



MICHAEL

For the Triumph of The Immaculate

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

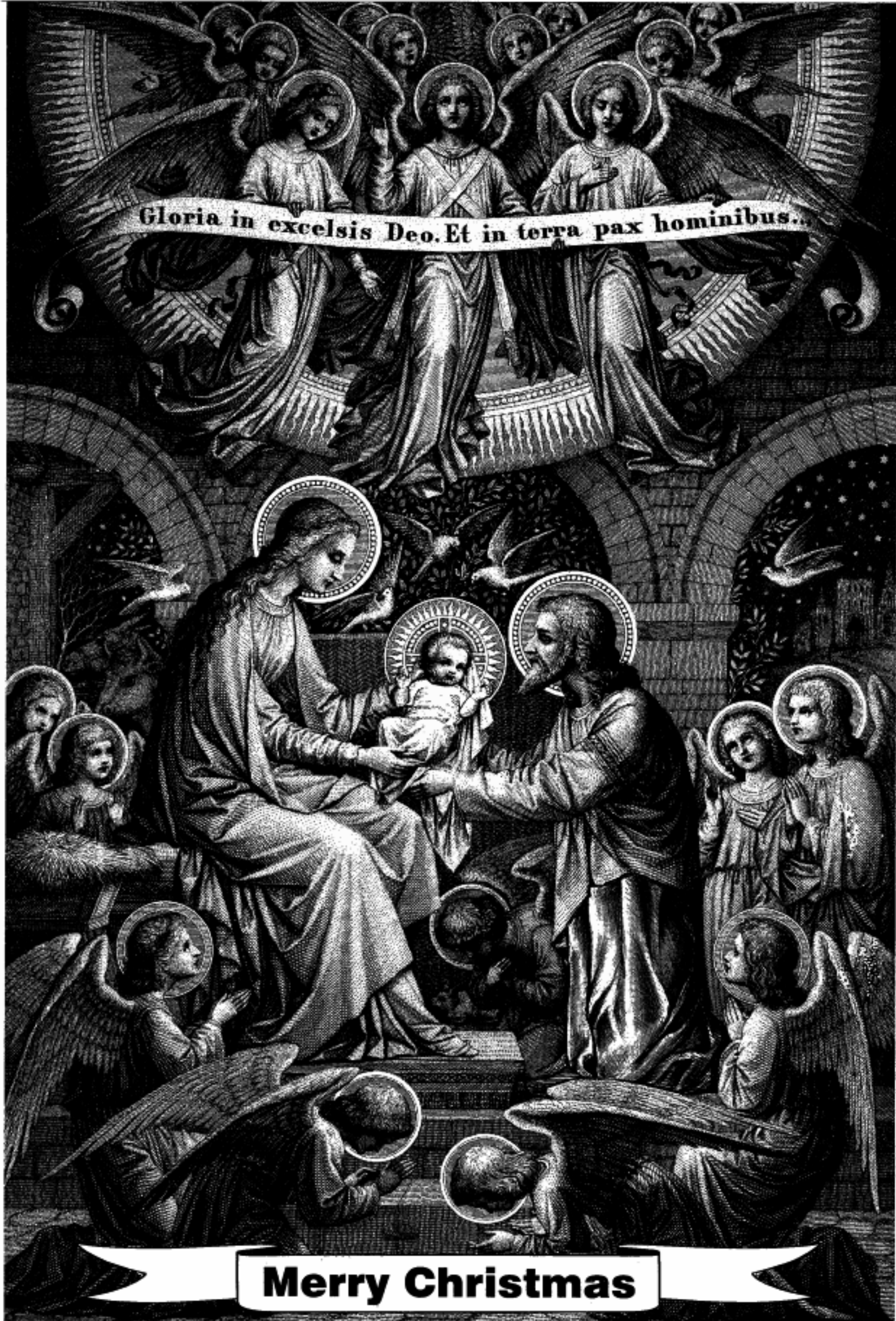
Pilgrims of Saint Michael, 1101 Principale Street
Rougemont, Que., Canada J0L 1M0
Tel.: Rougemont (450) 469-2209; Montreal area (514) 856-5714; Fax (450) 469-2601
Publications Mail Reg. N° 40063742. (PAP) reg. N° 09929
website: www.michaeljournal.org Printed in Canada

