



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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in accordance with the teachings of the Church
through the vigilant action of heads of families
and not through political parties

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No peace without justice no justice without forgiveness

John Paul II's Message for World Day of Peace, January 1, 2002

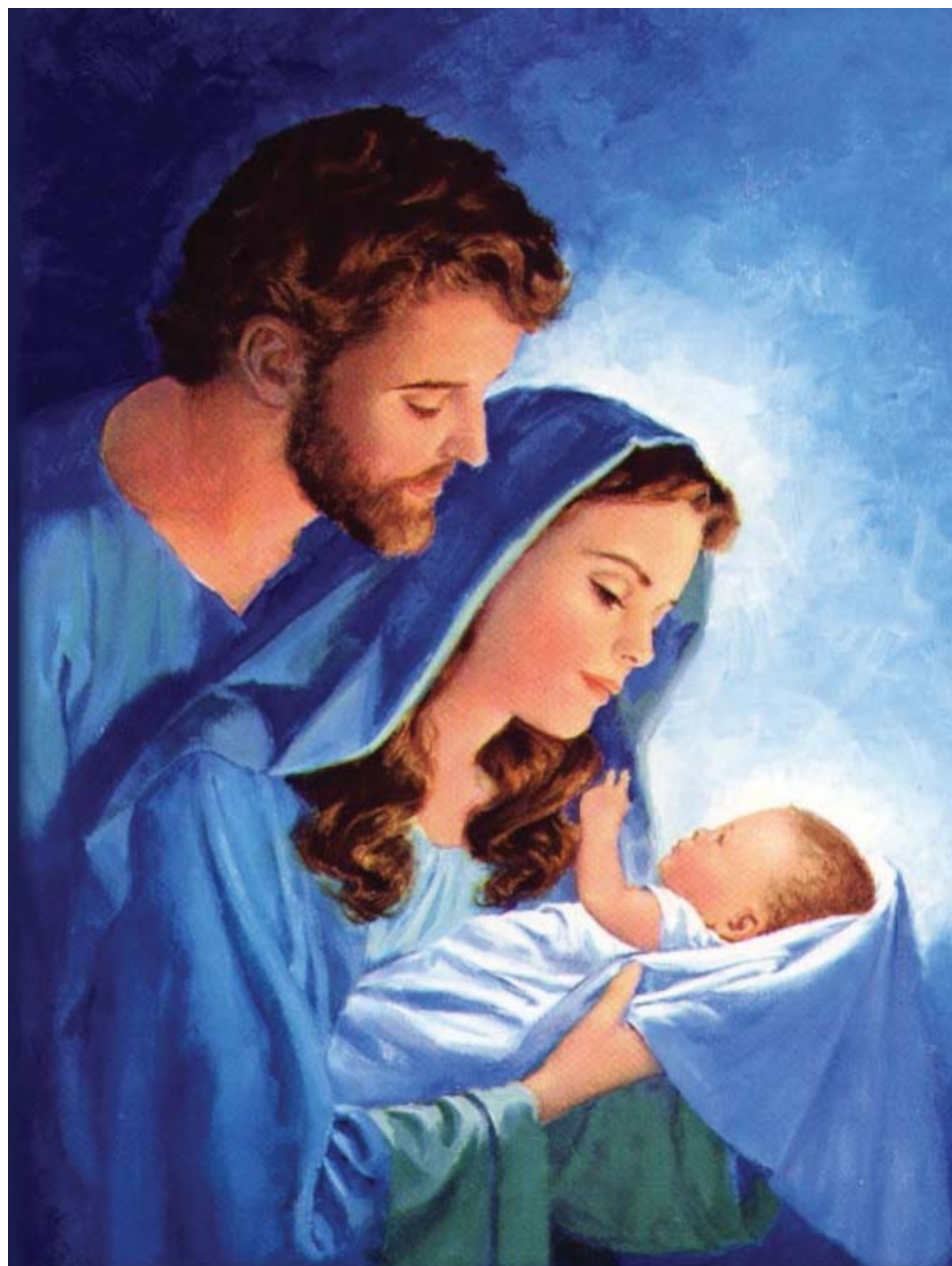
The World Day of Peace this year is being celebrated in the shadow of the dramatic events of last September 11. On that day, a terrible crime was committed: in a few brief hours thousands of innocent people of many ethnic backgrounds were slaughtered. Since then, people throughout the world have felt a profound personal vulnerability and a new fear for the future.

Peace: the work of justice and love

I have often paused to reflect on the persistent question: how do we restore the moral and social order subjected to such horrific violence? My reasoned conviction, confirmed in turn by biblical revelation, is that the shattered order cannot be fully restored except by a response that combines justice with forgiveness. The pillars of true peace are justice and that form of love which is forgiveness.

But in the present circumstances, how can we speak of justice and forgiveness as the source and condition of peace? We can and we must, no matter how difficult this may be; a difficulty which often comes from thinking that justice and forgiveness are irreconcilable. But forgiveness is the opposite of resentment and revenge, not of justice. In fact, true peace is "the work of justice" (Is 32:17). As the Second Vatican Council put it, peace is "the fruit of that right ordering of things with which the divine founder has invested human society and which must be actualized by man thirsting for an ever more perfect reign of justice" (Pastoral Constitution *Gaudium et Spes*, 78). For more than fifteen hundred years, the Catholic Church has repeated the teaching of Saint Augustine of Hippo on this point. He reminds us that the peace which can and must be built in this world is the peace of right order — *tranquillitas ordinis*, the tranquillity of order (cf. *De Civitate Dei*, 19,13).

True peace therefore is the fruit of justice, that moral virtue and legal guarantee which ensures full respect for rights and responsibilities, and the just distribution of benefits and burdens. But be-



*Like Mary and Joseph, let us adore
the Infant Jesus, the Prince of Peace,
and let us ask Him to bring peace
to our hearts, families, and nations.*

cause human justice is always fragile and imperfect, subject as it is to the limitations and egoism of individuals and groups, it must include and, as it were, be completed by the forgiveness which heals and rebuilds troubled human relations from their foundations. This is true in circumstances great and small, at the personal level or on a wider, even international scale. Forgiveness is in no way opposed to justice, as if to forgive meant to overlook the need to right the wrong done. It is rather the fullness of justice, leading to that tranquility of order which is much more than a fragile and temporary cessation of hostilities, involving as it does the deepest healing of the wounds which fester in human hearts. Justice and forgiveness are both essential to such healing.

The reality of terrorism

It is precisely peace born of justice and forgiveness that is under assault today by international terrorism. In recent years, especially since the end of the Cold War, terrorism has developed into a sophisticated network of political, economic and technical collusion which goes beyond national borders to embrace the whole world. Well-organized terrorist groups can count on huge financial resources and develop wide-ranging strategies, striking innocent people who have nothing to do with the aims pursued by the terrorists.

When terrorist organizations use their own followers as weapons to be launched against defenceless and unsuspecting people they show clearly the death-wish that feeds them. Terrorism springs from hatred, and it generates isolation, mistrust and closure. Violence is added to violence in a tragic sequence that exasperates successive generations, each one inheriting the hatred which divided those that went before. Terrorism is built on contempt for human life. For this reason, not only does it commit intolerable crimes, but because it resorts to terror as a political and military means it is itself a true crime against humanity.

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No peace without justice

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There is therefore a right to defend oneself against terrorism, a right which, as always, must be exercised with respect for moral and legal limits in the choice of ends and means. The guilty must be correctly identified, since criminal culpability is always personal and cannot be extended to the nation, ethnic group or religion to which the terrorists may belong. International cooperation in the fight against terrorist activities must also include a courageous and resolute political, diplomatic and economic commitment to relieving situations of oppression and marginalization which facilitate the designs of terrorists. The recruitment of terrorists in fact is easier in situations where rights are trampled upon and injustices tolerated over a long period of time.

Still, it must be firmly stated that the injustices existing in the world can never be used to excuse acts of terrorism, and it should be noted that the victims of the radical breakdown of order which terrorism seeks to achieve include above all the countless millions of men and women who are least well-positioned to withstand a collapse of international solidarity — namely, the people of the developing world, who already live on a thin margin of survival and who would be most grievously affected by global economic and political chaos. The terrorist claim to be acting on behalf of the poor is a patent falsehood.

You shall not kill in God's name!

Those who kill by acts of terrorism actually despair of humanity, of life, of the future. In their view, everything is to be hated and destroyed. Terrorists hold that the truth in which they believe or the suffering that they have undergone are so absolute that their reaction in destroying even innocent lives is justified.

Terrorism is often the outcome of that fanatic fundamentalism which springs from the conviction that one's own vision of the truth must be forced upon everyone else. Instead, even when the truth has been reached — and this can happen only in a limited and imperfect way -- it can never be imposed. Respect for a person's conscience, where the image of God himself is reflected (cf. Gen 1:26-27), means that we can only propose the truth to others, who are then responsible for accepting it.

To try to impose on others by violent means what we consider to be the truth is an offence against human dignity, and ultimately an offence against God whose image that person bears. For this reason, what is usually referred to as fundamentalism is an



Pope John Paul II

attitude radically opposed to belief in God. Terrorism exploits not just people, it exploits God: it ends by making him an idol to be used for one's own purposes.

Consequently, no religious leader can condone terrorism, and much less preach it. It is a profanation of religion to declare oneself a terrorist in the name of God, to do violence to others in his name. Terrorist violence is a contradiction of faith in God, the Creator of man, who cares for man and loves him. It is altogether contrary to faith in Christ the Lord, who taught his disciples to pray: "Forgive us our debts, as we also have forgiven our debtors" (Mt 6:12).

The need for forgiveness

Forgiveness is not a proposal that can be immediately understood or easily accepted; in many ways it is a paradoxical message. Forgiveness in fact always involves an apparent short-term loss for a real long-term gain. Violence is the exact opposite; opting as it does for an apparent short-term gain, it involves a real and permanent loss. Forgiveness may seem like weakness, but it demands great spiritual strength and moral courage, both in granting it and in accepting it. It may seem in some way to diminish us, but in fact it leads us to a fuller and richer humanity, more radiant with the splendour of the Creator.

Reflecting on forgiveness, our minds turn naturally to certain situations of conflict which endlessly feed deep and divisive hatreds and a seemingly unstoppable sequence of personal and collective tragedies. I refer especially to what is happening in the Holy Land, that blessed place of God's encounter with man, where Jesus, the Prince of Peace, lived, died and rose from the dead.

The present troubled international situation prompts a more intense call to resolve the Arab-Israeli conflict, which has now been going on for more than fifty years, with alternate phases of greater or lesser tension. The continuous recourse to acts of terror and war, which aggravate the situation and diminish hope on all sides, must finally give way to a negotiated solution. The rights and demands of each party can be taken into proper account and balanced in an equitable way, if and when there is a will to let justice and reconciliation prevail.

Prayer for peace

Prayer for peace is not an afterthought to the work of peace. It is of the very essence of building the peace of order, justice, and freedom. To pray for peace is to open the human heart to the inroads of God's power to renew all things. With the life-giving force of his grace, God can create openings for peace where only obstacles and closures are appar-

ent; he can strengthen and enlarge the solidarity of the human family in spite of our endless history of division and conflict. To pray for peace is to pray for justice, for a right-ordering of relations within and among nations and peoples. It is to pray for freedom, especially for the religious freedom that is a basic human and civil right of every individual. To pray for peace is to seek God's forgiveness, and to implore the courage to forgive those who have trespassed against us.

No peace without justice, no justice without forgiveness: this is what in this Message I wish to say to believers and unbelievers alike, to all men and women of good will who are concerned for the good of the human family and for its future.

No peace without justice, no justice without forgiveness: this is what I wish to say to those responsible for the future of the human community, entreating them to be guided in their weighty and difficult decisions by the light of man's true good, always with a view to the common good.

No peace without justice, no justice without forgiveness: I shall not tire of repeating this warning to those who, for one reason or another, nourish feelings of hatred, a desire for revenge or the will to destroy.

On this World Day of Peace, may a more intense prayer rise from the hearts of all believers for the victims of terrorism, for their families so tragically stricken, for all the peoples who continue to be hurt and convulsed by terrorism and war. May the light of our prayer extend even to those who gravely offend God and man by these pitiless acts, that they may look into their hearts, see the evil of what they do, abandon all violent intentions, and seek forgiveness. In these troubled times, may the whole human family find true and lasting peace, born of the marriage of justice and mercy!

John Paul II

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Our economic liberation through Social Credit

*A few points from the lecture given by Louis Even
At the University of Montreal on April 21, 1953*

Editor's note: As Pope John Paul II said, there can be no peace without justice. St. Thomas Aquinas defines justice as "to give to each person what is due to him." Once applied, the Social Credit financial proposals will re-establish every man in his dignity as a human person created by God, co-heir of God-given progress and natural resources. The following lecture was given some time ago, but the principles it includes will never change.

A few useful remarks

It is obviously not possible from listening at a one- or two-hour lecture to grasp the full meaning, scope, and importance of the Social Credit proposals. They are indeed logical and strongly humane, but at the same time, so very different from the financial concepts which are widely and uncritically accepted!

Besides, as with any science, studying this subject requires at least a modicum of time and a great deal of application. It must be approached with an open mind, and not merely with the object of confirming a pre-existing prejudice.

It is not a good idea to isolate a singular principle of Social Credit, and apply it to the existing financial sphere. Nothing is more likely to give a false perspective.

For example, consider these Social Credit principles: everybody gets a regular dividend, untaxed; a reduction in prices, without loss to the producer; automatic financing of production, without inflation. All of this is obviously impossible if there is any pretence of achieving it without first making a major change in the issuance and cancellation of money, and in the monetary policy of the distribution of goods. For the fish that has always lived in water, the idea of flying in the air would have all the appearances of a utopia; but the bird sees this from a different angle.

