulation according to consumption; 2. A monthly dividend to every citizen; 3. the compensated discount. All three are necessary; if you remove one of them, the system cannot work properly.

This technique of Social Credit, that we have explained briefly, has the goal of financing the production of goods that answer the needs, and to finance the distribution of these goods for them to reach these needs. If you look at the diagram on the next page (the circuit of money), you will notice that money never piles up anywhere; it only follows the flow of goods, being issued as goods are produced and then returning to its source (the National Credit Office) as goods are consumed (sold). At any given moment, money is an exact reflection of physical realities: money appears when a new product appears, and disappears when the product disappears (is consumed).

\* \* \*

All this opens up undreamed-of horizons and possibilities. For these possibilities to become reality, everyone must know and study the Social Credit system. And for that, all must be subscribed to the "Michael" Journal. Dear friend, here comes the part you have to play in all of this: you have understood Social Credit, so it is your duty and responsibility to make it known to others, by soliciting subscriptions around you to the "Michael" Journal. Good luck!

**Solicit subscriptions to "Michael"**

# Our wonderful mission in Paraguay

by Lucie Parenteau

Providence has decided that the time has come for our movement to be known in Paraguay and though our work, Major Clifford H. Douglas' awesome philosophy of Social Credit.

Everything started with Mr. Carlos Reyes, the editor of "San Miguel" (the Spanish version of the "Michael" Journal) meeting with a priest from Paraguay. This priest was so impressed and enthusiastic about our work and the philosophy of Social Credit that he asked for free "San Miguel" leaflets to be sent in his Diocese of Ciudad del Este. A few months later, a 20-foot container filled with 750,000 leaflets headed for South America.

In February, Paola Santamaria and I left for a month of apostolate in Ciudad del Este in response to an invitation from Bishop Rogelio Ricardo Livieres Plano. A few months previously, they had received the container of leaflets. The Diocese of Ciudad del Este is located next to Brazil, with a river separating the city of Ciudad del Este with Foz do Iguazu, where the famous waterfalls of Iguazu are located.



Paola, who is 27, left from her home country of Mexico and I left directly from the Headquarters in Canada. And the two of us are now in this warm country, where a beautiful, simple and very welcoming population was going to surprise us by their openness and their concern for the economic future of their country.

Shortly after our arrival, we met with His Excellency, who is a member of Opus Dei. He cordially received us in his Diocese, opening the doors wide for our apostolate and named Fr. Edgar Ayala as our advisor. Fr. Ayala is a newly ordained priest who was the personal secretary of the Bishop at the time.

After making the acquaintance of Monsignor's mother and sister, the first encounter Father Edgar organizes for us is with part of the young Diocesan leaders of the Youth Pastoral.



From left to right: Paola Santamaria, Bishop Rogelio Livieres Plano, and Lucie Parenteau



He gave us a presentation of the Youth Pastoral, and we gave him some idea of who we were, and the work that we are doing. The Youth Pastoral's dynamic coordinator Carlos Franco, who is 25 years old, already had distributed the "San Miguel" leaflets in the Diocese with the young leaders of the pastoral, and he was delighted to learn more about our work and Social Credit.

A few days later, we were at the National Youth Pastoral meeting, invited by Carlos Franco, to give an official presentation of the Work of the Pilgrims of Saint Michael to all of the coordinators of the pastoral. Later on, we attended a Diocesan meeting of 60-70 parish leaders for another presentation of our Work.



As time went on, and the more the people came to know us, the more they were interested in what we were doing. We spoke on three different radio stations, to different parish groups, in a few churches, in the most prestigious college of the city, we sold books on Social Credit, and took subscriptions... what really impressed these good people was Social Credit, it gave them hope. The Paraguayans answer was so positive, and the response of a few young people to be part of the Movement was so enthusiastic, that Paola Santamaria extended her stay. Now there is a group of a dozen young people who want to be Pilgrims of Saint Michael and do the apostolate in their country. They are working hard to get the necessary funds in order to come to Canada for a period of formation and for our International Congress in September.

Another surprise was waiting for us in Paraguay, the container of close to 800,000 leaflets was distributed in the whole Diocese (which has 40 parishes and about 600 chapels) and there were almost no copies left. Having no more leaflets to give out to the people, so we sent an order to Canada and another container carrying 750,000 leaflets has been sent out.

Thanks to Our Blessed Mother and through the grace of God, our tour in Paraguay was a great success. Many thanks as well for the gracious collaboration of the people in Paraguay. It was truly a wonderful experience.

Lucie Parenteau

# Lesson 7 – The history of the banking control in the United States

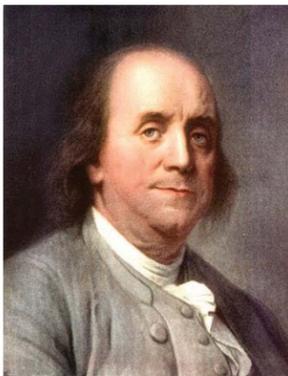


The dictatorship of the bankers and their debt-money system are not limited to one country, but exist in every country in the world. They are working to keep their control tight, since one country freeing itself from this dictatorship and issuing its own interest- and debt-free currency, setting the example of what an honest system could be, would be enough to bring about the worldwide collapse of the bankers' swindling debt-money system.

This fight of the International Financiers to install their fraudulent debt-money system has been particularly vicious in the United States of America since its very foundation, and historical facts show that several American statesmen were well aware of the dishonest money system the Financiers wanted to impose upon America and of all of its harmful effects. These statesmen were real patriots, who did all that they possibly could to maintain for the USA an honest money system, free from the control of the Financiers. The Financiers did everything in their power to keep in the dark this facet of the history of the United States, for fear that the example of these patriots might still be followed today. Here are some facts that the Financiers would like the population not to know:

## The happiest population

We are in 1750. The United States of America does not yet exist; it is the 13 Colonies of the American continent, forming "New England", a possession of the motherland, England. Benjamin Franklin wrote about the population of that time: **"Impossible to find a happier and more prosperous population on all the surface of the globe."** Going over to England to represent the interests of the Colonies, Franklin was asked how he accounted for the prosperous conditions prevailing in the Colonies, while poverty was rife in the motherland:



Benjamin Franklin

**"That is simple,"** Franklin replied. **"In the Colonies we issue our own money. It is called Colonial Scrip. We issue it in proper proportion to make the products pass easily from the producers to the consumers. In this manner, creating ourselves our own paper money, we control its purchasing power, and we have no interest to pay to no one."**

The English bankers, being informed of that, had a law passed by the British Parliament prohibiting the Colonies from issuing their own money, and ordering them to use only the gold or silver debt-money that was provided in insufficient quantity by the English bankers. The circulating medium of exchange was thus reduced by half.

**"In one year,"** Franklin stated, **"the conditions were so reversed that the era of prosperity ended, and a depression set in, to such an extent that the streets of the Colonies were filled with unemployed."**

Then the Revolutionary War was launched against England, and was followed by the Declaration of Independence in 1776. History textbooks erroneously teach that it was the tax on tea that triggered the American Revolution. But Franklin clearly stated:

**"The Colonies would gladly have borne the little tax on tea and other matters, had it not been the poverty caused by the bad influ-**

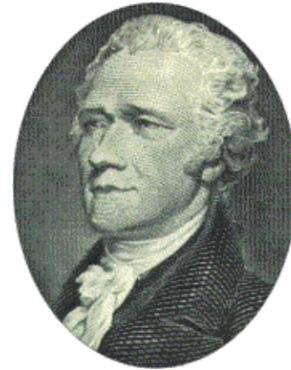
**ence of the English bankers on the Parliament: which has caused in the Colonies hatred of England, and the Revolutionary War."**

The Founding Fathers of the United States, bearing all these facts in mind, and to protect themselves against the exploitation of the International Bankers, took good care to expressly declare, in the American Constitution, signed at Philadelphia in 1787, Article 1, Section 8, paragraph 5:

**"Congress shall have the power to coin money and to regulate the value thereof."**

## The bank of the bankers

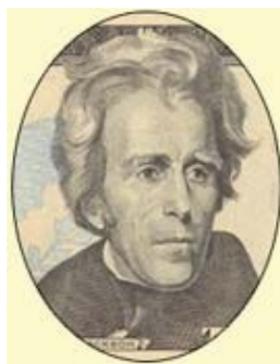
But the bankers did not give up. Their agent, Alexander Hamilton, was named Secretary of Treasury in George Washington's cabinet, and advocated the establishment of a federal bank to be owned by private interests, and the creation of debt-money with false arguments like: **"A national debt,**



Alexander Hamilton

**if it is not excessive, will be to us a national blessing... The wisdom of the Government will be shown in never trusting itself with the use of so seducing and dangerous an expedient as issuing its own money."** Hamilton also made them believe that only the debt-money issued by private banks would be accepted in dealing abroad.