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

Edition in English. 50th Year. No. 337

October-November-December, 2005

4 years: \$20.00



The birth of Jesus, according to Mary of Agreda

Christmas is coming, but how many really think about it as the birth of Our Savior Jesus Christ, God made man? And how many will think about making a gift to Jesus, since it is His birthday? Why not offer Him the gift of your love! For many, Christmas is no longer about baby Jesus. It's about baby Visa. It's not about the birth of the Lord. It's about the birth of bills in January to pay for gifts to people who are never satisfied. Is it not time to go back to the real meaning of Christmas?

To help us in this undertaking, let us meditate upon the following writings of Venerable Mary of Agreda (1602-1665), a Spanish nun who had private revelations on the life of Christ and His Holy Mother, and who had put them in a book, "The Mystical City of God: Divine History of the Virgin, Mother of God", which was dictated by the Virgin Mary Herself. It was later approved by several Popes, who even used it in their homilies.

Here are excerpts from the Mystical City of God, translated from the original Spanish by Fr. George J. Blatter, published for the first time in 1912 with the Imprimatur of the Bishop of Fort Wayne, Most Reverend H.J. Alerding:

The journey to Bethlehem

It had been decreed by the immutable will of Providence that the Onlybegotten of the Father should be born in the town of Bethlehem (Mich. 5, 2), and accordingly it had been foretold by the Saints and Prophets of foregone ages (Jerem. 10, 9); for the decrees of the absolute Will of God are infallible, and since nothing can resist them (Esther 13, 9), sooner would heaven and earth pass away than that they fail of accomplishment (Matt. 24, 35).

The fulfillment of this immutable decree the Lord secured by means of an edict of Caesar Augustus for the whole Roman empire, ordering the registration or enumeration of all the world, as Saint Luke says (Luke 2, 1). The Roman empire at that time embraced the greater part of what was then known of the earth, and therefore they called themselves masters of the world, ignoring all the other nations. The object of this census was to make all the inhabitants acknowledge themselves as vassals of the emperor, and to pay a certain tax to their temporal lord; for this registration every one was to go to his native city in order to be inscribed.

This edict was also proclaimed in Nazareth, and came to the hearing of Saint Joseph while he was on some errand. He returned to his house in sorrowful consternation, and informed his heavenly Spouse of the news which had spread about concerning the edict. The most prudent Virgin answered: "Let not this edict of our temporal ruler cause thee any concern, my master and spouse, for



The child Jesus in the crib of the House of St. Michael in Rougemont

all that happens to us is ordained by the Lord and King of heaven and earth; and in all events His Providence will assist and direct us (Eccli. 22, 28). Let us resign ourselves into His hands and we shall not be disappointed."

They, at the same time, resolved upon the day of their departure, and Joseph diligently searched in the town of Nazareth for some beast of burden to bear the Mistress of the world. He could not easily find one because so many people were going to different towns in order to fulfill the requirements of the edict of the emperor. But after much anxious inquiry, Saint Joseph found an unpretentious little beast which, if we can call such creatures fortunate, was the most fortunate of all the irrational animals; since it was privileged not only to bear the Queen of all creation and the blessed fruit of Her womb, the King of kings and the Lord of lords, but afterwards to be present at His Birth (Isaias 1, 3); it gave to its Creator the homage denied to Him by men. They prepared the articles for the journey, which would last five days.

Our travelers arrived at the town of Bethlehem at four o'clock of the fifth day, a Saturday. As it was at the time of the winter solstice, the sun was already sinking and the night was falling. They entered the town and wandered through many streets in search of a lodging-house or inn for staying over night. They knocked at the doors of their acquaintances and nearer-family relations; but they were admitted nowhere and, in many places, they met with harsh words and insults.

While wandering through the streets, they passed the office of the public registry, and they inscribed their names and paid the fiscal tribute in order to comply with the edict and not be obliged to return. They continued their search, betaking themselves to other houses. But having already applied at more than fifty different places, they found themselves rejected and sent away from them all. The heavenly spirits were filled with astonishment at these exalted mysteries of the Most High, which manifested the patience and meekness of His Virgin Mother and the unfeeling hardness of men. At the same time, they blessed the Almighty in His works and hidden sacraments, since from that day on He began to exalt and honor poverty and humility among men.