The study of Social Credit is complicated by the fact that neither Social Credit itself, nor anything approaching it, has ever been put into practice, never mind even tried. It is not therefore a simple matter of explaining or interpreting a practical experience. It is rather a matter of investigating what is possible in an economic system that has not yet been applied, and of which there exists no example in history – an economic possibility which would have no limitations, except those of nature and of things.

To do a good investigation in such a case requires, in some way, a detachment from the isolated economic world which we know, and a rethinking of the primary notions of finance, of economics, and especially of economic philosophy. For Social Credit is a return to logic and to the integration of ends and means, terribly distorted by present-day economics.

Basic postulates

It is impossible to understand Social Credit, without first accepting certain principles, certain fundamental postulates, which pervade the entire Social Credit philosophy. They recur frequently throughout the Social Credit literature. Just to mention a few of them:

1. The earth and its resources were created for all mankind. For **ALL**, without exception. Therefore, each human being must be able to obtain a part of these resources, at least a part sufficient to meet the needs of his livelihood. To refuse him this much is to deny him the right to life. A system is human or inhuman to the extent that it facilitates or hinders access of each person to these goods.



Louis Even

2. The means must be in accordance with the ends, and not vice versa. For example, the end of economic activity is the satisfaction of human needs. It is therefore to this end that the whole economic system must be directed, including its financial aspect.

The end of industry is to produce goods, and not to produce jobs or work. It is all the more perfect insofar as it produces more goods with less human labour.

The end of industry is not to finance the purchase of goods. Industry no more exists for salaries than it does for profits. Profits and salaries are only means; they act only like an incentive to activate the production of goods.

3. There exists everywhere a jurisdiction of functions. The function of producing belongs to industry (manufacturing, agriculture, etc.). The function of sharing out and distributing the goods belongs to society itself. It is for society to establish a means of sharing out which best meets the goals of economic life, which upholds the ordained right of each person to the goods of the earth.

4. Modern production depends more on processes, techniques, resulting of inventions, applications of science, contributions from individuals, transmitted and perfected, from generation to generation, than on the individual efforts of those hired by production. This factor of production is a common heritage, a social capital, that is more and more productive, and which must thereby enrich everybody, each person being the co-owner of this factor of production. A salary, therefore, which is the reward for individual contribution, should not be the sole claim on the fruits of production.

5. As money is a claim on goods (any good or service offered), its volume can only be socially regulated. How can it be permitted for an individual or private institution (like the banks) to have the right to dictate

what these claims will be worth? The total purchasing power must be in step with the total production that answers human needs, since this production exists expressly to satisfy needs.

6. Finance should neither be a system of government, nor a system of reward, nor of punishment; neither should it be a substitute for moral standards, nor a dictatorship over production and needs. It must, on the contrary, serve production, and not place limits on it.

7. The goal of a well-built financial system should be: a) to faithfully finance production that answers needs; b) to efficiently distribute the fruits of production.

It is difficult to repudiate any of these postulates, even if the fourth one (about what production consists of) sounds new and provokes controversy. However, the existing financial system incorporates none of these postulates.

The problem of our day: distribution

In 1918, William Lyon Mackenzie King, who was not yet leader of the Liberal Party of Canada (and future Prime Minister of the country), wrote a book entitled "Industry and Humanity". In it, he says:

"It is no longer nature, but man, who is now master of the situation. The problem of unlimited production, and in unlimited volume, is already solved. The advance of human intelligence has realized that achievement. It can certainly equally be put up to human intelligence to solve the problem of distribution!"

That very same year, the Scottish engineer, Major C. H. Douglas, presented to the world the Social Credit formula exactly to equitably resolve the problem of distribution.

Douglas himself also argued that production, as such, no longer constituted a problem. He wrote:

"The economic system can be assimilated into a machine with the purpose of meeting the needs of humanity. The producing part of this machine is very efficient, but the distributor part is terribly inadequate."

Major Douglas did not content himself with the hope that human intelligence would find a solution to the distribution problem: he offered the solution.

Neither Mackenzie King, during his long term as head of the Canadian Government, nor to date any other government charged with an uncontested sovereign power, saw it as opportune to accept Douglas's solution. They preferred instead to suffer economic depressions, depending on wars to re-infuse blood into economic life, concerning themselves with affairs of State, or playing with fiscal policy, producing parsimonious budgetary allocations with conditions attached, accompanied by inquiries and frigid bureaucracy, carefully weighed and calculated to extirpate the source of production.

Douglas's solution does not in any way enlist, confiscate, centralize, dictate nor hinder neither initiative nor private enterprise. It

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just touches on an instrument that is social by nature: the monetary instrument. Not to take away money from those who have it; not to dictate to those who receive money on how they should spend it; but simply to conform the issuance, volume, and recall (cancellation) of money to a free production and free consumption of goods.

A simple accounting system

The modern money system lends itself particularly well to this purely financial order. If in centuries past, money was an intermediary merchandise, modern money is nothing but number symbols, and finance, a simple accounting.

In the same book already cited, Mackenzie King wrote, with much justice:

"Money is figures inscribed in registers, symbols and numbers imprinted on metal or paper."

And it is the number symbols inscribed in registers, in bankers' ledgers, in the credits of depositors and borrowers, which serve for 90 per cent of commercial transactions. This is done by simple credit transfers from one account to the other. This is written accounting, scriptural money.

As for bits of metal or paper rectangles, with numbers, symbols, or with pictures, those also are a sort of accounting, non-written, with the number symbols passing from one hand to another, rather than from one account to another. I debit myself with a dollar bill which I pass to my merchant, and my merchant duly credits himself. He obtains credit for it, the same as when he deposits it as a credit in his bank account.

Nobody looks at the intrinsic value of the paper bill nor of the silver or nickel pieces which they receive in exchange for goods, work, or services. It is the confidence which the production system gives in exchange for these number symbols which enables people to accept the paper and metal pieces without hesitation.

The absurdity of a lack of figures

If modern money consists of figures or digits, there is no reason for a lack of them with regard to a production capacity which but awaits orders as expressed by these figures.

In the post-war unemployment years, Mackenzie King would have been put to shame to say to unemployed people that the country lacked number symbols to allow needs to be supplied with goods, and to allow a flow of goods to those in need. Mackenzie King knew better, but, alas, the author-become Prime Minister of his country had lost his wings: he was hamstrung by the office which he held!

So, if modern finance is a matter of accountancy, nothing excuses a false accounting, an accounting that runs contrary to the facts it is there to represent. Nothing can prevent the expression of the value of goods by credit, to the extent of their coming into existence, and their extinction, being represented by an equivalent debit. This mechanism recalls and cancels the number symbols that that credit has discharged.

If finance was what it ought to be, an exact representation of realities, following in every way the movement of wealth, never

more would a country that had enriched itself more than it had impoverished itself, thereby express its financial status as a national debt.

And if figures are enough to represent a claim on goods, nothing could be easier than to establish an equitable means of allocation and distribution of wealth. This is what Social Credit means by the periodical distribution to each person, of a certain amount of these number symbols, which are money tokens, and which would at least guarantee to each person the necessities of existence.



Mackenzie King

It is the least that a member of society, a shareholder, has the right to expect from the society of a country that has arms overflowing with goods.

If modern money consists in number symbols that represent real possibilities, it is inconceivable that public bodies should be obliged to relinquish perfectly feasible projects, for the sole reason that they lack number symbols!

Should we not be master of our own home, of our own country?

It is unthinkable, also, that as we stand before these rich natural resources, our hands should be tied, while the makers of foreign number symbols want to sign up our workforce to their own use and benefit, receiving in the process tributes of praise from our Government, and taking our riches away with them, extracted and transformed by our home workforce.

This brings us to one of the questions you asked: "How will Social Credit contribute to our economic liberation?"

Under a Social Credit regime, the purely financial problem simply does not exist, and certainly least of all for a community. Everything that is physically possible, would automatically become financially possible, just as fast as the decision was made to carry it out. Every new production would in effect be financed by a corresponding discharge of credit, and the credit thereby put into circulation would be recalled and cancelled only in step with the disappearance (by usage, destruction, or consumption) of the wealth produced.

Not the least need would exist, then, for what is called "foreign capital", not even for short-term capital, in the current sense of the term, to produce in the country what can be accomplished in the country.

What perspective does that not open up to patriots indignant in seeing their rich country treated as an economic colony by master foreigners!

On this question of "capital", just as on that of money, Mackenzie King was thoroughly well-informed. He wrote, in the same work cited:

"Money and credit are not in themselves capital. They are only capital by virtue of the right to possess them; they comprise a power of seizure, because they are exchangeable for foodstuffs and services."

To exploit our wealth through "foreign capital" is literally to invite foreign seizure of that same wealth.

Number symbols issued by our country itself, based on wealth achieved through the industry of our people with our own natural resources, would thoroughly well serve our economic growth. They would recompense the abundant work, and they would as well obtain for the workers the goods available from the other producers of the country.

The real capital is the natural resources given by God and the capacity to exploit them, which resides in the brains, industry, and acquired skills of the people. The rest is nothing but number symbols. These are the number symbols which must be made to conform to the real possibilities, and not the other way around.

This is why Major Douglas wrote, the same year as Mackenzie King, in 1918:

"Every new production must be financed not by the savings coming from the payment of past production, but by new credits. And these credits must only be withdrawn to the extent that there is consumption or depreciation of wealth."

Douglas was not content with writing tracts and giving definitions: he was interested in practical applications. That is why his teachings are so dynamic. Put into practice, his principles would change the face of economics, without injuring anyone, except the exploiters who paralyse and indebt humanity through their dictatorial control of money and credit.

With an economy of "full income" instead of "full employment", with the unhindered flow of goods in response to needs, with the necessary long-term guarantee that the productive system can respond, Social Credit would introduce into the world an element unknown until now: economic security for all.

It is economic security, not vast wealth, which truly constitutes temporal riches, because it is the spirit, freed from the incessant and wearying material cares of today and tomorrow, that freely leads us towards more essentially human values.

Freedom can only properly base itself in the satisfaction of want. Heroism is to prefer freedom above life's necessities. It cannot be sustained by large numbers of people over a long duration of time. On the other hand, enslavement to the gaining of possessions over and above one's needs is a degrading form of materialism practiced by too many fawning lackeys seeking political patronage, an outlook clearly to be held in contempt by patriots who want to liberate their country and their brothers.

How to gain political freedom?

You ask if Social Credit brings with it an amount of political freedom. This implies the existence of political dictatorship: party

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dictatorship, patronage dictatorship, dictatorship of bestowal with strings attached ("tyranny?"), aristocratic dictatorship of privileges, etc.

The first condition for political freedom is to have at least an elite of citizens with the mentality of free men. Then to bring that mentality out in the rest of the population.

The present economic system in no way contributes to this condition. Where are the likely liberators amidst the masses who are swallowed up every day in larger and larger factories, performing the repeated actions on command, producing without knowing for whom or for what, devoid of everything, even of the tools they handle, always living in fear of layoff, and at the mercy of conditions over which they have not the glimmer of a hope of controlling?

Under a Social Credit regime, material progress would not diminish the person. Methods of production would continue to flourish, but production would no longer be dictated nor conducted by a money aristocracy, by a plutocracy contemptuous of humanity. As enterprises would no longer require the contribution of financial capital, it is competence and responsibility that would drive initiatives and management.

The modern system of serfdom (that is), the salaried class, would not take long to pass into history.

The basic necessities of life guaranteed through a dividend to all, would make free men, as we shall shortly see. Free men are not the stuff of slaves or serfs. The entrepreneur would be quick to recognize the need to change his plan, and find himself some partners rather than hirelings. He would have competent and interested partners, and not employees who have to accept the offered conditions of the job, or face the perils of starvation. The salaried class would rapidly give way to a partner class.

People thus economically liberated would not allow themselves to be politically enslaved. What dignity could be given to political party lackeys by people who no longer would have to grovel for a living?

An essential part of the Social Credit technique, the adjustment of prices – which it would take too long to explain at this meeting — would bring every citizen, every housewife shopping at the stores, up to the minute (with information) about the economic situation of their country. Regular publication of the price co-efficient would be a veritable synopsis of (price) appraisal, directly comprehensible to anyone buying an article from the retailer.

Each citizen would know the exact composition of what led to the price he is about to pay, of what proportion belongs to production costs, of what proportion of the price comes from his public services (sector of the economy). The labyrinth of countless fiscal factors would not be there to defeat his understanding (of the price).

From this economic democracy and political democracy, there is only the distance between the eye that sees and the tongue that speaks.

If you want to have an idea of what the citizen of tomorrow will be under a Social Credit regime, cast a glance on the White

Beret Social Crediters who step lively along the roads of Canada and other countries. They are not yet economically liberated, but are already giving allegiance to the bonds of their vision of a Social Credit world. There they go, too enlightened, too inflamed by the worth of their ideal, to slavishly trouble themselves with propaganda or military stripes.

Having barely won a living for their families, they joyfully give up the pursuit of further gain, working instead to win liberty for all.

Through its singular philosophy, without

even being put into practical application, Social Credit already makes for free citizens, with a heightened sense of individual responsibility in the building of a temporal city, dignified by civilized people and Christians.

It is with such people — and not with hordes of beaten dogs, of the perpetually frightened, or of the "let someone else do it" mentality — that it may be hoped to free a country from all those who in letting live the existing economic and political order, weigh heavily and uselessly on the life of their country's families and citizens.