Thomas Jefferson, the Secretary of State, was strongly opposed to that project, but President Washington was finally won over by Hamilton's arguments. A federal bank was thus created in 1791, the "Bank of the United States", with a 20 years' charter. Although it was termed "Bank of the United States", it was actually the "bank of the bankers", since it was not owned by the nation, but by individuals holding the bank's stocks, the private bankers. This name of "Bank of the United States" was purposely chosen to deceive the American population and to make them believe that they were the owners of the bank, which was not the case. The charter for the Bank of the United States ran out in 1811, and Congress voted against its renewal, thanks to the influence of Thomas Jefferson and Andrew Jackson:



Andrew Jackson

ers did not play their last card.

## The bankers launch the war

Nathan Rothschild, of the Bank of England, issued an ultimatum: **"Either the application for the renewal of the charter is granted, or the United States will find itself involved in a most disastrous war."** Jackson and the American patriots did not believe the power of the international moneylenders could extend so

**"If Congress,"** Jackson said, **"has a right under the Constitution to issue paper money, it was given them to use by themselves, not to be delegated to individuals or corporations."**

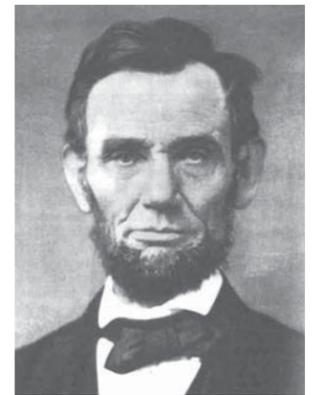
Thus ended the history of the first Bank of the United States. But the bankers did not play their last card.

far. **"You are a den of thieves-vipers,"** Jackson told them. **"I intend to rout you out, and by the Eternal God, I will rout you out!"** Nathan Rothschild issued orders: **"Teach these impudent Americans a lesson. Bring them back to Colonial status."**

The British Government launched the War of 1812 against the United States. Rothschild's plan was to impoverish the United States through this war to such an extent that the legislators would have to seek financial aid... which, of course, would be forthcoming only in return for the renewal of the charter for the Bank of the United States. Thousands were killed, but what does that matter to Rothschild? He had achieved his objective; the U.S. Congress granted the renewal of the Charter in 1816.

## Abraham Lincoln is assassinated

Abraham Lincoln was elected President of the United States in 1860, under the promise of abolishing the slavery of the blacks. Eleven southern States, favourable to the human slavery of the black race, then decided to secede from the Union, to withdraw from the United States of America: that was the beginning of the Civil War (1861-1865). Lincoln, being short of money to finance the North's war effort, went to the bankers of New York, who agreed to lend him money at interest rates varying from 24 to 36 percent. Lincoln refused, knowing perfectly well that this was usury and that it would lead the United States to ruin. But his money problem was still not settled!



Abraham Lincoln

His friend in Chicago, Colonel Dick Taylor, came to his rescue and put the solution to him: **"Just get Congress to pass a bill authorizing the printing of full legal tender treasury notes, and pay your soldiers with them, and go ahead and win your war with them also."**

This is what Lincoln did, and he won the war: between 1862 and 1863, in full conformity with the provisions of the U.S. Constitution, Lincoln caused \$450 million of debt-free Greenbacks to be issued, to conduct the Civil War. *(These Treasury notes were called "Greenbacks" by the people because they were printed with green ink on the back.)*



Lincoln said: **"Government, possessing the power to create and issue currency and credit as money, and enjoying the right to withdraw both currency and credit from circulation by taxation and otherwise, need not and should not borrow capital at interest as the means of financing governmental work and public enterprise... The privilege of creating and issuing money is not only the supreme prerogative of Government, but it is the Government's greatest creative opportunity."**

Lincoln called the Greenbacks **"the greatest blessing the American people have ever had."**

*(continued on page 10)*

# The history of the banking control in the United States

(continued from page 9)

A blessing for all, except for the bankers, since it was putting an end to their racket, to the theft of the nation's credit and issuing interest-bearing money. So they did everything possible to destroy these Greenbacks and sabotage Lincoln's work. Lord Goschen, spokesman of the Financiers, wrote in the *London Times* (Quote taken from *Who Rules America* by C. K. Howe, and reproduced in *Lincoln Money Martyred* by Dr. R. E. Search):

**"If this mischievous financial policy, which has its origin in North America, shall become indurated down to a fixture, then that Government will furnish its own money without cost. It will pay off debts and be without a debt. It will have all the money necessary to carry on its commerce. It will become prosperous without precedent in the history of the world. That Government must be destroyed, or it will destroy every monarchy on the globe." (The monarchy of the money lenders.)**

First, in order to cast discredit on the Greenbacks, the bankers persuaded Congress to vote, in February of 1862, the "Exception Clause", which said that the Greenbacks could not be used to pay the interest on the national debt, nor to pay taxes, excises, or import duties. Then, in 1863, having financed the election of enough Senators and Representatives, the bankers got the Congress to revoke the Greenback Law in 1863, and enact in its place the National Banking Act. (Money was then to be issued interest-bearing by privately-owned banks.)

This Act also provided that the Greenbacks should be retired from circulation as soon as they came back to the Treasury in payment of taxes. Lincoln heatedly protested, but his most urgent objective was to win the war and save the Union, which obliged him to put off till after the war the veto he was planning against this Act and the action he was to take against the bankers. Lincoln nevertheless declared:

**"I have two great enemies, the Southern army in front of me and the bankers in the rear. And of the two, the bankers are my greatest foe."**

Lincoln was re-elected President in 1864, and he made it quite clear that he would attack the power of the bankers, once the war was over. The war ended on April 9, 1865, but Lincoln was assassinated five days later, on April 14. A tremendous restriction of credit followed, organized by the banks: the currency in circulation in the country, which was, in 1866, \$1,907 million, representing \$50.46 for each American citizen, had been reduced to \$605 million in 1876, representing \$14.60 per capita. The result: in ten years, 56,446 business failures, representing a loss of \$2 billion. And as if this was not enough, the bankers reduced the per capita currency in circulation to \$6.67 in 1887!