It was nine o'clock at night when the most faithful Joseph, full of bitter and heart-rending sorrow, returned to his most prudent Spouse and said: "My sweetest Lady, my heart is broken with sorrow at the thought of not only not being able to shelter Thee as Thou deservest and as I desire, but in not be-

ing able to offer Thee even any kind of protection from the weather, or a place of rest, a thing rarely or never denied to the most poor and despised in the world. No doubt heaven, in thus allowing the hearts of men to be so unmoved as to refuse us a night lodging, conceals some mystery. I now remember, Lady, that outside the city walls there is a cave which serves as a shelter for shepherds and their flocks. Let us seek it out; perhaps it is unoccupied, and we may there expect some assistance from heaven, since we receive none from men on earth."

The most prudent Virgin answered: "My spouse and my master, let not thy kindest heart be afflicted because the ardent wishes which the love of thy Lord excites in thee cannot be fulfilled. Since I bear Him in my womb, let us, I beseech thee, give thanks for having disposed events in this way. The place of which thou speakest shall be most satisfactory to Me. Let thy tears of sorrow be turned into tears of joy, and let us lovingly embrace

Contents

"Michael". Oct.-Nov.-December, 2005

	pages
The birth of Jesus. Mary of Agreda	1 to 4
The civilization of love. Carlos Reyes	5
Address of Archbishop Agboton of Benin	6
Address of Bishop Razakarivony	7
Canada's future. Ron Gostick	8 to 11
The Pope explains the Eucharist	12-13
Homily for the opening of the Synod	13
Message of the Synod of Bishops	14-15
Benedict XVI denounces usury	15
The purity of soul for Communion	16
Messages of Our Lady in Akita, Japan	17
The flow and cancellation of money	18-19
The physical basis of Social Credit	20 to 22
Moral laws must direct economics	23
Vote for traditional marriage	24



MICHAEL

October-Nov.-December, 2005
Date of issue: December, 2005

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

Editor-in-chief: Thérèse Tardif

Head Office and Postal Address:
Pilgrims of Saint Michael
1101 Principale Street
Rougemont, Que., Canada - J0L 1M0

website: www.michaeljournal.org
e-mail: mail@michaeljournal.org

United States address: "Michael" Journal
P.O. Box 86, South Deerfield, MA 01373
Phone: (413) 534-1991; Fax: (413) 534-1991

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

Printed in Canada

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

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

Canada

Send all correspondence that cannot be delivered in Canada to: Michael Journal, 1101 Principale St. Rougemont, QC, J0L 1M0

poverty, which is the inestimable and precious treasure of My most holy Son. He came from heaven in order to seek it, let us then afford Him an occasion to practice it in the joy of our souls; certainly I cannot be better delighted than to see thee procure it for Me. Let us go gladly wherever the Lord shall guide us."

The holy angels accompanied the heavenly pair, brilliantly lighting up the way, and when they arrived at the city gate, they saw that the cave was forsaken and unoccupied. Full of heavenly consolation, they thanked the Lord for this favor, and then happened what I shall relate in the following chapter.

Christ is born of the Virgin Mary

The palace which the supreme King of kings and the Lord of lords had chosen for entertaining His eternal and incarnate Son in this world was a most poor and insignificant hut or cave, to which most holy Mary and Joseph betook themselves after they had been denied all hospitality and the most ordinary kindness by their fellow men. This place was held in such contempt that though the town of Bethlehem was full of strangers in want of night shelter, none would demean or degrade himself so as to make use of it for a lodging; for there was none who deemed it suitable or desirable for such a purpose, except the Teachers of humility and poverty, Christ our Savior and His purest Mother.

Most holy Mary and Saint Joseph entered the lodging thus provided for them, and by the effulgence of the ten-thousand angels of their guard, they could easily ascertain its poverty and loneliness, which they esteemed as favors, and welcomed with tears of consolation and joy. Without delay, the two holy travelers fell on their knees and praised the Lord, giving Him thanks for His benefit, which they knew had been provided by His wisdom for His own hidden designs.