Louis Even

"Another kind of terrorism: The unjust economic system"



Archbishop Concessao

On October 5, 2001, Most Rev. Vincent Michael Concessao, Archbishop of Delhi, India, gave the following speech at the general Assembly of the Synod of Bishops, in the Vatican (taken from the Oct. 31, 2001 issue of the Vatican weekly, *L'Osservatore Romano*):

A few days ago, we were all stunned when we saw on the television the destruction of the World Trade Center, and heard about the death of over dox-thousand innocent people. In some countries of the world today, it is a daily affair, and often a sign of despair stemming from helplessness.

There is another kind of subtle, hidden, little spoken of terrorism. I mean the terrorism of an unjust economic system which grinds to death thousands of people every day. According to a study on international debt published two years ago, eleven million children under the age of five die every year the world over mainly for lack of food and health care against preventable diseases.

With the present trend of globalization, the situation of the poor is getting worse. Small industries are closed down, depriving thousands of people of gainful employment; the state-spending on the basic requirements of the poor is reduced as part of the structural adjustment programme; the poor are getting further marginalized and driven to despair. They become easy victims to politicians and fundamentalists. Do we have a message of hope for them, not just in words but in concrete action programs?

The statistical situation of poverty in the third millennium is frightening. While near-

ly one billion of the people of the world are illiterate... nearly 1.3 billion people lack safe potable water, and about half of the world's population is without access to adequate sanitation.

There is a frightening sentence in the Second Vatican Council (*Gaudium et spes*) from the Decree of Gatian: Feed the man dying of hunger, because if you are not feeding him, you are killing him. It is a case of murder by omission.

There is enough in the world today for all that people need, but not enough for their greed (Mahatma Gandhi). Should we not take a clear stand with and for the poor, and against the system in which they do not count? It will be part of our commitment to a culture of life and a civilization of love.

"The worst form of terrorism: the economic and financial mechanisms"

In the first week of January, 2002, a meeting took place in Delhi, India, organized by the Justice, Peace and Development Commission of the Indian Conference of Catholic Bishops, which was reported by Vatican Radio on January 9. In his speech, the Archbishop of Delhi, Most Rev. Vincent Concessao, developed on the subject he had mentioned at the Synod of Bishops in the Vatican last October, defining social injustice as the worst form of terrorism.

He stressed the fact that the terrorist attacks of September 11 made much ado in the world, but that one continued to keep silent on another type of terrorism that makes, every day, thousands of victims, and which does not seem worth the attention of governments.

Archbishop Concessao referred to the economic and financial mechanisms that rule the globe and which, according to statistics, are more deadly than terrorism in its common interpretation. "We live in a state of scandalous social injustice," he said, "and the tendency goes towards an aggravation of the situation. The Church must therefore fight for social justice, without which peace and harmony cannot exist."

Most Rev. Vincent Michael Concessao

Mary and the Moslems

What is Islam?

Since the September 11 attacks, the attention of Westerners has been drawn to Islam, since we are being told that Osama Bin Laden committed these terrorist attacks in the name of Islamic fundamentalism. While it is true that the vast majority of Moslems condemn violence and these terrorist attacks, a minority of extremist Moslems claim that it is "Allah" who asked them to wage a holy war against "the infidel".

What is the real face of Islam? Does it preach peace or war? Even if the word "Islam" itself can be defined as "to make peace", "to surrender", the truth is that there is a dark side of Islam which, although only put into practice by a small number of extremists, indeed advocates violence. Over the centuries, Muslims have engaged in tremendous wars with Christians and Jews, and Christians are being persecuted and killed by Moslems in many countries today, like Indonesia and Sudan. Is there a way Christians and Moslems can co-exist together in peace?

Mohammed

Mohammed, the founder of the Islam faith, was born in Mecca, Arabia, in 575. An orphan raised by an uncle, he served as a camel caravan leader until the age of 25, when he got married to a wealthy woman who was 15 years older than him, and he became the manager of her fortune. Like the other Arabs of his country, Mohammed did not profess any particular religious creed. Over 300 gods were worshipped in Mecca, among them Allah, the god of the moon. Mohammed liked to talk to strangers, be they Jews or heretical Christians, and used to read their books.

Mohammed then invented a religion of his own — a mixture of his readings — and presented it to his wife and some of his relatives. Only one God, Allah (that is why Islam is represented by the crescent), but several prophets, Abraham, Moses, Jesus, and the last and greatest prophet of all, himself. (According to him, Jesus was not God, but only a prophet, and did not die on the Cross, but was replaced by another person at the last moment.)

The people of Mecca did not accept his religion, and he was forced to flee to Medina in 622, year one of the Moslem faith. There he won over a majority of people to his new religion, and came back to the "holy city" of Mecca with the title of "the great prophet of Allah". He died there in 632, leaving to his disciples the Koran (the holy book of the Moslems, divided into surahs), which promised a paradise of eternal sensual pleasures to all those who faithfully accomplished the few practices indicated in the Koran, especially to those who would spread Islam by all means... including the sword.

Historians agree to say that there is a big difference between Mohammed's personality in Mecca and his personality after his migration to Medina. In Mecca, Mohammed was struggling to be accepted, so he tried to appeal to Christians and Jews as well, his teachings condemning violence, injustice, and neglect of the poor. However, when he moved to Medina, and his followers grew in strength and number, he no longer needed to please people of other faiths, and became a relentless warrior intent on spreading his religion by the sword.

In Surah 73:10, God tells Mohammed to be patient with his opponents, but later in Surah 2:191, God orders him to kill them. In Surah 2:256, God tells Mohammed not to impose Islam by force ("Let there be no compulsion in religion"); while in verse 193 God tells him to kill whoever rejects Islam. In Surah 29:46, God tells him to speak nicely to people of the Book (Christians and Jews), but in Surah 9:29 God

tells him to fight them. To justify this sudden change in the Koran's mood, from peaceful to militant, conciliatory to confrontational, Mohammed claimed that it was God who ordered it. It was God who abrogated the peaceful verses, and replaced them by harsh ones.

To conquer countries with the sword became the password. The Moslems set out in 634 to conquer the world. Within a year, they had captured Syria and Damascus. Three years later, they captured Jerusalem. By 643, they had conquered a territory half the size of Europe. In 711, they crossed the strait of Gibraltar, and rapidly conquered Spain and Portugal, and remained there for seven centuries. In 1571, at the naval Battle of Lepanto, the invasion of Europe by the Moslems was definitely stopped.



Our Lady of Fatima, in Portugal

It is extremely difficult for Christian missionaries to convert Moslems, because they think that their religion is the accomplishment of Christianity, because it came after... and of course also because the Koran teaches that any Moslem who converts to another faith must be killed. So those who do convert do it at the risk of their lives, and most of the time, must flee to Western countries.

In 1952, Catholic Archbishop Fulton Sheen devoted a chapter in his book, "The World's First Love", entitled "Mary and the Moslems". In it, he wrote that it is his firm belief that Moslems will eventually be converted in Christianity, thanks to the devotion they already have to the Virgin Mary. In fact, God the Father seems to have a special plan to draw the Moslems to Jesus through His Mother, Mary.

Bishop Sheen wrote: "In the Koran, the Virgin Mary is mentioned thirty times. It believes in Her Immaculate Conception, and also, in Her Virgin Birth. It has also verses on the Annunciation, Visitation, and Nativity. Angels are pictured as accompanying the Blessed Mother and saying: 'Oh, Mary, God has chosen you and purified you, and elected you above all the women of the earth.' Mary, then, is for the Moslems the true Sayyida, or Lady. The only possible serious rival to her in their creed would be Fatima, the daughter of Mohammed himself. But after the death of Fatima, Mohammed wrote: 'Thou shalt be the most blessed of all the women in Paradise, after Mary.' In a variant of the text, Fatima is made to say, 'I surpass all the women, except Mary.'

"This brings us to our second point: namely, why the Blessed Mother, in the 20th century

should have revealed Herself in the significant little village of Fatima, Portugal, so that to all future generations she would be known as 'Our Lady of Fatima.' Since nothing ever happens out of Heaven except with a finesse of all details, I believe that the Blessed Virgin chose to be known as 'Our Lady of Fatima' as a pledge and a sign of hope to the Moslem people, and as an assurance that they, who show her so much respect, will one day accept her divine Son too. . . I believe the Blessed Virgin chose to be known by the name Fatima because she also came for the conversion of Islam, without which there cannot be an era of peace for mankind.

"Evidence to support these views is found in the historical fact that the Moslems occupied Portugal for centuries. At the time when they were finally driven out, the last Moslem chief had a beautiful daughter by the name of Fatima. A Catholic boy (the Count of Ourem) fell in love with her, and for him she not only stayed behind when the Moslems left, but even embraced the Catholic Faith. The young husband was so much in love with her that he changed the name of the town where he lived to Fatima. Thus, the very place where our Lady appeared in 1917 bears a historical connection to Fatima, the daughter of Mohammed."

Alain Pilote

by Fr. Ladis J. Cizik

Here is what Father Cizik, editor of the excellent Marian periodical SOUL Magazine, wrote in his Sept.-Oct. 2001 issue: "It is a fact that Moslems from various nations, especially from the Middle East, make so many pilgrimages to the Shrine of Fatima in Portugal that Portuguese officials have expressed concern. The combination of an Islamic name and Islamic devotion to the Blessed Virgin Mary is a great attraction to Moslems." (To subscribe to SOUL Magazine, send money order in U.S. currency (Canada 1 year \$10.95) to: SOUL Magazine, PO Box 976, Washington, NJ 07882-0976. Toll-free: 866-523-1917.)

This same issue of SOUL reports another proof of the devotion of the Moslems to Our Lady: "When the Moslems invaded the Holy Land in the seventh century, they destroyed every Christian church, with one remarkable exception: the Basilica of St. Anne in Jerusalem, because it was believed to be built over the spot where the Blessed Virgin Mary was born. Their great reverence to Our Lady precluded the Moslems from destroying Her birthplace."

Spain

"As the Moslems swept through Spain in the 8th century, a great religious treasure was buried for safe-keeping in the earth, high in the Estremadura Mountains. It was a much venerated statue of Our Lady holding the Divine Child Jesus that was a gift of Pope Gregory the Great to Bishop Leander of Seville. After the overthrow of Moorish occupation, the image was uncovered in the year 1326, subsequent to a vision of Our Lady to a humble shepherd by the name of Gil. Our Lady's very special statue was enshrined in a nearby Franciscan Monastery next to the 'Wolf River.'

"The Moslems, during their Spanish occupation, had actually named the river. The Islamic term for Wolf River is 'Guadalupe' (Guada = River; Lupe = Wolf). Hence, the famous Catholic image in Spain has been known, since the 14th century, by the Islamic name of 'Our Lady of Guadalupe.'"

Mexico

"In the fullness of time, we can be sure that Almighty God knew that the Islamic religion would pose a serious threat to Christianity. God also knew that the Spanish missionaries would face grave resistance in the 'new world' from the

(continued on page 7)

(continued from page 6)

mighty Aztec Indians. The Aztecs worshipped an evil stone 'serpent god' that demanded human sacrifice. (Between 20,000 and 50,000 were sacrificed a year. The rituals included cannibalism of the victims' limbs. The early Mexican historian Ixtlilxochitl estimated that one out of every five children in Mexico were sacrificed.)

"However, with God all things are possible. Our Lady appeared to a humble Aztec Indian convert by the name of Juan Diego in 1531. When asked her name by Juan Diego, at the request of the local bishop, Our Lady's response, in the Aztec language, included the words 'te coatlaxopeuh' (pronounced: 'te quatlasupe') and meant "one who crushes the head of the stone serpent.'



Our Lady of Guadalupe, in Mexico

"To Juan Diego and his fellow Aztecs, this revelation had great meaning, coupled with the miraculous image of Our Lady standing on top of a 'crescent,' the symbol of this evil serpent god. A tidal wave of conversions to Catholicism ensued. However, Bishop Zumarraga, who was from Spain, made what was no doubt a 'heavenly mistake' that one day may lead to the mass conversion of Moslems. To the Bishop's Spanish ears, Our Lady's Aztec name of 'Te Quatlaxupe' sounded just like the name of the revered Madonna from Spain with the Islamic name, 'Guadalupe.' Hence, the bishop named the Mexican Madonna 'Our Lady of Guadalupe.' It is interesting that the 'crescent' is also the symbol for Islam.

Battle of Lepanto

"On October 7, 1571, a great victory over the mighty Turkish fleet was won by Catholic naval forces primarily from Spain, Venice, and Genoa under the command of Don Juan of Austria. It was the last battle at sea between 'oared' ships, which featured the most powerful navy in the world, a Moslem force with between 12,000 to 15,000 Christian slaves as rowers. Knowing that the Christian forces were at a distinct material disadvantage, the holy pontiff, St. Pope Pius V called for all of Europe to pray the Rosary for victory.

"We know today that the victory was decisive, prevented the Islamic invasion of Eur-

ope, and evidenced the Hand of God working through Our Lady. At the hour of victory, St. Pope Pius V, who was hundreds of miles away at the Vatican, is said to have gotten up from a meeting, went over to a window, and exclaimed with supernatural radiance: 'The Christian fleet is victorious!' and shed tears of thanksgiving to God. What you may not know is that one of three admirals commanding the Catholic forces at Lepanto was Andrea Doria. He carried a small copy of Mexico's Our Lady of Guadalupe

into battle. This image is now enshrined in the Church of San Stefano in Aveto, Italy.

"At Fatima, Our Lady taught us to pray the Rosary every day. Heaven presented its peace plan at Fatima and truly gave us hope for the world. Conversions were promised at Fatima: the conversion of sinners; the conversion of Russia; and what also appears to be the conversion of Islam. Our Lady of the Rosary, pray for us!"

Father Cizik

The first step towards conversion: to dress modestly

by Father Charles Mangan

Inarguably, the kinds of dress for both men and women have changed dramatically, especially in the past five decades. Much of today's prevailing "high fashion" is meant to accentuate or expose particular body parts rather than to conceal them — the traditional reason for clothing.