**William Jennings Bryan:  
"The banks ought to get out"**



W. Jennings Bryan

Lincoln's example nevertheless remained in several minds, as far along as 1896. That year, the Presidential candidate for the Democrats was William Jennings Bryan, and once again, history textbooks tell us that it was a good thing that he did not succeed in his bid for the Presidency, since he was against the bankers' "sound money", the money issued as a debt, and against the gold standard. Bryan said:

**"We say in our platform that we believe that the right to coin and issue money is a**

**function of Government. We believe it. Those who are opposed to it tell us that the issue of paper money is a function of the bank, and that the Government ought to get out of the banking business. I tell them that the issue of money is a function of Government, and that the banks ought to get out of the Government business... When we have restored the money of the Constitution, all other necessary reforms will be possible, but until this is done, there is no other reform that can be accomplished."**

**The Fed: The most gigantic trust**

Finally, on December 23, 1913, the U.S. Congress voted in the Federal Reserve Act, which took away from Congress the power to create money, and which handed over this power to the Federal Reserve Corporation. One of the rare Congressmen who had understood all the issue at stake in this Act, Representative Charles A. Lindbergh Sr. (Rep-Minnesota), father of the famous aviator, said:

**"This Act establishes the most gigantic trust on earth. When the President (Wilson) signs this bill, the invisible government of the Monetary Power will be legalized... The worst legislative crime of the ages is perpetrated by this banking and currency bill."**



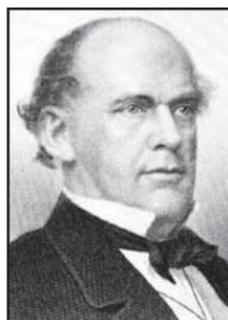
C. Lindbergh

**The education of the people**

What allowed the bankers to finally obtain the complete monopoly of the control of credit in the United States? The ignorance among the population of the money question. John Adams wrote to Thomas Jefferson, in 1787:

**"All the perplexities, confusion and distress in America arise, not from defects in the Constitution, not from want of honor or virtue, so much as downright ignorance of the nature of coin, credit, and circulation."**

Lincoln's Secretary of Treasury, Salmon P. Chase, stated publicly, shortly after the passage of the National Banking Act, in 1863:



Samuel P. Chase

**"My agency in promoting the passage of the National Banking Act was the greatest financial mistake of my life. It has built up a monopoly which affects every interest in the country. It should be repealed, but before that can be accomplished, the people will be arrayed on one side, and the banks on the other, in a contest such as we have never seen before in this country."**

Automobile manufacturer Henry Ford said:  
**"If the people of the nation understood our banking and monetary system, I believe there would be a revolution before tomorrow morning."**

The education of the people, that's the solution! It is precisely the method advocated by the "Michael" Journal: to build a force in the people through education, so that the sovereign government of each nation will have the courage to stand up to the bankers and issue its own money, as President Lincoln did. If only all those in favour of an honest money system understood their responsibilities for spreading the "Michael" Journal! Social Credit, which would establish an economy where everything is organized to serve the human person, is precisely aiming to develop personal responsibility, to create responsible people. Each mind

won over to Social Credit is an advance. Each person formed by Social Credit is a force, and each force acquired is a step towards the victory. And for the last seventy years, how many forces have been acquired!... If all of them were active, it is really before tomorrow morning that we would obtain the implementation of the Social Credit proposals!

As Louis Even wrote in 1960: **"The obstacle is neither the financier, nor the politician, nor any avowed enemy. The obstacle lies in the passivity of too many Social Crediters who hope for the coming of the triumph of the Cause, but who leave it up to others to promote it."**

In short, it is our refusal to take on our responsibilities that delays the implementation of Social Credit, of an honest money system. "Much will be asked of the man to whom much has been given" (Luke 12:48). Examine your consciences, dear Social Crediters; personal conversion, one more step, let us take on our responsibilities: the victory has never been so close! Our responsibility is to make Social Credit known to others, by having them subscribe to the "Michael" Journal, the only publication that makes this brilliant solution known.

**Social Credit bill passed by the US Congress in 1932**

It is the education of the people that is necessary. Once the pressure from the public is strong enough, all the parties will agree with it. A fine example of this can be found in the Goldsborough bill of 1932, which was described by an author as a "Social Credit bill" and "the closest near-miss monetary reform for the establishment of a real sound money system in the United States":

**"An overwhelming majority of the U.S. Congress (289 to 60) favored it as early as 1932, and in one form or another it has persisted since. Only the futile hope that a confident new President (Roosevelt) could restore prosperity without abandoning the credit-money system America had inherited kept Social Credit from becoming the law of the land. By 1936, when the New Deal (Roosevelt's solution) had proved incapable of dealing effectively with the Depression, the proponents of Social Credit were back again in strength. The last significant effort to gain its adoption came in 1938." (W.E. Turner, *Stable Money*, p. 167.)**

Even the dividend and the compensated discount, two essential parts of Social Credit, were mentioned in this bill, which was the "Goldsborough bill", after the Democratic Representative of Maryland, T. Allan Goldsborough, who presented it in the House for the first time on May 2, 1932.

Two persons who supported the bill especially hold our attention: Robert L. Owen, Senator of Oklahoma from 1907 to 1925 (a national bank director for 46 years), and Charles G. Binderup, Representative of Nebraska. Owen published an article, in March of 1936, in J. J. Harpell's publication, "The Instructor", of which Louis Even was the assistant editor. As for Binderup, he gave several speeches on radio in the USA during the Depression, explaining the damaging effects of the control of credit by private interests.

Robert Owen testified in the House, April 28, 1936: **"...the bill which he (Goldsborough) then presented, with the approval of the Committee on Banking and Currency of the House — and I believe it was practically a unanimous report. It was debated for two days in the House, a very simple bill, declaring it to be the policy of the United States to restore and maintain the value of money, and directing the Secretary of the Treasury, the officers of the**

(continued on page 11)

Federal Reserve Board, and the Reserve banks to make effective that policy. That was all, but enough, and it passed, not by a partisan vote. There were 117 Republicans who voted for that bill (which was presented by a Democrat) and it passed by 289 to 60, and of the 60 who voted against it, only 12, by the will of the people, remain in the Congress.



Robert L. Owen

"It was defeated by the Senate, because it was not really understood. There had not been sufficient discussion of it in public. There was not an organized public opinion in support of it."

Once again, education is the main issue: Republicans and Democrats alike supported it, so there was no need for a third party or any sort of "Social Credit" party. Moreover, Owen admitted that the only thing that was lacking was the education of the population, a force among the people. That confirms the method used by the "Michael" Journal, advocated by Clifford Hugh Douglas and Louis Even.

The Goldsborough bill was titled: "A bill to restore to Congress its Constitutional power to issue money and regulate the value thereof, to provide monetary income to the people of the United States at a fixed and equitable purchasing power of the dollar, ample at all times to enable the people to buy wanted goods and services at full capacity of the industries and commercial facilities of the United States... The present system of issuing money through private initiative for profit, resulting in recurrent disastrous inflations and deflations, shall cease."

The bill also made provision for a discount on prices to be compensated to the retailer, and for a national dividend to be issued, beginning at \$5 a month (in 1932) to every citizen of the nation. Several groups testified in support of the bill, stressing the bill provided the means of controlling inflation.

### Ignorance among the population

The most ardent opponent in the Senate was Carter Glass, a fierce partisan of the Federal Reserve (private control of money) and a former Secretary of the Treasury. Besides, Henry Morgenthau, then Roosevelt's Secretary of Treasury, who was strongly opposed to any monetary reform, said that Roosevelt's New Deal should be given a trial first.

What mostly helped the opponents to the bill was the near ignorance of the money question among the population... and even in the Senate.

Some Senators, knowing nothing about the creation of money (credit) by banks, exclaimed: "The Government cannot create money like that! That will cause runaway inflation!" And others, while admitting the necessity for debt-free money, questioned the necessity for a dividend, or the compensated discount. But all these objections actually disappear after a serious study of Social Credit.

### Quotes on money



"Let me issue and control a nation's money and I care not who writes its laws." — Mayer Amschel Rothschild (1744-1812), founding father of international finance.

"History records that the money changers have used every form of abuse, intrigue, deceit, and violent means possible to maintain their control over governments by controlling money and its issuance." — US President James Madison.

"The money power denounces, as public enemies, all who question its methods or throw light upon its crimes." — William Jennings Bryan.

"Whoever controls the volume of money in any country is absolute master of all industry and commerce." — US President James A. Garfield.