Saint Joseph started a fire with the material which he had brought for that purpose. As it was very cold, they sat at the fire in order to get warm. They partook of the food which they had brought, and they ate this, their frugal supper, with incomparable joy in their souls. The Queen of Heaven was so absorbed and taken up with the thought of the impending mystery of Her divine delivery, that She would not have partaken of food if She had not been urged thereto by obedience to Her spouse.

After their supper, they gave thanks to the Lord as was their custom. Having spent a short time in this prayer and conferring about the mysteries of the Incarnate Word, Mary felt the approach of the most blessed Birth. She requested her spouse Saint Joseph to betake himself to rest and sleep as the night was already far advanced. The man of God yielded to the request of his Spouse and urged Her to do the same; and for this purpose he arranged and prepared a sort of couch with the articles of wear in their possession, making use of a crib or manger that had been left by the shepherds for their animals. Leaving most holy Mary in the portion of the cave thus furnished, Saint Joseph retired to a corner of the entrance, where he began to pray. He was immediately visited by the Divine Spirit, and felt a most sweet and extraordinary influence, by which he was wrapt and elevated into an ecstasy. In it was shown him all that

passed during that night in this blessed cave; for he did not return to consciousness until his heavenly Spouse called him.

The Most High announced to His Virgin Mother that the time of His coming into the world had arrived and what would be the manner in which this was now to be fulfilled and executed. He commanded Her to exercise this office and ministry of a legitimate and true Mother of Himself; that She should treat Him as the Son of the Eternal Father and, at the same time, the Son of Her womb. All this could be easily entrusted to such a Mother, in whom was contained an excellence that words cannot express.

The most holy Mary remained in this ecstasy and beatific vision for over an hour immediately preceding Her divine delivery. At the moment when She issued from it and regained the use of Her senses, She felt and

date has been manifested to me as the true and certain one.

The infant God came forth glorious and transfigured, for the divine infinite wisdom decreed and ordained that the glory of His most holy soul should, in His Birth, overflow and communicate itself to His body, participating in the gifts of glory in the same way as happened afterwards in His Transfiguration on Mount Tabor in the presence of the Apostles (Matt. 17, 2).

The two sovereign princes, Saint Michael and Saint Gabriel, were the assistants of the Virgin on this occasion. They stood by at a proper distance in human corporal forms at the moment when the Incarnate Word, penetrating the virginal chamber by divine power, issued forth to the light, and they received Him in their hands with ineffable reverence. In the same manner as a priest exhibits the Sa-

cred Host to the people for adoration, so these two celestial ministers presented to the Divine Mother Her glorious and refulgent Son. All this happened in a short space of time. In the same moment in which the holy angels thus presented the Divine Child to His Mother, both Son and Mother looked upon each other, and in this look, She wounded with love the sweet Infant and was, at the same time, exalted and transformed in Him.