Acknowledging that some styles in contemporary fashion would have been deemed "immodest" or even "obscene" even a few years ago, one must ask: are these ways of dressing still immodest at the beginning of the Third Christian Millennium? Or, do changing values admit these various types of clothing?

To give an intelligible answer, one first must look at the norm which for centuries guided Christians in the manner of dress: the notion of modesty.

Modesty in the strict sense is the virtue that regulates one's actions and exterior customs concerning sexual matters. Specifically, modesty guards the virtue of chastity, is its "external protection" and controls one's comportment so as to avoid unlawful sexual arousal in oneself or others. In this essay, we shall confine ourselves to the theme of modesty in dress.

(Many think modesty to be the humility of one who is not interested in self-promotion and fame. This is a different understanding from the one that is presented here).

Fruit of the Holy Spirit

Modesty is counted as one of the Twelve Fruits of the Holy Spirit; "these perfections that the Holy Spirit forms in us as the first fruits of eternal glory" are listed in the Catechism of the Catholic Church: "charity, joy, peace, patience, kindness, goodness, generosity, gentleness, faithfulness, modesty, self-control, chastity" (no. 1832).

To choose to dress modestly infers that one is deliberately avoiding by his dress to cause sexual excitement in himself or his neighbour. Hence, one who dresses modestly shuns clothes that are known or reasonably expected to effect sexual arousal in oneself or others.

Has the Church encouraged the practice of this virtue? Yes. Only a few of the stirring exhortations offered by some holy members of the Church are now presented. (We remember that these counsels apply to men as well as to women).

Saint Paul (c. 67), in his First Letter to Saint Timothy, wrote: **"Women should adorn themselves modestly and sensibly in seemly apparel, not with braided hair or gold or pearls or costly attire but by good deeds, as befit women who profess religion"** (2:9-10).

Saint John Chrysostom (c. 347-407) spoke out against immodestly in dress. **"You carry your snare and spread your nets in all places. You allege that you never invited others to sin. You did not, indeed, by your words, but you have done so by your dress and your deportment and much more effectively than you could by your voice. When you have made another sin in his**

heart, how can you be innocent? Tell me, whom does this world condemn? Whom do judges in court punish? Those who drink poison or those who prepare it and administer the fatal poison? You have prepared the abominable cup, you have given the death-dealing drink, and you are more criminal than those who poison the body; you murder not the body but the soul. And it is not to enemies you do this, nor are you urged on by any imaginary necessity, not provoked by injury, but out of foolish vanity and pride."

It has been said that Jesus Himself appeared to Mother Mary Rafols, a Spanish sister, and delivered a message about modesty. In some writings dated 1815, we read: **"The offenses that I (Jesus) have received, and those that I shall yet receive, are many; especially the offenses of woman, with her immodest dress, her nakedness, her frivolity and her evil intentions. Because of all this, she shall accomplish the demoralization of the family and of mankind."**

Shameless fashions

Pope Pius XII (1939-1958) addressed the urgent necessity of cultivating modesty several times during his nearly twenty year long pontificate. Here are a few relevant quotations.

"How many young girls there are who see nothing wrong in following certain shameless styles like too many sheep. They would certainly blush with shame if they could know the impression they make, and the feelings they evoke, in those who see them.

"The good of our soul is more important than the good of our body; and we have to prefer the spiritual welfare of our neighbour to our bodily comforts. If a certain kind of dress constitutes a grave and proximate occasion of sin, and endangers the salvation of your soul and others, it is your duty to give it up. O Christian mothers, if you knew what a future of anxieties and perils, of ill-guarded shame you prepare for your sons and daughters, imprudently getting them accustomed to live scantily dressed and making them lose their sense of modesty, you would be ashamed of yourselves and you would dread the harm you are making for yourselves, the harm which you are causing to these children, whom Heaven has entrusted to you to be brought up as Christians.

"There is a limit which no type of fashion, however licit, should exceed: beyond which fashion becomes the cause of ruin to the souls of those who adopt it and for the souls of all who come into contact with it. The rights of souls is above those of fashions. Christian girls, think also of this: the more elegant you will be, and the more pleasing, if you dress with simplicity and discreet modesty."

Father Charles Mangan

Fr. Charles Mangan, a priest of the Diocese of Sioux Falls, S.D., is currently assigned to post-graduate studies at the Marianum in Rome. This article is taken from the July-August, 2000 issue of SOUL Magazine. © 2000. The Blue Army. Reprinted with permission from SOUL magazine. Info: call toll-free: 866-513-1917. Website:www.bluearmy.com

All must work for the good of their neighbor

When Our Lord was upon earth, He told His apostles to go and teach all nations. In other words, He asked that we leave our comforts, leave our homes, and go and proclaim the good news of Christianity to the whole world.

The Pilgrims of Saint Michael go on the road constantly to proclaim the truth of Social Credit, working to put into application the social doctrine of the Catholic Church, and at the same time, working for the love of neighbor. Love of neighbor means that we must work for the good of all and strive for the salvation of souls.

The Rosary Crusade, the door-to-door apostolate of visiting the families to pray in the homes and to introduce them to the Work of "Michael", has been their major apostolate since 1968. It was in 1968 that the Blessed Virgin asked in an Apparition that we visit the families and do a crusade for Her Rosary. How many sacrifices the Pilgrims make doing this apostolate, going long hours in the heat, in the cold, in the rain, but what a joy it is to work with Heaven to save souls. And as St. James wrote in his Epistle (5:20): **"He who causeth a sinner to be converted from the error of his way, shall save his soul from death, and shall cover a multitude of sins."**

Here is a meditation entitled "Zeal for souls" by Father Gabriel of St. Mary Magdalen, O.C.D. in a book entitled "Divine Intimacy" which expresses so very well the teaching of the Church on this subject.

M. Sickler

Love of God, love of neighbor

According to the measure in which the love of God takes possession of our heart, it creates and nourishes in us an ever increasing love for our neighbor; this love, being supernatural, seeks only the supernatural good of our fellow men and thus becomes zeal for the salvation of souls.

If we have little love of God, we shall have little love for souls, and vice versa; if our zeal for souls is weak, this means our love of God is also weak. In fact, how could

it be possible to love God sincerely without loving those who are His children, the object of His love, of His care, and of His zeal? Souls are, as it were, God's treasure; He has created them to His image and likeness by an act of love; and by an even greater act of love He has redeemed them with the Blood of His only-begotten Son. **"For God so loved the world as to give His only-begotten Son, that whosoever believeth in Him may not perish, but may have life everlasting"** (Jn 3,16).

One who has penetrated the mystery of God's love for men cannot remain indifferent to their fate: by the light of faith, he has understood that all that God does in the world is for man's good and for his eternal happiness. He longs to have some share in this action, knowing that he can do nothing which will be more pleasing to God than to lend his humble collaboration for the salvation of those who are so dear to Him. This was always the ardent desire of the saints, a desire which impelled them to perform heroic acts of generosity to benefit even one soul. St. Teresa of Jesus writes: **"This is an inclination given me by Our Lord; and I think He prizes one soul which, by His mercy and through our diligence and prayer, we may have gained for Him, more than all the other services we can render Him"** (F,1).

It is true that the primary end of God's action is His own glory, but He who is infinitely good wills to obtain this glory especially through the salvation and the happiness of His creatures. In fact, nothing exalts His goodness, love, and mercy more than the work of saving souls. Therefore, to love God and His glory means to love souls; it means to work and sacrifice oneself for their salvation.

The source for zeal for souls

Zeal for souls finds its source in charity and in the contemplation of Christ crucified. His wounds, His Blood, the excruciating sufferings of His agony all tell us how much God values souls and how dearly He

loves them. But this love is unrequited, and it seems that ungrateful men strive more and more to elude His action. It is this sad spectacle of all the ages which is renewed even today, as though men wished to insult Jesus and renew His Passion.

"The world is on fire. Men try to condemn Christ once again, as it were, for they bring a thousand false witnesses against Him. They would raze His Church to the ground" (T.J. Way, 1). If Teresa of Jesus could speak these words in her century which was troubled by the Protestant heresy, how much more can we say it in ours, when the struggle against God and the Church has increased immeasurably, and has now spread over the entire world. Happy shall we be if we can say with the Saint: **"It breaks my heart to see so many souls traveling to perdition. I would the evil were not so great I felt that I would have laid down a thousand lives to save a single one of all the souls that were being lost"** (ibid). But it is not a question of merely formulating desires; we must work, act, and suffer for the salvation of our fellow men.

St. John Chrysostom affirms: **"Nothing is colder than a Christian who does not care about the salvation of others."** This coldness comes from a very languid charity. Let us kindle and revive our charity, and it will inflame us with zeal for the salvation of souls. Then our apostolate will no longer be merely a duty which is imposed from without, one which we are obliged to attend to because of the obligation of our state in life, but it will be an exigency of love, an interior flame of charity which burns spontaneously.

Devoting ourselves to the spiritual life does not mean shutting ourselves up in an ivory tower to enjoy God's consolations undisturbed, with no concern for the welfare of others. It means concentrating all our powers on seeking God, working for our own sanctification in order to please God, and thus acquiring a power of action and impetration capable of obtaining the salvation of many souls.



At our December 30 meeting in Rougemont, about thirty children dressed as characters from the Nativity scene.

Canada is rich in real wealth The Canadians are poor



Mr. and Mrs. Denis Provençal and their twelve children, with Mrs. Gilberte Côté-Mercier. They cover their region with our "Michael" leaflets. Three of their daughters have already joined us on tours and door-to-door apostolate. All the children take part in the leaflet distribution.

by Gilberte Côté-Mercier

I will ask you this question: Is Canada rich? I don't mean the budget of the Federal Government. I am not even talking about money. I am talking about the real wealth that we need to live: food, clothes, shelter, heating, medical care, etc.

Don't we have all of that in Canada? Cannot Canada produce all of this type of wealth? Yes, Canada is a rich country; very rich indeed. It is actually one of the richest countries in the world. There is plenty of almost everything in Canada.

So we, Canadians, live in a rich, very rich country. It is we, Canadians, who are the owners of this very rich country. It is our country, since we are Canadians. Canada is our country. It is ours, and it is rich!

However, if we look at each one of us in particular, we realize that we are poor. There are even Canadians who are very poor, who live below the poverty line. To lack the necessities of life is to be poor. All the unemployed people lack the necessities of life. All the lower-income classes lack the necessities of life.

In a rich country like Canada, there are many, many Canadians who are very poor.

The Canadians are so poor that there are more tenants than owners, more hired people than entrepreneurs, more slums than family homes. And the few owners and entrepreneurs who are left are debt ridden.

Yet, Canadians are the owners of Canada. Canada is rich, but the Canadians are poor. Why?

I will tell you why. Listen to this:

You, Canadians, are the ones who develop Canada. You, all of you, the heirs and workers of Canada.

As you develop the country, the Finan-

ciars get it into debt. How?

Well, as you work, the Bankers inscribe the wealth you produce in their ledgers. They inscribe this wealth as their own assets, and as your liabilities, even if you are the real owners of the nation.

All that is produced in Canada is inscribed in the banks' ledgers as liabilities for the Canadians, and as assets for the Bankers.

You produce wealth, and thus you make Canada, your country, richer. This new wealth should be listed in the banks' ledgers as your assets, since you are the ones who made it. However, it is the exact opposite that is taking place. The assets of our country have been listed by the banks in the liabilities column of the national accounts, but at the same time, the banks have also written down the assets of our country in the column of the assets of the banks. The banks have simply stolen all the assets of our country and inscribed them as their own assets, and as liabilities for our country. They have purposely used the wrong column for their own profit and to the detriment of our country. This is the greatest of all possible tricks and swindles.

The Banker lends money to you or to your boss to make products. When he lends money, the Banker says: "I create money. I am the owner of the money I create. I lend you this money so that you will produce real wealth. I get you into debt. This money I lend is my assets and your liabilities. This money is my credit and your debit. To be able to pay me back your loan with the interest, you will have to give me your products. This way, the real wealth you produce becomes mine. Do you realize how I become the owner of all the wealth of the nation, because I create money?"

This is simple, but false, bookkeeping. This is a robbery, a swindle. This is dishonest.

Your work, your wealth, should be in-

scribed by the financial system as your own credit, your own assets. Then Canadians would be rich. But today's Bankers inscribe the wealth of the Canadians as their own assets, and get the Canadians into debt. This is why Canada is rich, and the Canadians are poor.

The Bankers begin by stealing our credit, and this way, they can steal our goods. This is a rip-off!

Moreover, the Bankers get dividends on this credit stolen from the Canadians.

The Social Crediters want to change this state of affairs, this way of counting wealth.

With Social Credit, dividends on real wealth will go to the citizens instead of to the Bankers.

Is Canada getting richer or poorer? It becomes richer in real wealth. This should translate into dividends to the shareholders of the nation, namely, all the Canadian citizens.

This is the foundation for the Social Credit dividend.

This is a social dividend, given to every citizen, every member of society. Industrial dividends will continue to be given to industrialists, but the Social Credit dividend will be given to all, on top of industrial dividends.

Who will pay for this social dividend?

This social dividend will be financed by society. It will be issued by the Social Credit Office, just like the banking dividends are issued by the banks.

Where will we get the money to finance this dividend?

A dividend is money. Money is a matter of figures, numbers to count and buy real wealth. If there exists some real wealth, there must exist monetary figures to represent it.

If real wealth has increased in the country, there must be a corresponding increase in money, which is a dividend.

So where will they get the dividend? It is a figure that will represent the increase in wealth, in comparison with the previous year.