"Banking was conceived in iniquity and born in sin. Bankers own the earth. Take it away from them, but leave them the power to create money and control credit, and with the flick of a pen, they will create enough money to buy it back again. Take this great power away from the bankers and all the great fortunes like mine will disappear, and they ought to disappear, for this would be a better and happier world to live in. But if you want to continue the slaves of bankers and pay the cost of your own slavery, let them continue to create money and to control credit." — Sir Josiah Stamp, Director, Bank of England, 1940.



Josiah Stamp

"The process by which banks create money is so simple that the mind is repelled." — John K. Galbraith, in "Money: Whence it came, where it went", p. 29.

"The banks do create money. They have been doing it for a long time, but they didn't quite realise it, and they did not admit it. Very few did. You will find it in all sorts of documents, financial textbooks, etc. But in the intervening years, and we must all be perfectly frank about these things, there has been a development of thought, until today I doubt very much whether you would get many prominent bankers to attempt to deny that banks create credit." — H. W. White, Chairman of the Associated Banks of New Zealand, to the New Zealand Monetary Commission, 1955.

### Thomas Edison and Henry Ford

Let us bring an end to this lesson with the quotations of two great American citizens.

Thomas Edison: "Throughout our history some of America's greatest men have sought to break the Hamiltonian imprint (Alexander Hamilton's debt-money policy) on our monetary policy in order to substitute a stable

money supply measured to the nation's physical requirements. Lack of public and official understanding, combined with the power of banking interests who have imagined a vested interest in the present chaotic system, have so far thwarted every effort.

"Don't allow them to confuse you with the cry of 'paper money.' The danger of paper money is precisely the danger of gold — if you get too much it is no good. There is just one rule for money and that is to have enough to carry on all the legitimate trade that is waiting to move. Too little and too much are both bad. But enough to move trade, enough to prevent stagnation, on the one hand, not enough to permit speculation, on the other hand, is the proper ratio..."



Henry Ford and Thomas Edison

"If the United States will adopt this policy of increasing its national wealth without contributing to the interest collector — for the whole national debt is made up of interest charges — then you will see an era of progress and prosperity in this country such as could never have come otherwise."

And a call from Henry Ford: "The youth who can resolve the money question will do more for the world than all the professional soldiers of history."

Young people, have you understood? Join the ranks of the apostles of the "Michael" Journal, for the sake of your country and fellow citizens. The Pilgrims of Saint Michael need you; they are waiting for you!

(See Lesson 8 in our next issue.)

## "Michael" published in four languages

Did you know that the "Michael" Journal is published in four languages — English, French, Spanish, and Polish? If you know someone who can read one of these languages, don't hesitate to offer them a gift subscription, or subscribe yourself, to improve your skills in a second language! The price is the same for each of the four editions: \$20 for 4 years.



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# “Only those who recognize God know reality”

## Pope's address to the Bishops of Latin America

On May 9-13, 2007, Pope Benedict XVI made an apostolic journey to Brazil on the occasion of the fifth General Conference of the Bishops of Latin America and the Caribbean. This journey was very important, since Brazil is the country with the largest number of Catholics in the world, and half of the world's Catholics live in Latin America. Here are excerpts from the address the Holy Father gave on Sunday, May 13, at the Marian Shrine of Aparecida, to the Latin American Bishops:

### The phenomenon of globalization

Faith in God has animated the life and culture of Latin America for more than five centuries... At present, this same faith has some serious challenges to address, because the harmonious development of society and the Catholic identity of these peoples are in jeopardy. (...)

**Today's world experiences the phenomenon of globalization as a network of relationships extending over the whole planet. Although from certain points of view this benefits the great family of humanity, and is a sign of its profound aspiration towards unity, nevertheless it also undoubtedly brings with it the risk of vast monopolies and of treating profit as the supreme value. As in all areas of human activity, globalization too must be led by ethics, placing everything at the service of the human person, created in the image and likeness of God.**

In Latin America and the Caribbean, as well as in other regions, there has been notable progress towards democracy, although there are grounds for concern in the face of authoritarian forms of government and regimes wedded to certain ideologies that we thought had been superseded, and which do not correspond to the Christian vision of man and society as taught by the Social Doctrine of the Church. On the other side of the coin, the liberal economy of some Latin American countries must take account of equity, because of the ever increasing sectors of society that find themselves oppressed by immense poverty or even despoiled of their own natural resources. (...)

### All are called to bear witness

This General Conference has as its theme: "Disciples and Missionaries of Jesus Christ, so that our peoples may have life in him".

The Church has the great task of guarding and nourishing the faith of the People of God, and reminding the faithful of this Continent that, by virtue of their Baptism, they are called to be disciples and missionaries of Jesus Christ. This implies following him, living in intimacy with him, imitating his example and bearing witness.

Every baptized person receives from Christ, like the Apostles, the missionary mandate: "Go into all the world and preach the Gospel to the whole creation. Whoever believes and is baptized, will be saved" (Mk 16:15). To be disciples and missionaries of Jesus Christ and to seek life "in him" presupposes being deeply rooted in him.

What does Christ actually give us? Why do we want to be disciples of Christ? The answer is: because, in communion with him, we hope to find life, the true life that is worthy of the name, and thus we want to make him known to others, to communicate to them the gift that we have found in him. But is it really so? Are we really convinced that Christ is the way, the truth and the life?

### Are material goods the only reality?

In the face of the priority of faith in Christ and of life "in him", formulated in the title of this Fifth Conference, a further question could arise: could this priority not perhaps be a flight towards emotionalism, towards religious individualism, an abandonment of the urgent reality of the great economic, social and political problems of Latin America and the world, and a flight from reality



On May 10, in a meeting with 40,000 young people at the Pacaembu stadium in São Paulo

towards a spiritual world?

**As a first step, we can respond to this question with another: what is this "reality"? What is real? Are only material goods, social, economic and political problems "reality"? This was precisely the great error of the dominant tendencies of the last century, a most destructive error, as we can see from the results of both Marxist and capitalist systems. They falsify the notion of reality by detaching it from the foundational and decisive reality which is God. Anyone who excludes God from his horizons falsifies the notion of "reality" and, in consequence, can only end up in blind alleys or with recipes for destruction.**

**The first basic point to affirm, then, is the following: only those who recognize God know reality and are able to respond to it adequately and in a truly human manner. The truth of this thesis becomes evident in the face of the collapse of all the systems that marginalize God.**

### We can know God only in Christ

Yet here a further question immediately arises: who knows God? How can we know him? We cannot enter here into a complex discussion of this fundamental issue. For a Christian, the nucleus of the reply is simple: only God knows God, only his Son who is God from God, true God, knows him. And he "who is nearest to the Father's heart has made him known" (Jn 1:18). Hence the unique and irreplaceable importance of Christ for us, for humanity. If we do not know God in and with Christ, all of reality is transformed into an indecipherable enigma; there is no way, and without a way, there is neither life nor truth.

God is the foundational reality, not a God who is merely imagined or hypothetical, but God with a human face; he is God-with-us, the God who loves even to the Cross. When the disciple arrives at an understanding of this love of Christ "to the end", he cannot fail to respond to this love with a similar love: "I will follow you wherever you go" (Lk 9:57).

### The preferential option for the poor

We can ask ourselves a further question: what does faith in this God give us? The first response is: it gives us a family, the universal family of God in the Catholic Church. Faith releases us from the isolation of the "I", because it leads us to communion: the encounter with God is, in itself and as such, an encounter with our brothers and sisters,

an act of convocation, of unification, of responsibility towards the other and towards others. In this sense, the preferential option for the poor is implicit in the Christological faith in the God who became poor for us, so as to enrich us with his poverty (cf. 2 Cor 8:9). (...)