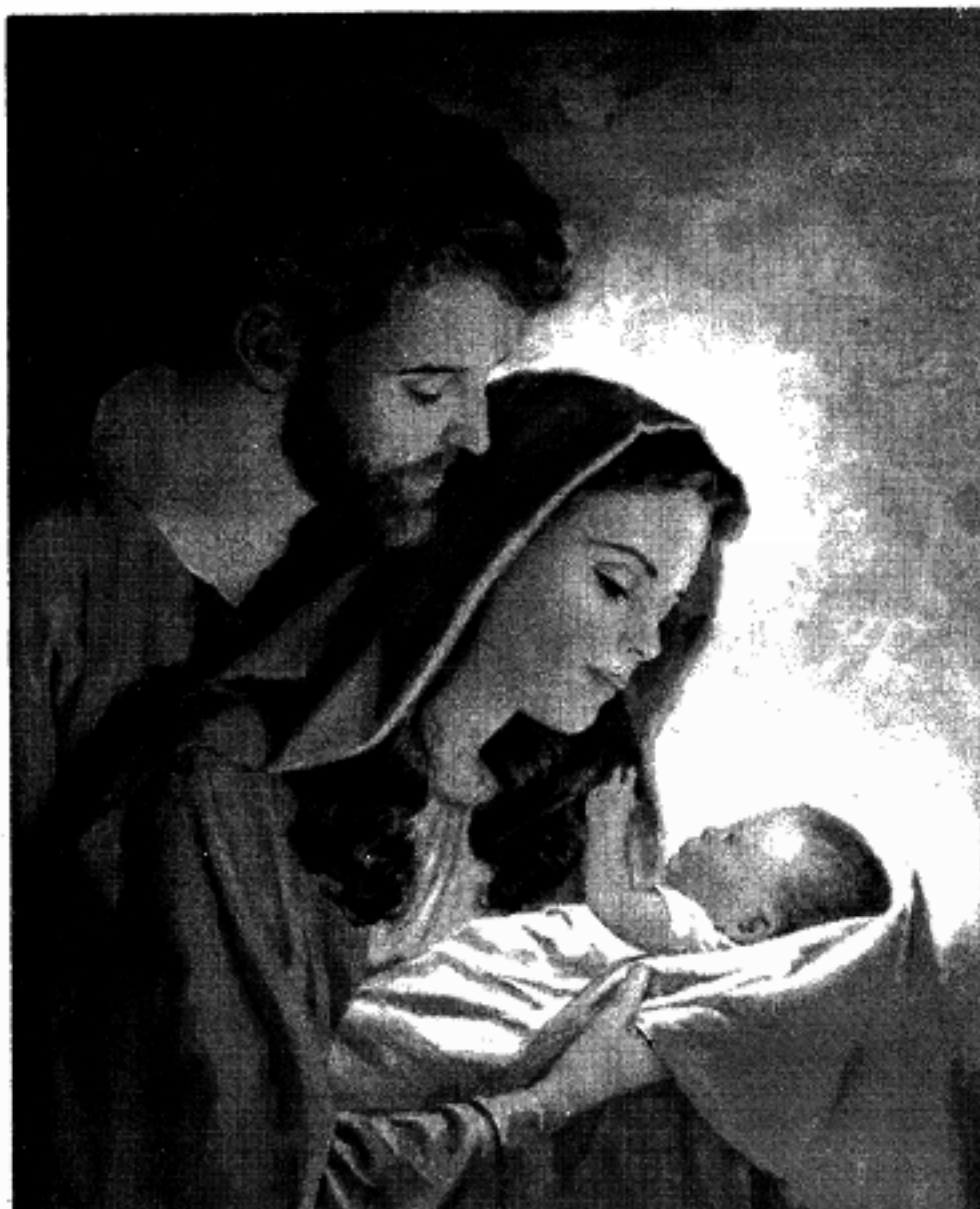
From the arms of the holy princes, the Prince of all the heavens spoke to His holy Mother: "Mother, become like unto Me, since on this day, for the human existence, which thou hast today given Me, I will give thee another more exalted existence in grace, assimilating thy existence as a mere creature to the likeness of Me, who am God and Man." The most prudent Mother answered: "Raise Me, elevate Me, Lord, and I will run after Thee in the odor of thy ointments." (Cant. 1, 3). In the same way, many of the hidden mysteries of the Canticles were fulfilled.

At the same time, the heavenly Lady perceived and felt the presence of the most Holy Trinity, and She heard the voice of the Eternal Father say-

ing: "This is My beloved Son, in whom I am greatly pleased and delighted" (Matt. 17, 5). The most prudent Mother, made entirely god-like in the overflow of so many sacraments, answered: "Eternal Father and exalted God, Lord and Creator of the universe, give Me anew thy permission and benediction to receive in My arms the Desired of nations (Agg. 2, 8); and teach Me to fulfill as thy unworthy Mother and lowly slave, thy holy will." Immediately She heard a voice, which said: "Receive thy Onlybegotten Son, imitate Him and rear Him; and remember, that thou must sacrifice Him when I shall demand it of thee."

After this interchange of Words, so full of mysteries, the Divine Child suspended the miracle of His transfiguration, or rather He inaugurated the other miracle, that of suspending the effects of glory in His most holy body, confining them solely to His soul; and He now assumed the appearance of one capable of suffering. In this form the most pure Mother now saw Him and, still remaining in a kneeling position and adoring Him with profound humility and reverence, She received him in Her arms from the hands of the holy angels.