Let us suppose the real wealth of Canada has increased by one billion dollars. So we need an extra billion dollars in money to represent this new wealth. Where will we get this billion dollars? The Social Credit Office will create it.

How will this dividend be distributed to everyone? You Sir, Madam, and each member of your family, will have your own account at the Social Credit Office. For example, the first day of each month, you will receive a \$800 dividend, based on the increase in production in our country. This money will be inscribed in your account, just like interest is inscribed in your bank account.

This is very simple. And what will happen next? Well, you will buy, if you will, the products that are offered for sale in stores.

Some will say that if such a dividend is given, the nation will go bankrupt!

Don't worry. This dividend is issued

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Our Movement spreads throughout the world

Social Credit in Italy

because there is new production to match it in Canada. So if everybody gets a \$800 dividend every month, producers will be able to meet the demand for goods. Who could then go bankrupt? You buy, retailers sell, producers sell, people work. There is no sign of bankruptcy there.

And what about taxes? Taxes have nothing to do with the dividend. A dividend is new money to buy an increase in products. Taxes are the opposite of a dividend, since they reduce our purchasing power. We need more money to match the new production, not less money in our wallets.

Is Canada getting richer? Yes, so Canada yields dividends in products. Social Credit will issue dividends in dollars to represent these dividends in products.

"Where will they get the money" is a question that does not need to be asked when one knows that money is nothing but figures to represent real wealth.

Social Credit is simple and fantastic at the same time, as fantastic as today's progress. We need the Social Credit proposals implemented immediately, because Social Credit will solve all of our financial problems, just as the automobile, radio, and airplanes solved our problems of transportation.

How can we obtain the implementation of Social Credit?

First, be convinced yourself that it is needed. Then, ask for its implementation. Ask our governments with all kinds of petitions, letters, phone calls, delegations, visits, etc.

Does the "Michael" Movement organizes all of these petitions?

The "Michael" Movement does not work like other movements. It presents petitions on behalf of all the population, but it requires the participation of each of its members.

It is the apostles of "Michael" who, with their pressures and work of education in the population, got the Canadian Government to give, in 1952, the old-age pension given to all, without means test nor inquiries. The Social Crediters were the only ones to call for this with no strings attached.

We must repeat our demands until they are fulfilled.

The "Michael" Journal explains the Social Credit system, and gives the methods to achieve it. Read the "Michael" Journal, which is the most interesting and useful publication of all. To read it, you must of course be subscribed. If you are not already subscribed, hasten to do so. It costs only \$20.00 for four years. It amounts to only five dollars a year to be freed from High Finance. And get all your friends and acquaintances to also subscribe to this fantastic journal. All become apostles of "Michael" by soliciting subscriptions.

Our motto is to find new subscribers, to get every household to receive the "Michael" Journal. Help us to make the people Social Crediters by having them receive the "Michael" Journal.

Gilberte Côté-Mercier

Apostles across the world are joining the battle of "Michael". Mr. Vitale Onorato from Italy went to hold a meeting in Sicily. There were 150 people. The Sicilians are very welcoming and very charitable. Mr. Onorato spoke to them about Social Credit, and he gave them "Michael" leaflets (in Italian) against globalization and about Social Credit. They were very interested. In his travels towards Sicily, Mr. Vitale distributed many leaflets along the way. He gave some in a church dedicated to Saint Michael the Archangel.

Mr. Vitale Onorato takes advantage of meetings to distribute "Michael" leaflets. In one city, near Rome, during an imposing demonstration, Mr. Onorato and his team distributed 3,000 "Michael" leaflets. Our Roman apostle attended a protest against globalization in Germany. He took advantage of it to distribute, with his friends, "Michael" leaflets in German.

A economic student at the University of Berlin read with interest the leaflet on "The Money Myth Exploded" translated into German. He ordered 1,000 copies that he will distribute to the students at the university. "I knew there was something in economics that was not normal," he said. Messrs. Frank Kretz and Charles Baldermann, from Alsace, France, who are fluent in German, contacted him and sent him the 1,000 leaflets.

Our Polish apostles in the U.S.A.

In October, our two Polish apostles, Janusz Lewicki and Jacek Morawa, went to make a tour of meetings in the United States among Polish groups. Meetings were organized by Polish priests: two meetings in Detroit, Michigan; one in Utica, New York; one of about one-hundred people in Hartford, Connecticut.

The two speakers also held excellent meetings in Philadelphia and in the states of New York and New Jersey. In New York City, they met a Polish priest who had come to our head office in Rougemont in the past to hear confessions. He said to them: **"You had put in the 'Michael' Journal an article about Cardinal Wyszynski of Poland. I used this article three times to make my sermons."**

Western Canada

Mr. Pierre Marchildon and Mr. Jacek Morawa went to Western Canada for the months of November and December. Before arriving in the West, they stopped in Sault Ste-Marie in Northwest Ontario, and then in Thunder Bay. The pastor of the Polish parish in Sault Ste-Marie organized a good meeting of 52 people. In a month and a half, they gathered a total of 1181 subscriptions. They should have been with us at the December 30th meeting, but unusual circumstances changed their program.

Australia

As this journal is printed, Mr. Jacek Morawa and Mr. Pierre Marchildon are on the other side of the world, "down under". They were invited to go to Australia to make the "Michael" Journal known. A friend of "Michael" who works for "Air Canada", had

two free tickets to give them. This trip is 20 hours by plane. In order to take advantage of these two tickets, the two apostles had to leave from Toronto on December 29th to fly to Australia. This was a unique opportunity to open up a continent to Social Credit.

In foreign countries

Mr. Christian Burgaud is continually in the apostolate. He sent us a report for two weeks of apostolate with a total of 231 subscriptions. He travels across different departments in France. The subscribers in France found the last journal wonderful.

A man from Zambia received a leaflet against the Mark of the Beast, 666. He wrote us: "This leaflet has made a profound impact in our community." He ordered 2,500 leaflets on Social Credit, against globalization and the electronic money.

Brother Joel N. Lisondra from the Philippines is very interested in the "Michael" Journal. During parish activities, he presents the journal to parishioners who want to spread the "Michael" Journal and become Pilgrims of Saint Michael. Brother Lisondra has ordered 4,000 leaflets from the "Michael" Journal. He will give some to the heads of different Catholic organizations. He writes:

"Through Social Credit and the holy Rosary being intensely prayed in each home, we will conquer the social dilemma of poverty in our country. We will use the 'Michael' Journal as a vehicle for re-education, information, like a journal that circulates to help build the Kingdom of the Immaculate and prepare the Kingdom of Jesus Christ."

Yvette Poirier

The Rosary for peace

Here are the words of Pope John Paul II given before the Angelus on St. Peter's Square, October 14, 2001:

Last Sunday we celebrated the feast of Our Lady of the Rosary. The whole month of October is dedicated to this beautiful prayer, which the Christian people love. On account of the present international situation, I have invited individuals and communities to pray the Rosary for peace. I also renew this appeal today, underlining at the same time that the Rosary is the contemplation of Christ in His mysteries, in close union with the Blessed Virgin Mary.

Contemporary spirituality feels the intense need, so to speak, to focus on the essential. Because of this, there is at present a promising rediscovery of the true nature of the Rosary, as a prayer that helps us to stay in Christ's company, to know Him better, assimilate His teaching, and live His Mysteries. And who, better than Mary, can accompany us in this journey of the mind and heart? This is why we repeat the Hail Mary, which "constitutes the warp on which the contemplation of the mysteries develops" (Apostolic Exhortation *Marialis Cultus*, n. 46).

May a constant prayer for peace rise in the Church with the praying of the Rosary, both by individuals or by communities, keeping our gaze fixed on Jesus Christ, our peace.

The circulation of financial credit

Here is the fourth part of Louis Even's brochure, "A Sound and Effective Financial System", which explains how the Social Credit financial proposals could be implemented in everyday life. This brochure is available from our office in Rougemont (\$3.00 each, postage included).

by Louis Even

— If I have understood properly, under a Social Credit financial system, the banking system could continue to operate exactly as it does today, lending money at interest to the producers of consumer goods and to public-works contractors?

Exactly as it does today, as a mechanism, but not in spirit. It is the credit of society, a "social credit", that the banker would lend. Therefore, he would no more lend credit created by him, but credit that he would get from the Central Bank, the custodian of the credit of society. Instead of being a creator of financial credit based on a thing which belongs to society, the chartered bank would only serve as a channel for this credit.

This may look insignificant, of little or no consequence in practice, seeing that, in either case, the borrower can get the same loans, with the same terms. But, on the contrary, this makes an enormous difference.

As Douglas pointed out before a committee of Alberta's Legislative Assembly in 1934, if credit is at birth the property of financial institutions, these institutions get, for nothing, a mortgage security on all wealth produced and financed by this credit. Whereas if all this credit is, at its source, the property of society, it is the whole population which gets this mortgage security for nothing; then it is the population as a whole which provides the loan, and this confers on all the citizens the right to a dividend, to a share of the wealth produced and financed by this "social" credit.

— Would this financial credit still be, like today, a temporary money, created with the loan, and disappearing (cancelled) with the repayment?

No. The loan would not create the credit: this credit was already there, kept by the Central Bank, waiting to be used. Similarly, the repayment of a loan would not cancel the financial credit, but would put it into the return channel towards the Central Bank where it came from.

Here again, this may not seem to make much difference, since the present chartered banks can always create a new amount to make other loans. But the proposed method is more in conformity with reality. The financial credit must be the reflection, the expression in figures, of the country's production capacity which alone gives it value. And the country's production capacity does not disappear when a borrower, after having used it, pays back the borrowed financial credit. Why, then, would this financial credit, which represents this production capacity, be cancelled, even temporarily?

— Would the financial credit issued by the Central Bank, and put into circulation through commercial banks, have to return to its source at a predetermined time, just as it is today with loan terms?

No. The credit that is used for financing production would come out of its source at the rate of production — private or public

production; and it would return to its source only at the rate of consumption, or depreciation — private or public consumption.

It would not be in conformity with the facts to demand this return to take place faster than consumption does, like it is done today, especially for public goods. Violence is done to reality when consumption, depreciation is paid at a rate faster than consumption actually takes place. Reality is contradicted when twice the price of a waterworks, a bridge, a school building, is removed from circulation through taxes, in order to pay back loans; when twice the price of a public good is removed from circulation even before this public good is completely depreciated, before it is "consumed" once! (And really, how can we consume it twice?)

— Does this mean that there is no relation today between the activity of money and the activity of real wealth?

This is precisely one of the great defects of the present system, and this, for several reasons. Not only because one forces the repayment of production money faster than consumption takes place. But also because there is no equality ratio between the prices of offered goods and the means of payment in the consumer's hands.

The price is made up as the good is manufactured, and this price is attached to the finished good, which is sold in the market. Whereas the money distributed in the production process takes 1,000 roads, is spent at 1,000 points in time without timing, with the appearance of the finished good and its final price.

There is also money included in the retail price, but which is not distributed, because it is reserved for the replacement of machines later on. There is, as well, the savings of private individuals, which are no more part of

the real purchasing power, although they are included in prices, etc.

So much so that, if there is no price adjustment (as Social Credit proposes), the inevitable gap between purchasing power and prices remains, and production does not reach its goal.

Another point: the amount of existing purchasing power forgets many consumers. As it is mainly distributed as a reward to producers, those who are not hired in production have little or no purchasing power.

For all these reasons, it is therefore necessary to see to the financing, not only of production, but also of consumption. This necessity increases, as progress increases production without hiring more people.

— From what source must the means of payment be taken to finance what lacks to consumption?

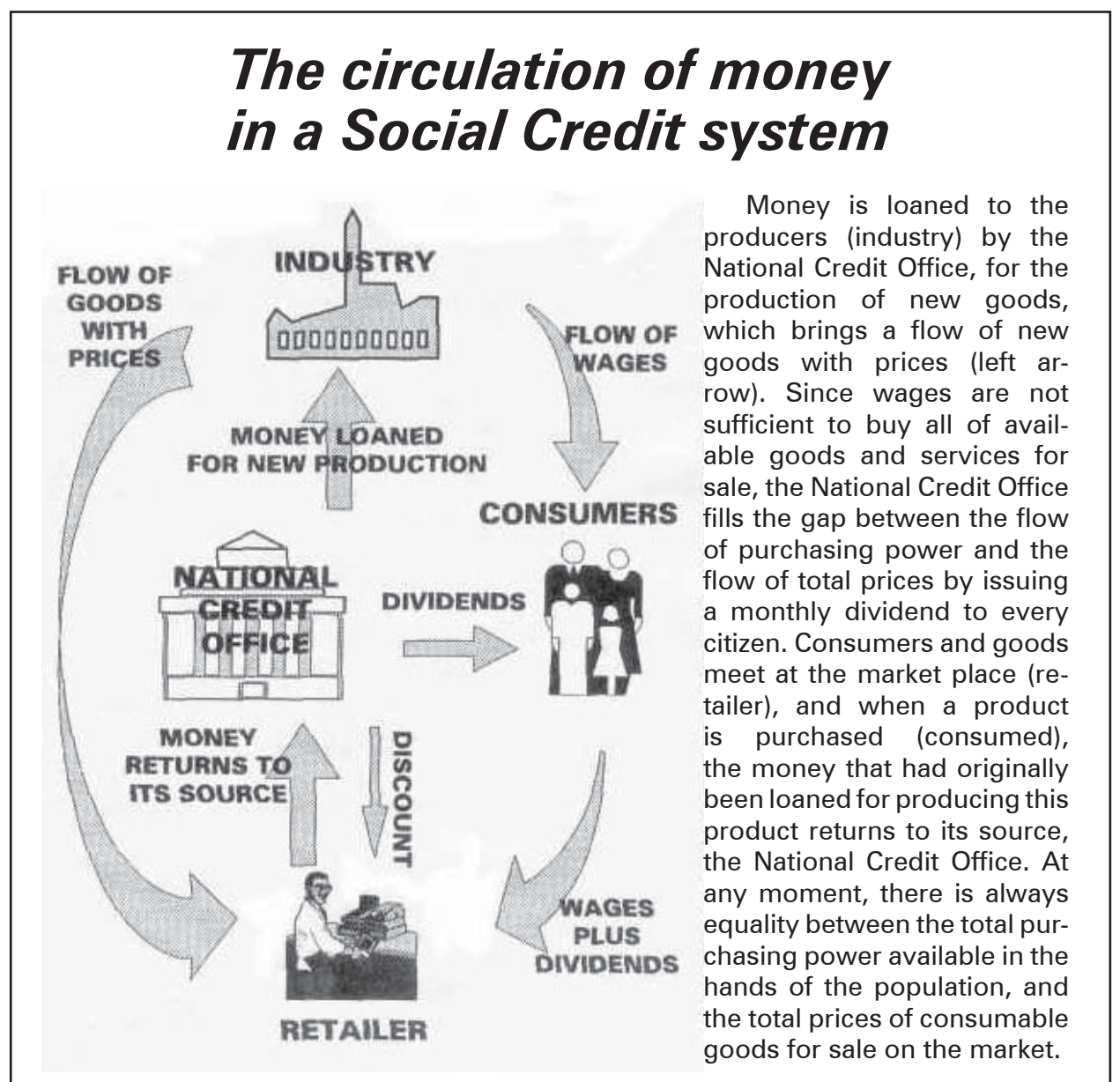
From the same source as for the financing of production. From the Central Bank, which in this case, can also be done through the channel of the commercial banks.