**In this effort to come to know the message of Christ and to make it a guide for our own lives, we must remember that evangelization has always developed alongside the promotion of the human person and authentic Christian liberation. "Love of God and love of neighbour have become one; in the least of the brethren we find Jesus himself, and in Jesus we find God" (Encyclical Letter *Deus Caritas Est*, 15).**

**For the same reason, there will also need to be social catechesis and a sufficient formation in the social teaching of the Church, for which a very useful tool is the Compendium of the Social Doctrine of the Church. The Christian life is not expressed solely in personal virtues, but also in social and political virtues.**

### "So that in him they may have life"

The peoples of Latin America and the Caribbean have the right to a full life, proper to the children of God, under conditions that are more human: free from the threat of hunger and from every form of violence. For these peoples, their Bishops must promote a culture of life which can permit, in the words of my predecessor Paul VI, "the passage from misery towards the possession of necessities... the acquisition of culture... cooperation for the common good... the acknowledgement by man of supreme values, and of God, their source and their finality" (*Populorum Progressio*, 21).

In this context I am pleased to recall the Encyclical *Populorum Progressio*, the fortieth anniversary of which we celebrate this year. This Papal document emphasizes that authentic development must be integral, that is, directed to the promotion of the whole person and of all people (cf. no. 14), and it invites all to overcome grave social inequalities and the enormous differences in access to goods. These peoples are yearning, above all, for the fullness of life that Christ brought us: "I came that they may have life, and have it abundantly" (Jn 10:10). With this divine life, human existence is likewise developed to the full, in its personal, family, social and cultural dimensions.

(continued on page 13)

### Social and political problems

Having arrived at this point, we can ask ourselves a question: how can the Church contribute to the solution of urgent social and political problems, and respond to the great challenge of poverty and destitution? The problems of Latin America and the Caribbean, like those of today's world, are multifaceted and complex, and they cannot be dealt with through generic programmes.

Undoubtedly, the fundamental question about the way that the Church, illuminated by faith in Christ, should react to these challenges, is one that concerns us all. In this context, we inevitably speak of the problem of structures, especially those which create injustice.

**In truth, just structures are a condition without which a just order in society is not possible. But how do they arise? How do they function? Both capitalism and Marxism promised to point out the path for the creation of just structures, and they declared that these, once established, would function by themselves; they declared that not only would they have no need of any prior individual morality, but that they would promote a communal morality.**

**And this ideological promise has been proved false. The facts have clearly demonstrated it. The Marxist system, where it found its way into government, not only left a sad heritage of economic and ecological destruction, but also a painful oppression of souls. And we can also see the same thing happening in the West, where the distance between rich and poor is growing constantly, and giving rise to a worrying degradation of personal dignity through drugs, alcohol and deceptive illusions of happiness.**

Just structures are, as I have said, an indispensable condition for a just society, but they neither arise nor function without a moral consensus in society on fundamental values, and on the need to live these values with the necessary sacrifices, even if this goes against personal interest.

**Where God is absent — God with the human face of Jesus Christ — these values fail to show themselves with their full force, nor does a consensus arise concerning them. I do not mean that non-believers cannot live a lofty and exemplary morality; I am only saying that a society in which God is absent will not find the necessary consensus on moral values or the strength to live according to the model of these values, even when they are in conflict with private interests.**

On the other hand, just structures must be sought and elaborated in the light of fundamental values, with the full engagement of political, economic and social reasoning. They are a question of *recta ratio* (right reasoning) and they do not arise from ideologies nor from their premises. Certainly there exists a great wealth of political experience and expertise on social and economic problems that can highlight the fundamental elements of a just state and the paths that must be avoided. But in different cultural and political situations, amid constant developments in technology and changes in the historical reality of the world, adequate answers must be sought in a rational manner, and a consensus must be created — with the necessary commitments — on the structures that must be established.

### The Church is above political parties

This political task is not the immediate competence of the Church. Respect for a healthy secularism — including the pluralism of political opinions — is essential in the Christian tradition. If the Church were to start transforming herself into a directly political subject, she would do less, not more, for the poor and for justice, because she would lose her independence and her moral authority, identifying herself with a single political path and with debatable partisan positions.

**The Church is the advocate of justice and of the poor, precisely because she does not identify with politicians nor with partisan interests. Only by remaining independent can she teach the great criteria and inalienable values, guide consciences and offer a life choice that goes beyond the political sphere. To form consciences,**

**to be the advocate of justice and truth, to educate in individual and political virtues: that is the fundamental vocation of the Church in this area. And lay Catholics must be aware of their responsibilities in public life; they must be present in the formation of the necessary consensus and in opposition to injustice.**

Just structures will never be complete in a definitive way. As history continues to evolve, they must be constantly renewed and updated; they must always be imbued with a political and humane ethos — and we have to work hard to ensure its presence and effectiveness. In other words, the presence of God, friendship with the incarnate Son of God, the light of his word: these are always fundamental conditions for the presence and efficacy of justice and love in our societies.

This being a Continent of baptized Christians, it is time to overcome the notable absence — in the political sphere, in the world of the media and in the universities — of the voices and initiatives of Catholic leaders with strong personalities and generous dedication, who are coherent in their ethical and religious convictions. The ecclesial movements have plenty of room here to remind the laity of their responsibility and their mission to bring the light of the Gospel into public life, into culture, economics and politics.

### The family

The family, the "patrimony of humanity", constitutes one of the most important treasures of Latin American countries. The family was and is the school of faith, the training-ground for human and civil values, the hearth in which human life is born and is generously and responsibly welcomed. Undoubtedly, it is currently suffering a degree of adversity caused by secularism and by ethical relativism, by movements of population internally and externally, by poverty, by social instability and by civil legislation opposed to marriage which, by supporting contraception and abortion, is threatening the future of peoples.

**The family is irreplaceable for the personal serenity it provides and for the upbringing of children. Mothers who wish to dedicate themselves fully to bringing up their children and to the service of their family must enjoy conditions that make this possible, and for this they have the right to count on the support of the State. In**

**effect, the role of the mother is fundamental for the future of society.**

### "Stay with us, Lord"

Remain, Lord, in our families, enlighten them in their doubts, sustain them in their difficulties, console them in their sufferings and in their daily labours, when around them shadows build up which threaten their unity and their natural identity. You are Life itself: remain in our homes, so that they may continue to be nests where human life is generously born, where life is welcomed, loved and respected from conception to natural death.

Remain, Lord, with those in our societies who are most vulnerable; remain with the poor and the lowly, with indigenous peoples and Afro-Americans, who have not always found space and support to express the richness of their culture and the wisdom of their identity. Remain, Lord, with our children and with our young people, who are the hope and the treasure of our Continent, protect them from so many snares that attack their innocence and their legitimate hopes. O Good Shepherd, remain with our elderly and with our sick. Strengthen them all in faith, so that they may be your disciples and missionaries!

*Pope Benedict XVI*

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### Toronto monthly meetings

June 10, August 12

Lithuanian Hall, 2573 Bloor St. W.

One block west Dundas Subway Station

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

Information: (416) 749-5297

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### Rougemont monthly meetings

House of the Immaculate

1101 Principale St.

May 27, June 24, July 22

Simultaneous translation into English

10:00 a.m. Opening. Rosary. Lectures

1:30 p.m. Rosary. Lectures

5:00 p.m. Holy Mass

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## "Nearer my God, to Thee"

### The late Mrs. Germaine Girard, of Chicopee, Mass., USA

Mrs. Germaine Bélanger Girard died peacefully at fifteen minutes past midnight on May 6. She was surrounded by her dear sister; Mrs. Cécile Larochelle and her brothers and sister, nephews and nieces, who accompanied her with hymns and prayers until her last breath. Her soul left for the Heaven while the hymn "Nearer my God, to Thee" was being sung by her family.