Then the most prudent Mother turned to-



saw that the body of the infant God began to move in Her virginal womb; how, releasing and freeing Himself from the place which, in the course of nature, He had occupied for nine months, He now prepared to issue forth from that sacred bridal chamber. This movement not only did not cause any pain or hardship, as happens with the other daughters of Adam and Eve in their childbirths, but filled Her with incomparable joy and delight, causing in Her soul and in Her virginal body such exalted and divine effects that they exceeded all thoughts of men.

Her body became so spiritualized with the beauty of heaven that She seemed no more a human and earthly creature. Her countenance emitted rays of light, like a sun incarnadined, and shone in indescribable earnestness and majesty, all inflamed with fervent love. She was kneeling in the manger, Her eyes raised to heaven, Her hands joined and folded at Her breast, Her soul wrapped in the Divinity. In this position, and at the end of the heavenly rapture, the most exalted Lady gave to the world the Onlybegotten of the Father and Her own, our Savior Jesus, true God and man, at the hour of midnight, on a Sunday, in the year of the creation of the world five-thousand one-hundred and ninety-nine (5199), which is the date given in the Roman Church, and which

(continued one page 4)

The birth of Jesus

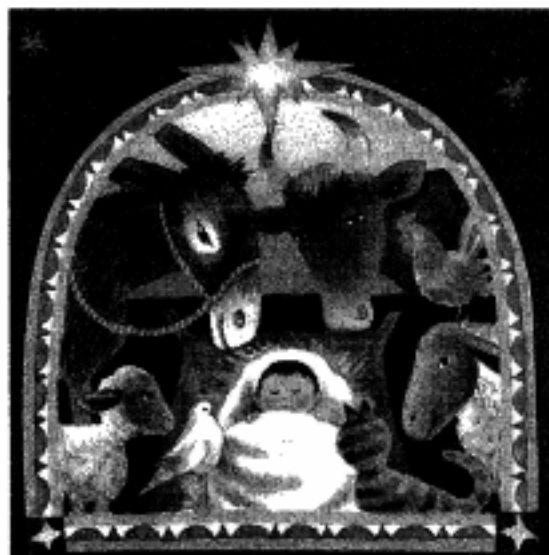
(continued from page 3)

ward the Eternal Father to offer up to Him His Onlybegotten, saying: "Exalted Creator of all the Universe, here is the altar and the sacrifice acceptable in thy eyes (Malachy 3, 4). From this hour on, O Lord, look upon the human race with mercy, and inasmuch as we have deserved thy anger, it is now time that Thou be appeased in thy Son and mine. Let thy justice now come to rest, and let thy mercy be exalted. Thou, Lord, hast made Me the Mother of thy Onlybegotten without My merit, since this dignity is above all merit of a creature; but I partly owe to men the occasion of this incomparable good fortune since it is on their account that I am the Mother of the Word made man and Redeemer of them all. I will not deny them My love, nor remit My care and watchfulness for their salvation."

Holding the Divine Child in Her arms, She thus served as the altar and the sanctuary, where the ten-thousand angels adored in visible human forms their Creator incarnate. And as the Most Blessed Trinity assisted in a special manner at the birth of the Word, heaven looked as if it was emptied of its inhabitants, for the whole heavenly court had betaken itself to that blessed cave of Bethlehem, and was adoring the Creator in His garb and habit of a pilgrim (Phil. 2, 7). And in their concert of praise, the holy angels intoned the new canticle: "Gloria in excelsis Deo, et in terra pax hominibus bonae voluntatis" (Luke 2, 14).

It was now time to call Saint Joseph. At the desire of His heavenly Spouse, he issued from his ecstasy and, on being restored to consciousness, the first sight of his eyes was the Divine Child in the arms of the Virgin Mother. There he adored Him in profoundest humility and in tears of joy. He kissed His feet in great joy and admiration, which no doubt would have taken away and destroyed life in him, if divine power had not preserved it.