— Therefore, this would again be money that the commercial banks would lend at interest to the consumers?

Oh no! One must make a distinction between the money that finances production, and the money that buys production, even if both come from the same source.

Douglas makes this distinction when he talks about "credits" and "cash credits". "Credits" is the money advanced to production, and which must be repaid to the lending bank. "Cash credits" is what we can call "consumer money", that the consumer uses as he pleases. The difference between these two kinds of money lies in their function,

(continued on page 12)



The circulation

(continued from page 11)

and not in their nature. Both are actually financial credit issued from the same source. Moreover, production money changes into consumer money, when it is paid out by the producer in wages, salaries, industrial dividends.

Today, virtually all consumer money has first been production money, since it is the production activities that distribute almost all purchasing power.

Under a Social Credit system, additional

consumer money would come directly from the source without going through industry, in two ways:

A) As a compensation to the seller, for the general discount granted to the buyers, in accordance with the price adjustment;

B) As social dividends to all, which we will talk about (in the next issue of "Michael").

This addition of purchasing power would allow consumers to pay for certain amounts which are included in prices, but which are not yet or no more in the consumers' hands when goods are put on sale.

It would be far more satisfying than to have to be in debt to some financial institutions.

This indebtedness, which becomes more and more widespread under the present system, is a strange way to allow the population to get the abundant production of its country. It is to make a few financiers benefit, and the population suffer, from a system incapable of establishing an equilibrium between prices and purchasing power.

Louis Even

Children schooled at home have better social skills

The following article, written by Julie Smyth, was published in the October 15, 2001 issue of the Canadian daily "National Post":

Children who are educated at home have better skills and achieve higher grades on standardized tests than students in private or public schools, according to a new report.

Contrary to the popular belief that children educated at home are disadvantaged because of a lack of peers, the study by the Fraser Institute shows that they are happier, better adjusted and more sociable than those at institutional schools. The average child educated at home participates in a range of activities with other children outside the family and 98% are involved in two or more extracurricular activities such as field trips and music lessons per week, the report says.

Home-schooled children also regularly outperform other students on standardized tests.

Children taught at home in Canada score, on average, at the 80th percentile in reading, at the 76th percentile in languages, and at the 79th percentile in mathematics, the report shows. Private and public students perform, on average, in the 50th percentile on mandatory tests in the same subjects.

In the United States, students educated at home also achieve the highest grades on standardized tests, and outperform other students on college entrance exams, including the Scholastic Aptitude Test (SAT), according to the study.

Parents of home-schooled children in both countries are generally higher educated when compared to the national average.

They tend to be in two-parent families and have a higher-than-average number of children than the overall population.

Patrick Basham, a senior fellow at the Cato Institute, a conservative public policy group in Washington, and author of the report, said he was surprised to see such positive results linked to home schooling.

"People think these children are neurotic, unsocialized and can't function in normal society. But the opposite is true. I think the fact that children educated at home do better than private school students would also surprise people. It is not something that is widely debated or studied," he said.

Home-schooled children are still a tiny minority in Canada, although an increasing number of parents are opting for this style of education. In 1979, 2,000 children were educated at home. By 1996, 17,500 students — 0.4% of total enrollment — were home schooled. **The most recent figures show the number has risen to 80,000 children. (In the U.S.A., the number is**

close to one million.)

Parents educate their children at home for a variety of reasons, including the desire to impart a particular set of beliefs and values, an interest in higher academic performance, and a lack of discipline in public schools, says the report.

"Although parents home school their children for myriad reasons, the principal stimulation is dissatisfaction with public education," said Claudia Hepburn, director of education policy at the Fraser Institute, a Vancouver-based conservative think-tank.

Home schooling is legal throughout Canada, but most provinces require parents to comply with provincial education legislation, which means they must provide satisfactory instruction. Alberta is the only province that funds home-based education.

None of the provinces requires that parents have teaching qualifications. However, having one parent who is a certified teacher has no significant effect on the achievement of students educated at home, the research shows.

Gary Duthler, executive director of the Federation of Independent Schools in Canada, the association for non-public schools said children educated at home likely do better and are more sociable because of the smaller student-teacher ratio and the fact that students of all ages learn together.

"In institutional schools, there is social pressure for 10-year-old children to behave like other 10-year-olds, and they tend to not play with any older children at school.

"In a home setting, that same pressure is not there, so it helps the children mature."

Julie Smyth

No more mysteries in Fatima secret, Sister Lucia says

Sister Maria Lucia said that the contents of the secret of Fatima have been completely revealed by the Holy See, and that Russia has been consecrated to the Virgin Mary, as Our Lady requested. The sole survivor of the visionaries of the Marian apparitions made this statement Nov. 17 to Archbishop Tarcisio Bertone, secretary of the Congregation for the Doctrine of the Faith. The content of the meeting, held at her convent in Coimbra, Portugal, was published on December 20 by the Vatican Press Office.

The text of the document states: "In recent months, emphasis was placed on the suspicion that the Holy See had not published the entire text of the third part of the secret, and some Fatimist movements have repeated the accusation that the Holy Father has yet to consecrate Russia to the Immaculate Heart of Mary," the document continues. As a result, the Vatican note clarifies, it was considered necessary that Archbishop Bertone go personally "to clarify and obtain direct information from the visionary."

When the archbishop explained that there are doubts that part of the secret remains unknown, Sister Lucia replied: **"Everything has been published; there are no more secrets."** "If I had received new revelations, I would not have communicated them to anyone, but I would have told them directly to the Holy Father," the religious added.

The group then spoke about the statements of Nicholas Gruner, a Canadian priest suspended "a divinis," who is collecting signatures insisting that the Pope finally consecrate Russia to the Immaculate Heart of Mary, and alleging that this has never been done. Sister Lucia told the Archbishop: **"The Carmel Community has rejected the forms for the collection of signatures. I have already said that the consecration requested by Our Lady was done in 1984, and it has been accepted in Heaven."**

When asked about her personal life, the religious answered: "People should read my book [The Appeals of the Fatima Message]; the advice and appeals that correspond to Our Lady's wishes are there. **Prayer and penance, with great faith in God's power, will save the world.**"



A great "Siege of Jericho" in Rougemont March 17-23, 2002

In our chapel of the House of the Immaculate

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

March 24: fourth-Sunday monthly meeting

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

A human implanted with microchips

Identification cards in the making

In back issues of "Michael", we have published several articles about the newly-proposed smart card that contains a microchip the size of a grain of rice in which the user is to record his bank account, and then debit and credit this bank account as he buys and sells. Of course, if this smart card gets lost, anyone who finds it could empty out this bank account. So it has been reported from various sources that the money of the future is to be a microchip underneath the skin — so it could not be lost!

Microchips embedded in a human

Microchips are getting smaller and smaller. The August 14, 1999 issue of the Saturday Sun of London reproduced this picture with this caption: "An ant carries a 1-mm microchip in its mandibles in a promotional photograph released by the Huddersfield University precision technology centre. The centre says it's the first in Britain to calibrate measurements and instruments at 1/10,000th of a millimetre.

Years ago, if anyone would speak about having a microchip inserted underneath the skin of people, they would have been thought of as being far out in left field, as it could not even be imagined as something so ridiculous at that could ever happen. But today, such technology does it exist, and it is being perfected all the time.

In fact, on September 16, 2001, only a few days after the terrorist attacks in the United States, Richard Seelig, a New Jersey surgeon who serves on the board of Owings Maryland-based Medical Advisory Systems, embedded under his skin tiny computer chips that can automatically transmit personal information to a scanner, a technology that his employer hopes will someday be widely used as a way to identify people. Each chip can hold several sentences of information, although at the moment, they just contain serial numbers. The new chip measures slightly smaller than a Tic Tac mint, and has a miniature antenna that emits signals containing about two paragraphs worth of data when scanned by a hand-held reader. The chip is coated with a substance that encourages the body to hold it in place.

Dr. Seelig, using a local anesthetic, used a syringe-like device to insert the chip under the skin of his forearm. He followed the same procedure to implant the chip on his artificial hip. He said he decided to test the chip himself after seeing rescuers at the World Trade Center disaster site write their names and Social Security numbers on their arms so they could be identified in case they were injured or killed at the site.

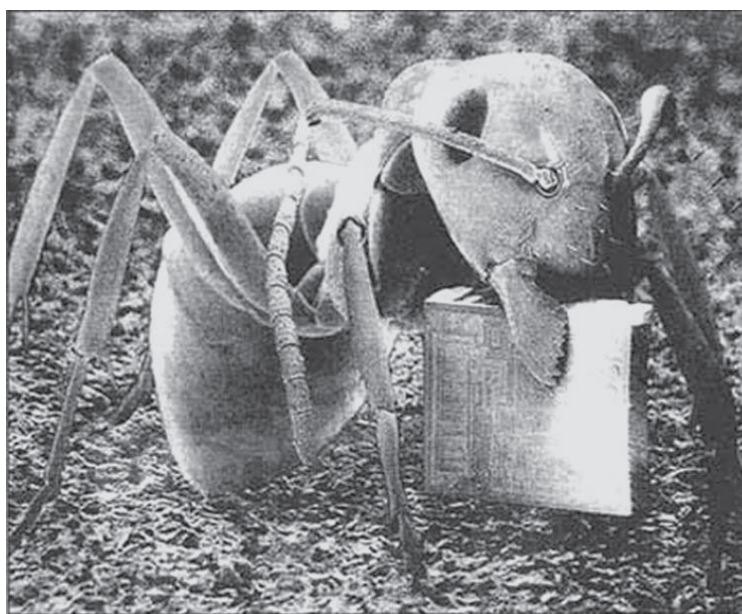
After just over two weeks, all signs of the procedure were gone. "There is no deformity of the skin," Seelig said. "I feel just the same as I did before. It was like nothing had happened."

The VeriChip

For the last several years, Applied Digital Solutions from Palm Beach, Florida has made available microchips that have been inserted in over one million animals to be able to track and identify them. Now on December 19, 2001, it unveiled a microchip called a VeriChip which is also about the size of a grain of rice and which contains an identification number or other data, such as medical information and a person's address and phone number. The chip is the same as the one Applied Digital's sub-

sidary used in animals, but VeriChip can be used in humans who have a pacemaker, artificial heart valves, or orthopedic knee devices. If a patient would need help, a hospital could use a scanner to obtain information from the VeriChip.

Applied Digital has had a patent for the chips since 1999. The new technology would make Applied Digital the first company in the United States to sell microchips designed to be implanted in human beings. The company has already won a three-year trial contract with the state of California to supply a version of the product that would track paroled prisoners in Los Angeles and alert authorities when they had violated the terms of their parole by leaving a set area. The product is already being marketed in South America, while the company seeks approval in the United States from the Food and Drug Administration, which is expected to be given within the next 18 months.



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A potential market for the chips would be potential kidnap victims who could use these chips in combination with global-positioning devices. Society in general could use them in place of ATM or credit cards.

In five years, it is predicted that this new chip will be used in children, the elderly, prisoners, and by employers at facilities such as nuclear plants. Already airports are beginning to use similar micro-devices to improve security by tagging bags with more detailed instructions about how they are to be handled and screened. Automakers are installing the chips in keys to deter auto theft. Libraries are beginning to use the technology to track books. As Chris Hables Gray, an associate professor of computer science at the University of Great Falls in Montana, and author of "The Cyborg Citizen", said: "I'd be shocked if within 10 years you couldn't get a chip implanted that would unlock your house, start your car, and give you money."

A national identification system

At present, U.S. state motor vehicle authorities are also working on a plan to create a national identification system for individuals that would link all driver databases and employ high-tech cards with a fingerprint, computer chip, or other unique identifier. The effort by the American Association of Motor Vehicle Administrators, which would take several years to

implement if approved by state and federal authorities, follows disclosures that some of the Sept. 11 hijackers used false identities or obtained driver's licenses fraudulently.

Under the proposal, every state would continue to issue driver ID's. But every license and non-driver identity card would contain the same basic information and a similar set of security features to prevent tampering and fraud, association officials said. The new proposal would seek to make such changes mandatory.