The parish priest had well prepared Mrs. Girard for this moment, for having given her the last rites, he came to bless her every day. Her long martyrdom is over; she now enjoys complete happiness with her God, whom she had loved and served by loving and serving others. Mrs. Girard was so charitable; one could have nicknamed her "Mother Charity". Her family and friends experienced her great charity, so it is easy to understand why she was surrounded with the love of her family during her illness. Dear Aunt ("Auntie") Germaine had been so good to her nephews and nieces!

She wholeheartedly loved the work of "Michael", and she loved all the full-time Pilgrims as well; it was a pleasure for her to help them whenever they were passing by her home. She also accompanied them on the door-to-door Crusade and

the leaflet distribution with her sister, Mrs. Larochelle.

How delightful and encouraging it was for the full-time and local apostles of "Michael" to see the two sisters of Chicopee join them for the monthly meetings, yearly Congress and Siege of Jericho in Rougemont, Canada; they never hesitated to travel the long distance. All our apostles felt welcome in the home of Mrs. Girard and Mrs. Larochelle in Chicopee.

Mrs. Girard loved us very much, and we loved her as well. In Heaven she will certainly continue to show us love and tenderness, and keep up her fight against poverty. We thank you, Lord, for giving Mrs. Germaine Bélanger Girard to us.

Our Lady came to take Mrs. Girard to Heaven in the month of May, the month dedicated to Her. How many "Hail Marys" were said by Mrs. Girard and Mrs. Larochelle! Every day they prayed the fifteen decades of the Rosary and attended Holy Mass. The Holy Mass of our monthly meeting in Rougemont on May 27<sup>th</sup> was celebrated for the repose of her soul.

*Thérèse Tardif*

# What must I do so that my life is not wasted?

During his encounter with youth, held at the Pacaembu stadium May 10 in São Paulo, Pope Benedict XVI reflected on the implications of the question the young man made to Jesus when he asked what he should do to have eternal life (cf. Matthew 19:21: "If you would be perfect, go, sell what you possess and give to the poor... and come, follow me"). Here are excerpts from his speech:

My dear young friends! Today I would like to reflect on the text we have just heard from Saint Matthew (19:16-22). It speaks of a young man who ran to see Jesus. His impatience merits special attention. In this young man I see all of you young people of Brazil and Latin America. You have "run" here from various regions of this Continent for this meeting of ours. You want to listen to the words of Jesus himself — spoken through the voice of the Pope.

You have a crucial question — a question that appears in this Gospel — to put to him. It is the same question posed by the young man who ran to see Jesus: **What good deed must I do, to have eternal life? I would like to take a deeper look at this question with you. It has to do with life. A life which — in all of you — is exuberant and beautiful. What are you to do with it? How can you live it to the full?**

The question in the Gospel does not regard only the future. It does not regard only a question about what will happen after death. On the contrary, it exists as a task in the present, in the "here" and "now", which must guarantee authenticity and consequently the future. In short, the young man's question raises the issue of life's meaning. It can therefore be formulated in this way: **what must I do so that my life has meaning? How must I live so as to reap the full fruits of life? Or again: what must I do so that my life is not wasted?**

Jesus alone can give us the answer, because he alone can guarantee us eternal life. He alone, therefore, can show us the meaning of this present life and give it fullness.

To understand what is good, we need help, which the Church offers us on many occasions, especially through catechesis. Jesus himself shows what is good for us by giving us the first element in his catechesis: "If you would enter life, keep the commandments" (Mt 19:17). He begins with the knowledge that the young man has surely already acquired from his family and from the synagogue: he knows the commandments. These lead to life, which means that they guarantee our authenticity. They are the great signs which lead us along the right path. Whoever keeps the commandments is on the way that leads to God.

**At this point, I turn once more to you, young people, because I want to hear you give the same response that the young man in the Gospel gave: all these I have observed from my youth. The young man in the Gospel was good. He kept the commandments. He was walking along the**

**way of God. Jesus, therefore, gazing at him, loved him. By recognizing that Jesus was good, he showed that he too was good. He had an experience of goodness, and therefore of God. And you, young people of Brazil and Latin America, have you already discovered what is good? Do you follow the Lord's commandments? Have you discovered that this is the one true road to happiness?**



Jesus to the rich young man: "If you would be perfect, go, sell what you possess and give to the poor... and come, follow me." (Matthew 19:21.)

These years of your life are the years which will prepare you for your future. Your "tomorrow" depends much on how you are living the "today" of your youth. Stretching out in front of you, my dear young friends, is a life that all of us hope will be long; yet it is only one life, it is unique: do not let it pass in vain; do not squander it. Live it with enthusiasm and with joy, but most of all, with a sense of responsibility.

Many times, we who are pastors feel a sense of trepidation as we take stock of the situation in today's world. We hear talk of the fears of today's youth. These fears reveal an enormous lack of hope: a fear of death, at the very moment when life is blossoming and the young are searching to find how to fulfil their potential; fear of failure, through not having discovered the meaning of life; fear of remaining detached in the face of a disconcerting acceleration of events and communications. We see the high death rate among young people, the threat of violence, the deplorable proliferation of drugs which strike at the deepest roots of youth today. For these reasons, we hear talk of a "lost youth".

But as I gaze at you young people here present — you who radiate so much joy and enthusiasm — I see you as Christ sees you: with a gaze of love and trust, in the certainty that you have found the true way. You are the youth of the Church. I send you out, therefore, on the great mission of evangelizing young men and women who have gone astray in this world like sheep without a shepherd. Be apostles of youth. Invite them to walk with you, to have the same experience of faith, hope, and love; to encounter Jesus so that they may feel truly loved, accepted, able to realize their full potential. May they too may discover the sure ways of the commandments, and, by following them, come to God.

You can be the builders of a new society if you seek to put into practice a conduct inspired by universal moral values, but also a personal commitment to a vitally important human and spiritual formation. Men and women who are ill-prepared for the real challenges presented by a correct interpretation of the Christian life in their own surroundings will easily fall prey to all the assaults of

materialism and secularism, which are more and more active at all levels.

There exists, in the final analysis, an immense panorama of action in which questions of a social, economic and political nature take on particular importance, as long as they draw their inspiration from the Gospel and the social teaching of the Church. This includes building a more just and fraternal society, reconciled and at peace, it includes the commitment to reduce violence, initiatives to promote the fullness of life, the democratic order and the common good and especially initiatives aimed at eliminating certain forms of discrimination existing in Latin American societies: avoiding exclusion, for the sake of mutual enrichment.

Above all, have great respect for the institution of the sacrament of Matrimony. There cannot be true domestic happiness unless, at the same time, there is fidelity between spouses. Marriage is an institution of natural law, which has been raised by Christ to the dignity of a sacrament; it is a great gift that God has given to mankind: respect it and honour it.

My appeal to you today, young people present at this gathering, is this: do not waste your youth. Do not seek to escape from it. Live it intensely. Consecrate it to the high ideals of faith and human solidarity.

**You, young people, are not just the future of the Church and of humanity, as if we could somehow run away from the present. On the contrary: you are that young man now; you are that young man in the Church and in humanity today. You are his young face. The Church needs you, as young people, to manifest to the world the face of Jesus Christ, visible in the Christian community. Without this young face, the Church would appear disfigured.**

My dear young people, Christ is calling you to be saints. He himself is inviting you and wants to walk with you, in order to enliven with his Spirit the steps that Brazil is taking at the beginning of this third millennium of the Christian era. I ask Our Lady of Aparecida to guide you with her maternal help and to accompany you throughout your lives. Praised be our Lord Jesus Christ!

*Benedict XVI*

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# Love for our neighbour

The following are excerpts of Chapter 4 from the book entitled "The 12 Steps to Holiness and Salvation" from the Works of St. Alphonsus Liguori, which were adapted from the German of Rev. Paul Leick by Rev. Cornelius J. Warren, C.S.S.R. The book can be obtained from Tan Books and Publishers, Inc., P.O. Box 424, Rockford, IL 61105 U.S.A.