When Saint Joseph had begun to adore the Child, the most prudent Mother asked leave of Her Son to arise (for until then She had remained on Her knees) and, while Saint Joseph handed Her the wrappings and swaddling clothes which She had brought, She clothed Him with incomparable reverence, devotion and tenderness. Having thus swathed and clothed Him, His Mother, with heavenly wisdom, laid Him in the crib, as related by saint Luke (Luke 2, 7).



For this purpose She had arranged some straw and hay upon a stone in order to prepare for the God-Man His first resting-place upon earth, next to that which He had found in Her arms. According to divine ordainment an ox from the neighboring fields ran up in great haste and, entering the cave, joined the beast of burden brought by the Queen. The Blessed Mother commanded them, with what show of reverence was possible to them, to acknowledge and adore their Creator. The humble animals obeyed their Mistress and prostrated themselves before the Child, warm-

ing Him with their breath, and rendering Him the service refused by men.

And thus the God made man was placed between two animals, wrapped in swaddling clothes, and wonderfully fulfilling the prophecy that "the ox knoweth his owner, and the ass his master's crib; but Israel hath not known Me, and My people hath not understood." (Is. 13.)

The adoration of the shepherds

After the courtiers of heaven had thus celebrated the birth of God made man near the portals of Bethlehem, some of them were immediately dispatched to different places, in order to announce the happy news to those, who according to the divine will, were properly disposed to hear it.

Amongst all these, the shepherds of that region, who were watching their flocks at the time of the birth of Christ, were especially blessed. The Archangel Gabriel was sent to them as they watched on the field, appearing to them in human form and with great splendor.



The shepherds found themselves suddenly enveloped and bathed in the celestial radiance of the angel, and at his sight, being little versed in such visions, they were filled with great fear. The holy prince reassured them and said: "Ye upright men, be not afraid: for I announce to you tidings of great joy, which is that for you is born today the Redeemer Christ, Our Lord, in the city of David. And as a sign of this truth, I announce to you that you shall find the Infant wrapped in swaddling-clothes and placed in a manger" (Luke 2, 10, 12). At these words of the angel, there suddenly appeared a great multitude of the celestial army, who in voices of sweet harmony sang to the Most High these words: "Glory to God in the highest and on earth peace to men of good will."

Conferring among themselves the thoughts excited by this message, they resolved to hasten in all speed to Bethlehem and see the wonder made known to them by the Lord. They departed without delay, and entering the cave or portal, they found, as Saint Luke tells us, Mary and Joseph, and the Infant lying in a manger. Seeing all this, they recognized the truth of what they had heard of the Child. Upon this followed an interior enlightenment consequent upon seeing the Word made flesh; for when the shepherds looked upon Him, He also glanced at them, emitting from His countenance a great effulgence, which wounded with love the sincere

heart of each of these poor, yet fortunate men; with divine efficiency, it changed them and renewed them, constituting them in a new state of grace and holiness, and filling them with an exalted knowledge of the divine mysteries of the Incarnation and the Redemption of the human race.

The adoration of the Magi

The three Magi Kings, who came to find the Divine Infant after His birth, were natives of Persia, Arabia, and Sabba (Ps. 71, 10). As they followed the guidance of the miraculous star, they soon met. They began to confer among themselves about the revelation they had received and about their plans, finding that they were identical. They were more and more inflamed with devotion and with the pious desire of adoring the newborn God, and broke out in praise and admiration at the inscrutable works and mysteries of the Almighty.



The three kings of the East entered the cave, and, at the first sight of the Son and Mother, they were for a considerable space of time overwhelmed with wonder. They prostrated themselves upon the earth, and in this position they worshipped and adored the Infant, acknowledging Him as true God and man, and as the Savior of the human race. By the divine power, which the sight of Him and His presence exerted in their souls, they were filled with new enlightenment. They perceived the multitude of angelic spirits, who, as servants and ministers of the King of kings and Lord of lords, attended upon Him in reverential fear (Heb. 1, 4).

They offered to the heavenly King the special gifts which they had provided. Opening their treasures, as Scripture relates, they offered Him gold, incense, and myrrh (Matt. 2, 11). They consulted the heavenly Mother in regard to many mysteries and practices of faith, and concerning matters pertaining to their consciences and to the government of their countries; for they wished to return well instructed and capable of directing themselves to holiness and perfection in their daily life.