Association leaders asserted that driver's licenses "have become the 'de facto' national identification card used by law enforcement, retailers, banks, and other establishments requiring proof of identification."

A universal identification scheme

Now it has been announced that at a United Nations meeting held on Dec. 14, 2001, it was outlined that every person in the world would be fingerprinted and registered under a universal identification scheme to fight illegal immigration and people smuggling.

The plan was put forward by Pascal Smet, the head of Belgium's independent asylum review board, at a roundtable meeting with ministers, including Australian Immigration Minister Philip Ruddock. Mr. Smet said the European Union was already considering a Europe-wide system, using either fingerprints or eye scanning technology, to identify citizens. But he said the plan could be extended worldwide. "There are no technical problems. It is only a question of will and investment," he said.

The other side of the coin

Although this new technology of the microchip and identification cards might seem to be a good thing for security purposes, we always have to consider the other side of the coin. Concerning the microchip, Thomas Murray, president of the Hastings Center, a bioethics research institute in New York, said: "We need to consider carefully the broader implications. Alongside the possible benefits, it has the potential to be misused by forces who do not have your interests at heart." And civil libertarians, both conservative and liberal, believe that a card with a microchip would be used by Government authorities to track individuals without their permission.

There is no doubt that a national ID card would be a ticket to the loss of much of your personal freedom. The time could come that, without a national identification card, you will not be able to travel, nor buy on credit, nor participate in tomorrow's normal life. Police, as well as employers, will consider those who resist full disclosure of their financial, academic, medical, religious, social, and political affiliations to be suspect.

And there is another problem, which is of utmost importance for any Christian. The microchip in the ID card, which will eventually be implanted under your skin, will have the "666" numbers in it, the "Mark of the Beast" that Saint John writes about in the Apocalypse. To receive this Mark or microchip, you will have to renounce Christ, and swear allegiance to the Antichrist. It will be very hard for many to resist this offer, because it will be very difficult to survive if you cannot buy nor sell. However, it is clear that he who wants to remain faithful to Christ cannot take the Mark, for it is clearly stated that those who do will burn in hell forever.

So we must not allow ourselves to become misled when we hear about measures being promoted for tighter security. Yes, we need to have adequate security — but not at the cost of our eternal salvation!

Melvin Sickler

Maria Carmen offered herself up as a victim for the conversion of the assassins of her father

by Dom Antoine-Marie, OSB

On January 16, 1996, Pope John Paul II declared "venerable" (a person who lived in a heroic way the virtues of faith, hope, and charity) Maria del Carmen Gonzales-Valerio, who died at the age of 9 years and 4 months.

Confirmed at the age of two

Maria Carmen was born in Madrid, Spain, on March 14, 1930, the second of five children. She became seriously ill immediately after her birth, so she is baptized right away. The good Lord did not want to wait to erase from her soul the original sin, and gift her with His grace and make her His child. Following unexpected circumstances, she is confirmed at the age of two, on April 16, 1932, thanks to an initiative of Most Rev. Tedeschini, the apostolic nuncio in Spain and a friend of the family. The Holy Spirit was anxious to give her the courage she would need later.

At the age of six, she makes her First Communion. The date was advanced upon her mother's request, who will say later: "I was convinced then that Spain, and especially our family, would go through difficult times. One could see religious persecution brewing, and I wanted Maria Carmen to make her First Communion before."

In his Letter to children, dated Dec. 13, 1994, Pope John Paul II wrote: "How many children in the history of the Church has the Eucharist been a source of spiritual strength, sometimes even heroic strength!"

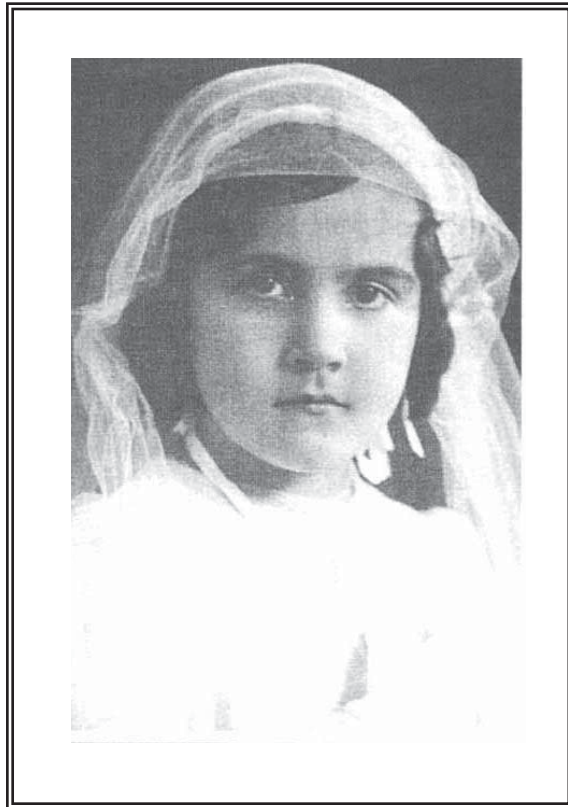
This is why Pope Pius X allowed and encouraged receiving Holy Communion as early as the age of reason. Maria Carmen enjoyed this favor, as her mother testified: "She really began to grow on the way to holiness after her First Communion." Moreover, it is on the occasion of a Holy Communion that she will make her complete offering to God.

On August 15, 1936, Communist militiamen arrested her father, who said to his wife: "Our children are too young, they don't understand. Tell them later that their father gave up his life for God and for Spain, so that our children may be raised in a Catholic Spain, where the crucifix reigns over in schools." He is assassinated not long after that.

After the death of her husband, Mrs. Gonzales-Valerio is in great danger, because of her Christian Faith. She takes refuge at the Belgian embassy, whereas her children are taken care of by one of their aunts. One day, they learn that the children are to be sent to Russia, like so many others, to be raised in Marxism. The ambassador then accepts to take them at the embassy, despite the lack of space. It is February 11, 1937.

A sense of modesty

Maria Carmen distinguishes herself by her sense of modesty, practiced even in details. Her mother relates: "One day, Maria Carmen was to go to a birthday party with other children. I had put on her a little sleeveless low-necked dress, and told her not to crease it. But I realized that she had put a jacket over it. I became angry and scolded her. She said to me, crying, that she would not go out with this dress. My mother, who witnessed the scene, took me aside and told me that I had not the right to suppress her God-given sense of modesty, and that I would be accountable to God for the education that I gave to her. So Maria Carmen went to the party with her jacket on."



The grandmother was right: the sense of modesty comes from God. On December 8, 1995, the Pontifical Council for the Family wrote, in an instruction against certain shameless trends spread in today's society:

"Even if they are socially accepted, there are ways of talking and dressing that are morally wrong... Parents must therefore teach their children the value of Christian modesty, to dress in a sober way, to learn not to feel obliged to follow fashions – all of that being the characteristics of a mature personality."

Charity for the poor

Maria Carmen also excels in charity for the poor. When one of them rings at their door, and she opens, she gives him all of her little savings, then says to the poor man: "Now, ring again so that mommy will give you something." Maria Carmen's piety showed at an early age. At the age of four or five, she likes to lead the recitation of the family Rosary, and recites by heart the litanies of the Blessed Virgin Mary. Like Saint Theresa of the Child Jesus, she made a "bead of practices", on which she counts her acts of virtue. This way, she practices the "particular examination" of virtues and faults proposed by Saint Ignatius of Loyola. In the same spirit, she keeps a book of "acts", to know the virtues and obligations of each day: obedience, mortification, class, study, Rosary, Communion, Mass, prayers, etc.

Maria Carmen likes to offer up her little sacrifices to the Heart of Jesus. Her religion teacher relates: "When I prepared the children for confession, I could see on her face her horror of sin, and her efforts to make a good act of contrition." All of her acts, despite her young age, come from a deep source: her intimacy with God.

Victim soul for the conversion of sinners

Maria Carmen has her own secrets. In her book of "acts", she wrote three times: "personal". She often asks for her schoolbag that contains the diary in which she wrote these words that can be understood by her alone: "I gave myself to God in the parish of the Good Shepherd on April 6, 1939." She also wrote: "They killed my poor father." And, on one of the last pages: "Long live Spain! Long live Christ the King!", the same cry shouted by the martyrs of the Spanish Civil War. And also: "For daddy, May 7, 1939, personal." She will say to her nurse: "My father died as a martyr. Poor mommy! And I am dying as a victim."

Her Uncle Xavier explains: "Maria Carmen wanted the conversion of sinners, as shown by the fact that she offered up the sufferings of her illness and death for Azaña, the President of the Republic, who personified the religious persecution of which the assassins of her father were the instruments." She asked her mother: "Will Azaña go to Heaven?" "If you make sacrifices and pray for him, yes, he will be saved." Maria Carmen got the message. Sometimes, she said to her aunt: "Aunt Fifa, let us pray for daddy and for all those who killed him."

A striking conversion

On November 3, 1940, Azaña dies at Montauban. According to the testimony of Bishop Théas who assisted him at his death, Azaña, despite his circle, received with lucidity the sacrament of Penance, as well as Extreme Unction and the Plenary Indulgence, quietly expiring in God's love and in the hope of seeing Him one day. He ignored the fact that his path had crossed that of a nine-year-old girl who had prayed and suffered for him.

Not long after her offering of April 6, 1939, the agony of Maria Carmen began: she is confined to her bed. First, an ear infection appears, which then degenerates into blood poisoning. On May 27, she is transported by car to Madrid, where she has an operation. As it is realized that her illness is going to be long, she is brought back home. Some days, she has more than twenty injections.

One ear is attacked by the disease, and she loses her second ear because she stayed too long sleeping on her side. Her illness is then aggravated by a double phlebitis. Gangrenous wounds appear. She faints from pain when her sheets are changed. Only the name of Jesus helps her to endure everything, for nobody thinks about giving her painkillers. Her mother said to her: "Maria Carmen, ask the Child Jesus to heal you from your wounds." "No, mommy, I will not ask that; I want His Will to be done." She often asks for people to read for her the prayer for the agonizing, and in thought, she is already more in Heaven than on earth.

"I die as a martyr"

Maria Carmen had foretold many times that she would die on July 16, the feast of Our Lady of Mount Carmel, her patron saint. But, when she learnt that her Aunt Sophia would get married on that day, she announced that she would die the next day. This is exactly what happened. On the 17th, around 1 p.m., she starts to pray, and hear the angels sing. "I die as a martyr. Please, doctor, let me go now. Don't you see that the Blessed Virgin has come with the angels to get me?" To the amazement of all, she then says, with her hands joined together: "Jesus, Mary, Joseph, may I breathe forth my soul with you." Those are her last words.

Then, slightly lifting herself up, as though to get something, she falls back on her pillow, and breathes her last, without agony, without her features tense with suffering. Having been disfigured by her illness, she recovers in death all of her beauty, and her body exhales a sweet perfume. The medical examiner certifies death, but notices with amazement that the corpse of the child does not look like a dead body.

Maria Carmen's example puts before us a fruit of the grace of God, made fruitful by a good education. Let us ask Venerable Maria Carmen to intercede for families.

*Dom Antoine-Marie, OSB
St. Joseph de Clairval Abbey*

Beware of Harry Potter!

A sneaky way to promote the occult

by Melvin Sickler

Who is Harry Potter?

Despite all the publicity he got, perhaps there are some of our readers who do not know who Harry Potter is. He is the hero of a series of books, written by British author J.K. Rowling, for children. In fact, it is the all-time best-seller book for children — 100 million copies have been sold worldwide, which have been translated into 40 different languages. Moreover, a movie was made a few months ago about the first book of the series, and it made the top of the list at the box offices.

In volume one, entitled Harry Potter and the Sorcerer's Philosopher's Stone, we are introduced to the world of sorcery and to the boy who plays the pivotal role in the struggle between good and evil, as it is defined in the series. The story begins with the murder of Harry's parents, a witch and wizard, who are destroyed by another wizard named Voldemort, the chief of all the wizards who have gone too far into the practice of the "Dark Arts — the evil side of sorcery". Harry is rescued by witches and wizards who take him to a suburb of London to be raised by his aunt and uncle, Mr. and Mrs. Dursley. Harry knows nothing about his background.

On his eleventh birthday, he begins to discover that he has some mysterious powers. He soon meets witches and wizards who harass the Dursleys with magic in order to obtain their permission for Harry to attend Hogwarts, a school of witchcraft and wizardry.

At Hogwarts castle, Harry meets the headmaster, Professor Dumbledore, who is also the unofficial chief of the "good wizards" in the world. The wizard world coexists with the world of the Muggles (the ordinary people who are not wizards), but it is so enchanted that ordinary humans are blinded to its existence.

Truly satanic!

The only teaching Harry gets at school is making magic potions, tricks of magic. They say good magic can be used for good, even though supernatural powers belong only to God.

In the book, Harry never prays. The only religious character is a fat little monk. He is one of the phantoms at the college in the story. The only time they mention a church is in the 4th volume in the scene of satanic sacrifice. Book after book becomes more and more immoral. From volume to volume, the adventurers of Potter become more and more terrifying and bloody.