## Obliged by our love for God

It is impossible to love the Lord our God without at the same time loving our neighbour. The commandment that obliges us to love our God obliges us also to love our neighbour.

St. Jerome tells us that when the disciples of St. John the Evangelist asked him why he spoke so often of brotherly love, he replied: "Because it is the command of the Lord, and the fulfillment of this alone is sufficient for eternal salvation."

St. Catherine of Genoa once said to Our Lord: "O my God, Thou commandest me to love my neighbour, and I can love no one but Thee." Our Saviour replied: "My daughter, whoever loves Me loves everything that is loved by Me." Why, therefore, must we love our neighbour? Because he is loved by God.

**Our Lord has promised that He will regard as done to Himself what we do for the least of our brethren: "Amen I say to you, as long as you did it to one of these, my least brethren, you did it to Me" (Matt. 25:40). From this St. Catherine of Genoa concludes: "If you wish to know how much a person loves his God, see how much he loves his neighbour."**

## Rash judgments

If you are desirous of practicing the beautiful virtue of charity, strive in the first place to reject every rash judgment, every distrust and unfounded suspicion of your neighbour. It is a grave fault, without sufficient reason, to doubt the innocence of another. It is graver still to entertain a real suspicion, and far more so when without adequate reason we hold for certain that another has done wrong. He who judges in this manner will himself be judged.

If one is entrusted with the guidance of others, it is advisable, and even at times necessary, for such to entertain a certain distrust. Otherwise great evils may arise as the result of an overweening confidence. But if you are not charged with the duty of watching over others, try always to think well of your fellow men.

St. Jane de Chantal says: "In our neighbour we must direct our attention to the good, and not to the evil. And if it should happen that we deceive ourselves by regarding as good what in reality is bad, we need not be disturbed, for St. Augustine says, charity is not grieved when by mistake it attributes something good to one who is evil."

Beware of trying to find out the faults of your neighbour. Do not imitate those who go about inquiring what is said of them and thereby fill their heart with suspicion, bitterness, and aversion. Things are often represented to be different from what they really are. If you hear that an unfavorable comment has been passed on about you, do not attach much importance to it and do not seek to know its source. Act in such a manner that everyone must speak well of you. You might possibly say to yourself when your faults are spoken of: "That is the least they can say about me. What if they knew all!"

## Calumny and slander

To practice charity in speech you must, above all things, avoid calumny and slander. He who has contracted this deplorable habit disfigures his own soul and is hated everywhere. If there are some who agree with him at times and encourage him in speaking ill of his neighbour, these very persons will later avoid him and be on their guard against his venomous tongue. They reason, and justly so, that if he speaks ill of others to them, he will speak ill of them to others.

But how dear to God and man is he who speaks well of everyone! "If, in the course of his life, a man never spoke ill of his fellowman, I would consider him a saint," says St. Mary Magdalen of Pazzi. Carefully guard against the habit of speaking unkindly of others, and especially of superiors. We render ourselves guilty of detraction not only when we reveal the hidden faults of our neighbour, but also when we interpret his good works amiss or assign to them an evil intention. It is a common fault with some people when speaking of their neighbour to begin with praise and end with blame.



St. Alphonsus Liguori

Try always to say only what is good of your neighbour. Speak of others as you would wish others to speak of you. And in regard to the absent, follow the beautiful advice of St. Mary Magdalen of Pazzi: "Say nothing of an absent brother that you would not wish to say in his presence." When you hear others speaking unkindly, be careful not to encourage them by manifesting an interest or pleasure in what they say.

The talebearer goes about telling people what he has heard others say of them. He scatters the seeds of discord, enmity, quarrels, and revenge. How severe the account such tongues will have to give before the judgment seat of God. The Lord cannot be patient with those who deliberately sow seeds of discord and strife, and destroy the peace and happiness of their fellow men.

There are people who, on hearing a secret, seem to suffer the agonies of death until they can make it known in some way. Their secret is like a thorn that is piercing the heart, and it must be torn out as soon as possible. Do not act in this way. If you know that your neighbour has committed a fault, be silent about it. Only then, when the good of others or of the guilty one demands it, may you reveal what you know.

In conversation, as far as possible avoid disputes. There are some people who have such a spirit of contradiction that they seem to take pleasure in always questioning what others say, even though it be of little or no importance. Thus little trifles sometimes give rise to a war of words; charity is wounded, and the bonds of friendship are broken beyond repair.

Even if you feel you are right, listen to what Cardinal Bellarmine says: "An ounce of charity is better than tons of right." To yield in a war of words is to win a victory, for you grow in virtue and preserve peace, which is better far than obstinately maintaining you are right.

When you are offended or spoken to in an angry way, try to reply with meekness. If you are too agitated to do so, it is better to say nothing at all, for in the heat of passion you may think what you say is right and proper, but afterwards, when the excitement has passed away, you will regret what you have said. When he who offends you asks pardon, be generous enough to grant it in a gracious manner. If you have offended another, be quick to repair the harm you have done. St.

Bernard says that the best way to heal the wound you have inflicted by uncharitableness is to humble yourself. The longer you delay, the harder it becomes, and eventually you may neglect it altogether.

## Almsgiving

A very important duty of charity towards our neighbour consists in giving him alms when he is poor and needy, and we ourselves are in a position to do so. But we must distinguish: If our neighbour is in extreme want, we are bound to assist him with what is not absolutely necessary for our own sustenance. If his necessity is not extreme, but very great, we must help him with what we ourselves do not need. "Alms delivereth from death," said the Archangel Raphael to Tobias, "and the same is that which purgeth away sins and maketh to find mercy and life everlasting" (Tob. 12:9).

If we can do nothing else, let us at least recommend him to God, for prayer is also an alms. "With what measure you mete, it shall be measured to you again," says our Blessed Redeemer (Matt. 7:2). St. Mary Magdalen de Pazzi said she would feel happier by assisting her neighbour than if she were raised to heavenly contemplation: "If I am in contemplation," she said, "God is helping me. If I assist my neighbour, I am helping God."

## Love your enemies

Above all things, practice charity towards your enemies. "Love your enemies," says Our Lord. "Do good to them that hate you, and pray for them that persecute and calumniate you that you may be the children of your Father who is in heaven" (Matt. 5:44).

If anyone has injured you, and you wish to be revenged, try to act as the saints have done. St. Paulinus tells us that to love one's enemy is a heavenly revenge. St. Catherine of Siena took revenge on a woman who had attacked her honor, and this was her revenge: During a long and severe illness which the woman suffered, St. Catherine waited on her as a servant. St. Acacius sold his possessions in order to assist a man who had robbed him of his good name. St. Ambrose supported a man who had made an attempt on his life. If we forgive others, we are certain of forgiveness ourselves: "Forgive and you will be forgiven," says Our Lord (Luke 6:37). Our Lord Himself said one day to St. Angela de Foligno: "The surest sign of mutual love between Me and My servants consists in their loving someone who has offended them."

If you can do nothing else, pray for those who have offended or injured you. Her sisters in religion used to say of St. Joanna of the Cross: "If you want Mother Joanna to pray for you, all that is necessary is to offend her." One day when St. Elizabeth, Queen of Hungary, was praying for a person who had injured her, she heard Our Lord say: "You have never uttered a prayer that was more agreeable to Me than this. In consequence, I forgive you all your sins."

## To work to save other souls

The love that is directed to the spiritual welfare of your neighbour is doubtless the best. In the eyes of God, says St. Bernard, a soul is worth more than the whole world. Could there be anything, therefore, more noble and sublime than to labor with Jesus Christ for the salvation of souls? But you may say: "I am not called to the service of the sanctuary; this is the work of the priests." St. Augustine replies: "If you truly love God, you will do all in your power to make others love Him." We may likewise say: If you truly love yourself, you will make every possible effort to win souls to God, for he who converts a sinner saves not only the sinner, but himself.