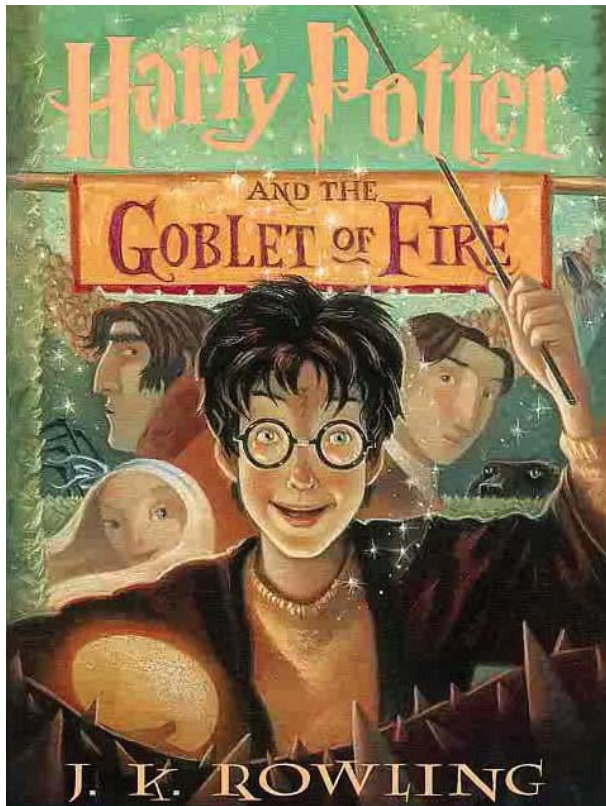
Chapter 32 of the 4th volume is the most terrible of all. In that chapter, there is a black wizard who kills a schoolmate of Harry Potter under his own eyes in the cemetery. Then during a satanic ritual, he raises from the dead Lord Voldemort, the one who killed the parents of Harry.

To do so, he throws into a big container of boiling water a kind of monstrous child, and they add the bones of dead corpses taken from graves, with some of the blood of Harry Potter, all the while pronouncing formulas that recall in a blasphemous way the words of the Eucharistic consecration. It only makes one wonder what will come out in the next book!

Each book of this series corresponds to a school year in the life of Harry Potter. So far, four books have been written, and there are three more to go.

To keep children obsessed with Potter

The first book of the series has approximately 300 pages, but the fourth book, Harry and the Goblet of Fire, has approximately 650 pages. It is impossible for a ten-year-old child to read it in a few weeks or even in a few months; it could take the whole year. But this is done on purpose to keep the minds of the children obsessed with Potter so they will think about him continuously.



Some will say that the Harry Potter is only a story, a fairy tale, and that it is harmless for children to read it. But if you study it deeper, you will see that it makes the occult look trivial, and that it is a sneaky way of promoting the occult among children. Children know full well that the story is make-believe. But on the subconscious level, they have absorbed it as experience, and this experience tells them that the mysterious forbidden is highly rewarding.

Contrary to the Bible and the Church

Harry learns how to throw magic spells. According to the book, there is no difference between black and white magic; all magic is good as long as you do it for good things. But the Bible and the Church do not agree.

In the Catechism of the Catholic Church, sections 2116-2117, it states the following: "All forms of divination are to be rejected: recourse to Satan or demons... Consulting horoscopes, astrology, palm reading, interpretation of omens and lots, the phenomena of clairvoyance, and recourse to mediums contradict the honor, respect, and loving fear that we owe to God alone.

"All practices of magic or sorcery, by which one attempts to fame occult powers, so as to place them at one's service and have a supernatural power over others, are gravely contrary to the virtue of religion. These practices are even more to be condemned when accompanied by the intention of harming someone, or when they have recourse to the intervention of demons. Wearing charms is also reprehensible. Spiritism often implies divination or magical practices; the Church for her part warns the faithful against it."

The Potter series repeatedly portray in a positive light the very activities that are condemned in both the Old and New Testaments in the strongest possible terms. In Deuteronomy 18:9-12 is a passage in which enchanting divination, charms, consulting with familiar spirits, or a wizard or a necromancer, are described as

an "abomination" in the eyes of God, and must be driven out. Numerous other passages forbidding the practice of witchcraft and wizardry, or consultation with mediums or diviners, can be found in Leviticus 19:31, 20:6, 27; Isaiah 8:19, 19:3; Galatians 5:19-21; and in Revelation 21:8, just to mention a few.

Plainly diabolical!

Rome has even spoken out against the Potter books. In early December of 2001, the Diocese of Rome's official exorcist, Father Gabriele Amorth, warned parents against the Harry Potter book series. The priest, who is also the president of the International Association of Exorcists, said Satan is behind the works.

In an interview with the Italian INSA news agency, Father Amorth said, "Behind Harry Potter hides the signature of the king of darkness, the devil." The exorcist, with his decades of experience in directly combating evil, explained that J.K. Rowling's books contain innumerable positive references to magic, "the satanic art". He noted that the books attempt to make a false distinction between black and white magic, when in fact, the distinction "does not exist, because magic is always a turn to the devil."

In another interview, which was published in papers across Europe, Father Amorth denounced the disordered morality presented in Rowling's works, noting that they suggest that rules can be contravened, and that lying is justified when they work to one's benefit.

The Potter series might look innocent enough! And yet, never has the occult come in such a desirable form, and never has it come in such a massive fashion. It does not take an expert to see that Potter casts spells, that he employs witchcraft, and that the books about him contain the names of actual demons. Witchcraft is presented as being exciting and powerful. Witches are portrayed as friendly, positive, supportive, and good. One former witch — now a pastor — described the Potter series as "witchcraft manuals" written at a surprising level of sophistication.

To orient our youth in the direction of the occult, and to expose them to such forces in the name of fun, is very dangerous. Already, the Pagan Federation in England receives an average of 100 inquiries a month from young people who want to become witches — an unprecedented phenomenon which is attributed in part to the Potter books.

Parents: Wake up!

Rowlings' stories create the impression that some of us could learn to handle occult powers and wield them for good. This is a grave error, for our intentions, however noble, cannot transform an objective evil into a good.

No Christian family should allow their children to read the Potter books. Parents must be warned that exposing their children to the enchanting world of Harry Potter is playing with a fire from hell. A set of books which glamorizes and normalizes occult activity is as deadly to the soul as sexual sin, if not more so! Children must be taught that the practice of magic is a major offense against God, something that is very serious in nature.

Parents need to pray daily for the spiritual protection of their families. They need to ask God for the extraordinary gifts of wisdom and discernment. They must know what their children are reading, and they should encourage their children to model after the saints whom we know are now in Heaven. For what is our life on earth all about but to work our way to the Kingdom of Heaven. Meditating on witchcraft and the occult will just not bring one on the right road!

Parents, take on your responsibilities of protecting the souls of your children, and make known to those around you the evils presented in the Potter series. Remember: All that is needed for the triumph of evil is for good men to do nothing!

Melvin Sickler

The Pope insists on individual confession

Celebrations with general absolution are forbidden



Pope John Paul II recently asked all the Bishops in the world to put an end, in parishes, to penitential celebrations with general absolution, and to make parishioners rediscover the importance of the Sacrament of Penance, through individual confession. For example, Cardinal Jean-Claude Turcotte, of Montreal, Canada, sent, on Oct. 22, 2001, a letter to all the priests of his Diocese about this request of the Holy Father. Here are some excerpts:

"The faculty of absolving collectively penitents during Advent and Lent has therefore been withdrawn. The aim of this letter is to inform you officially about this decision. It is important for us to stand by the universal Church by respecting, as faithfully as possible, the norms established for this issue. The work begun to help the faithful of our Diocese rediscover the richness of the Sacrament of Penance must therefore continue."

Another Canadian Bishop, from the Maritimes, wrote to his faithful: **"When we made our *Ad Limina* visit to Rome in September, two Congregations were very clear about General Absolution. Either we brought it to an end or we would receive detailed orders telling us how to do it. Faced with these alternatives, there is no choice... The truth is that there is a much larger problem. We need a massive education on the Sacrament of Confessions and all its elements. Among the things to teach are the following:**

"That Jesus gave to the Church the power to forgive sins, and that this power is exercised by the priest in the Sacrament of Confession. Do all Catholics understand and believe this?"

"That to be forgiven our sins, there must be sorrow and a sincere plan and desire to change. Therefore, for example, people living in sinful relationships have to end them, before they can make an honest and valid confession. Do all Catholics know and believe this?"

Several Bishops have abided by the request of the Pope and asked their priests to put an end to this practice of general absolution, but unfortunately, many priests do not want to obey to the orders of their Bishops. Let us pray for these recalcitrant priests so they will humbly submit to the teachings of the Catholic Church, which is led by the Holy Spirit as regards dogma and morals.

Divine institution

The Sacrament of Penance is not an invention of man. It is Our Lord Himself who instituted it when He said to His Apostles: **"Whose**

sins you shall forgive, they are forgiven them; and whose sins you shall retain, they are retained" (John 20:23). This power to forgive sins has been given by Our Lord to His Apostles and all of their successors, the Bishops and the priests.

In his Letter to the priests for Holy Thursday 2001, Pope John Paul II recalled the importance of the Sacrament of Penance:

"We need to declare with firmness and conviction that the Sacrament of Penance is the ordinary means of obtaining pardon and the remission of grave sins committed after Baptism. We ought to celebrate the Sacrament in the best possible way, according to the forms laid down by liturgical law, so that it may lose none of its character as the celebration of God's mercy."

The Prefect of the Congregation for Divine Worship

In October, 1999, Cardinal Jorge Arturo Medina Estevez, Prefect of the Congregation for Divine Worship and the Discipline of the Sacraments, spoke about the Sacrament of Penance and "general absolutions" at the Special Assembly for Europe of the Synod of Bishops, gathered in the Vatican:

"The constant teaching of the Church affirms that the Sacrament of Reconciliation is composed, like travail, of pain for sins committed, the resolution to sin no longer, the integral confession of sins to the priests, and his absolution. The Church's doctrine and norms admit that in cases of the danger of imminent death and other well-determined cases, the priest may absolve penitents without prior integral confession of sins, as long as penitents desire to do this afterwards, as soon as possible."

In many parishes, "general absolutions" have led the vast majority of parishioners to abandon individual confession. This is wrong, as Cardinal Medina Estevez points out:

"It is necessary to emphasize that individual and integral confession of sins is the only ordinary way to celebrate this sacrament, and that 'general absolutions' are an absolutely exceptional form, for occasions when it is impossible to have recourse to the ordinary form."

General absolutions can be given only in extraordinary circumstances, like a sinking ship: a priest on board, seeing the impossibility of hearing the individual confession of all the people on the boat before it sinks, asks them to examine their consciences, sincerely regret their sins, and he gives them general absolution. If there are people among them who survive the tragedy, they must still go to a priest for individual confession to have their mortal sins forgiven. Otherwise, the general absolution they received is invalid. Cardinal Medina Estevez continues:

"One must keep in mind that refusing integral individual confession after receiving general absolution causes the latter to be invalid. All priests know what has been sacrificed to the ministry of the confessional, but the example of Blessed Padre Pio, whose shrine is the second in the world as to the influx of pilgrims, demonstrates how fruitful that ministry of sacramental mercy is."

Alas! How many Catholics today no longer go to the confessional! For marriages and funerals, you see them all go and receive Holy Communion, although many of them do not practice their Faith, or are not in the state of grace. Someone who has committed a mortal sin, even if he regrets it, must go and confess it

to a priest before receiving Holy Communion: **"But let a man prove himself: and so let him eat of that bread, and drink of the chalice. For he that eateth and drinketh unworthily, eateth and drinketh judgment to himself, not discerning the body of the Lord"** (1 Cor. 11:28-29).

The integrity of the Sacrament

On March 20, 2000, Cardinal Medina Estevez wrote a Circular Letter concerning the integrity of the Sacrament of Penance. Here are some excerpts:

"The divine constitution of the Sacrament of Penance requires each penitent to confess to a priest all mortal sins, as well as any specifying moral circumstances that he remembers after a diligent examination of conscience. For this reason the Code of Canon Law states clearly that 'individual and integral confession and absolution is the sole ordinary means by which a member of the faithful who is conscious of mortal sin is reconciled with God and with the Church. Physical or moral impossibility alone excuses from such confession' (can. 960). In specifying this obligation, the Church has insistently reiterated that 'all the faithful who have reached the age of discretion are bound faithfully to confess their mortal sins at least once a year'. 'Energetic efforts are to be made to avoid any risk that this traditional practice of the Sacrament of Penance will fall into disuse.'... This disposition would exclude communal celebrations of the sacrament in which penitents are invited to present a written list of sins to the priest confessor. It should be noted that such innovations also risk compromising the inviolable seal of sacramental confession.

"In giving consideration to the authentic discipline of the Church concerning 'general absolution', the recent interdicasterial meeting of the Roman Curia with a representation of Bishops of the Episcopal Conference of Australia noted that: ...communal celebrations have not infrequently occasioned an illegitimate use of general absolution. This illegitimate use, like other abuses in the administration of the Sacrament of Penance, is to be eliminated.

"The teaching of the Church is reflected in precise terms in the requirements of the *Code of Canon Law* (cf. esp. canons 959-964). In particular it is clear that 'A sufficient necessity is not... considered to exist when confessors cannot be available merely because of a great gathering of penitents, such as can occur on some major feastday or pilgrimage' (canon 961, 1, 2).

"Local Ordinaries and priests, to the degree that it applies to them, have an obligation in conscience to ensure that penitents have regular and frequent scheduled opportunities for individual and integral confession of sins in all parish churches, and insofar as possible in other pastoral centres. In addition, priests are called upon to be generous in making themselves available outside of those scheduled times to celebrate individual and integral confession whenever the faithful would reasonably ask for it. Other works, for lack of time, may have to be postponed or even abandoned, but not the confessional."

Let us pray so that Christians deepen their knowledge of the Faith, in order to understand the importance of having recourse to the Sacrament of Penance, and of receiving worthily the Holy Eucharist, where Our Lord is really present with His Body, Blood, Soul, and Divinity: **"He that eateth My flesh, and drinketh My blood, abideth in Me, and I in him... He that eateth that bread, shall live for ever"** (John 6:57-59).

Yvette Poirier