In a similar manner, the souls that we help to save will plead beseechingly in our behalf before the judgment seat of God. St. Gregory says we shall gain as many crowns as we win souls for God. Our Lord said one day to St. Mary Magdalen of Pazzi: "See how many Christians are in the hands of the devil. If My elect do not free them by prayer, these unfortunates will be eternally lost."

*St. Alphonsus Liguori*

# RFID: Tracking everything, everywhere

by Katherine Albrecht

The following is an excerpt from: Albrecht, Katherine. "Supermarket Cards: The Tip of the Retail Surveillance Iceberg." *Denver University Law Review, Summer 2002, Volume 79, Issue 4, pp. 534-539 and 558-565:*

"In 5-10 years, whole new ways of doing things will emerge and gradually become commonplace. Expect big changes." — MIT's Auto-ID Center.

Supermarket cards and retail surveillance devices are merely the opening volley of the marketers' war against consumers. If consumers fail to oppose these practices now, our long-term prospects may look like something from a dystopian science fiction novel.

A new consumer goods tracking system called Radio Frequency Identification (RFID) is poised to enter all of our lives, with profound implications for consumer privacy. RFID couples radio frequency (RF) identification technology with highly miniaturized computers that enable products to be identified and tracked at any point along the supply chain.

The system could be applied to almost any physical item, from ballpoint pens to toothpaste, which would carry their own unique information in the form of an embedded chip. The chip sends out an identification signal allowing it to communicate with reader devices and other products embedded with similar chips.

Analysts envision a time when the system will be used to identify and track every item produced on the planet.

## A number for every item on the planet

RFID employs a numbering scheme called EPC (for "electronic product code") which can provide a unique ID for any physical object in the world. The EPC is intended to replace the UPC bar code used on products today.

Unlike the bar code, however, the EPC goes beyond identifying product categories — it actually assigns a unique number to every single item that rolls off a manufacturing line. For example, each pack of cigarettes, individual can of soda, light bulb or package of razor blades produced would be uniquely identifiable through its own EPC number.

Once assigned, this number is transmitted by a radio frequency ID tag (RFID) in or on the product. These tiny tags, predicted by some to cost less than 1 cent each by 2004 [Note: the one cent tag has proved unattainable as of late 2004. The cost of a passive RFID tag is currently between \$0.20 and \$0.80. — K.A. 9/04] are "somewhere between the size of a grain of sand and a speck of dust." They are to be built directly into food, clothes, drugs, or auto-parts during the manufacturing process.

Receiver or reader devices are used to pick up the signal transmitted by the RFID tag. Proponents envision a pervasive global network of millions of receivers along the entire supply chain — in airports, seaports, highways, distribution centers, warehouses, retail stores, and in the home. This would allow for seamless, continuous identification and tracking of physical items as they move from one place to another, enabling companies to determine the whereabouts of all their products at all times.

Steven Van Fleet, an executive at International Paper, looks forward to the prospect. "We'll put a radio frequency ID tag on every-

thing that moves in the North American supply chain," he enthused recently.

The ultimate goal is for RFID to create a "physically linked world" in which every item on the planet is numbered, identified, catalogued, and tracked. And the technology exists to make this a reality. Described as "a political rather than a technological problem," creating a global system "would... involve negotiation between, and consensus among, different countries." Supporters are aiming for worldwide acceptance of the technologies needed to build the infrastructure within the next few years.

## The implications of RFID

"Theft will be drastically reduced because items will report when they are stolen, their smart tags also serving as a homing device toward their exact location." — MIT's Auto-ID Center

Since the Auto-ID Center's founding at the Massachusetts Institute of Technology (MIT) in 1999, it has moved forward at remarkable speed. The center has attracted funding from some of the largest consumer goods manufacturers in the world, and even counts the Department of Defense among its sponsors. In a mid-2001 pilot test with Gillette, Philip Morris, Procter & Gamble, and Wal-Mart, the center wired the entire city of Tulsa, Oklahoma with radio-frequency equipment to verify its ability to track RFID equipped packages.

Though many RFID proponents appear focused on inventory and supply chain efficiency, others are developing financial and consumer applications that, if adopted, will have chilling effects on consumers' ability to escape the oppressive surveillance of manufacturers, retailers, and marketers. Of course, government and law enforcement will be quick to use the technology to keep tabs on citizens, as well.

The European Central Bank is quietly working to embed RFID tags in the fibers of Euro banknotes by 2005. The tag would allow money to carry its own history by recording information about where it has been, thus giving governments and law enforcement agencies a means to literally "follow the money" in every transaction. If and when RFID devices are embedded in banknotes, the anonymity that cash affords in consumer transactions will be eliminated.

Hitachi Europe wants to supply the tags. The company has developed a smart tag chip that — at just 0.3 mm square and as thin as a human hair — can easily fit inside of a banknote. Mass-production of the new chip will start within a year.

## Consumer marketing applications will decimate privacy

"Radio frequency is another technology that supermarkets are already using in a number of places throughout the store. We now envision a day where consumers will walk into a store, select products whose packages are embedded with small radio frequency UPC codes, and exit the store without ever going through a check-out line or signing their name on a dotted line." Jacki Snyder, Manager of Electronic Payments



for Supervalu (Supermarkets), Inc., and Chair, Food Marketing Institute Electronic Payments Committee

RFID would expand marketers' ability to monitor individuals' behavior to undreamt of extremes. With corporate sponsors like Wal-Mart, Target, the Food Marketing Institute, Home Depot, and British supermarket chain Tesco, as well as some of the world's largest consumer goods manufacturers including Procter and Gamble, Phillip Morris, and Coca Cola it may not be long before RFID-based surveillance tags begin appearing in every store-bought item in a consumer's home.

According to a video tour of the "Home of the Future" and "Store of the Future" sponsored by Procter and Gamble, applications could include shopping carts that automatically bill consumers' accounts (cards would no longer be needed to link purchases to individuals), refrigerators that report their contents to the supermarket for re-ordering, and interactive televisions that select commercials based on the contents of a home's refrigerator.

Now that shopper cards have whetted their appetite for data, marketers are no longer content to know who buys what, when, where, and how. As incredible as it may seem, they are now planning ways to monitor consumers' use of products within their very homes. RFID tags coupled with indoor receivers installed in shelves, floors, and doorways, could provide a degree of omniscience about consumer behavior that staggers the imagination.

Consider the following statements by John Stermer, Senior Vice President of eBusiness Market Development at ACNielsen:

"After bar codes, the next 'big thing' was frequent shopper cards. While these did a better job of linking consumers and their purchases, loyalty cards were severely limited... consider the usage, consumer demographic, psychographic and economic blind spots of tracking data... Something more integrated and holistic was needed to provide a ubiquitous understanding of on- and off-line consumer purchase behavior, attitudes and product usage. The answer: RFID (radio frequency identification) technology... In an industry first, RFID enables the linking of all this product information with a specific consumer identified by key demographic and psychographic markers... Where once we collected purchase information, now we can correlate multiple points of consumer product purchase with consumption specifics such as the how, when and who of product use."

Marketers aren't the only ones who want to watch what you do in your home. Enter again the health surveillance connection. Some have suggested that pill bottles in medicine cabinets be tagged with RFID devices to allow doctors to remotely monitor patient compliance with prescriptions.

While developers claim that RFID technology will create "order and balance" in a chaotic world, even the center's executive director, Kevin Ashton, acknowledges there's a "Brave New World" feel to the technology. He admits, for example, that people might balk at the thought of police using RFID to scan the contents of a car's trunk without needing to open it. The Center's co-director, Sanjay E. Sarma, has already begun planning strategies to counter the public backlash he expects the system will encounter.

Katherine Albrecht

Footnotes can be found online at [http://www.spsychips.com/rfid\\_overview.html](http://www.spsychips.com/rfid_overview.html)