An angel of the Lord appeared to them, reminding them of the necessity and of the will of the Lord that they should return to their country. They chose another way for their return journey, in order not to meet Herod in Jerusalem; for thus they had been instructed by the angel on the preceding night. On their departure from Bethlehem, the same or a similar star appeared in order to guide them home, conducting them on their new route to the place where they had first met, whence each one separated to reach his own country.

Sister Mary of Agreda

The civilization of love



International Congress
Pilgrims of St. Michael
Rougemont, Canada
September 3-4-5, 2005



Our 2005 International Congress in Rougemont filled us with hope and joy. Never have we got so much hope from any of our congresses in the past for a better future for poor countries.

Just like last year, the five continents were well represented at our Congress this year, with high-ranking dignitaries from the Church, and sincere people who are keen to help their brothers and sisters in need.

From Africa; Benin: Most Rev. Marcel Agboton, Archbishop of Cotonou, and Father Pamphile Akplogan; **from Ghana:** Mr. Joseph Hooper, our representative in his native country since 1985, our top leaflet distributor for the whole world.

From Madagascar: Bishop Raymond Razakarivony, President of the Justice and Peace Commission; Father Venance Jaozandry, President of Caritas-Madagascar; Mr. Jean-Marie Rakotoarisoa, secretary of the Justice and Peace Episcopal Commission; Dina Razafimahatratra, holder of a degree in economics.

From the Philippines, Asia: Father Norberto Eyule (representing Bishop Benjamin Almoneda who came last year); Father Philip Alex Alcantara (representing Bishop Antonio Palang); Mr. Rudolfo Besinga (representing Bishop Antonio Tobias).

From New Zealand, Oceania: Mr. Henry Raynel and Mr. Guy Steward, true Social Crediters of Major C. H. Douglas.

From Europe; France: Christian Burgaud, full-time Pilgrim; Renaud Laillier, of Toulon; **from Switzerland:** François de Siebenthal, economist and consul; **from Poland:** Mr. Janusz Lewicki, who is charge, with Jacek Morawa, of our edition in Polish; Father Jozef Jakubiec, of Krakow; Dr. Jan Wilk, President of Catholic Action for the Archdiocese of Krakow and holder of a doctorate in mathematics; Father Boguslaw Jaworowski, exorcist and professor in a seminary.

From Central and South America; Ecuador: Mr. and Mrs. Carlos Reyes; **from Colombia:** Mrs. Alba Salazar; **from Mexico:** our two fiery apostles and full-time missionaries, Nemiliz Gutierrez and Paola Santamaria; Mrs. Maria de Jesus Arroyo Gutierrez, economist

and Nemiliz's mother; Miss Karina Cruz Fernandez; Mr. Noe Amezcua.

Many people from several states of the U.S.A. came, as well as people from various provinces of Canada, with Nova Scotia represented by Michael Arsenault, and Alberta represented by Mr. and Mrs. Lucien Parenteau; and a multitude from Ontario and Quebec.

Mr. and Mrs. Carlos Reyes work full-time for our Work in Ecuador. At our Congress, Mr. Reyes made an emotive call for more apostles. Here are excerpts from his address.

by Carlos Reyes

Every day in our planet, an estimated 40,000 children die of hunger or diseases that cannot be treated due to a lack of money. Now the questions arises: In front of poverty in the world, how can the Pilgrims of Saint Michael contribute? I am only going to quote a few lines from Mrs. Mercier's writings.

We all can contribute by loving our neighbor in a practical form. To love your neighbor is not a vain sentimental formula. It should mean something effective and fruitful. The Commandment of loving our neighbor was also given to us, the laity, the people of the world, as it was given to the religious. Who is my neighbor? My neighbor, the man of the 20th Century, is a prisoner of politics, where "the majesty of the State is degraded" (Pius XI), which permits the grave scandal of poverty.

Little by little, nations are falling into the materialistic slavery of full employment and generalized proletariat. Then the governments, gradually with their laws, or violently with revolutions, are, one after another, chaining people to a Communist tyranny.

Does not working to free your brother from the politics of today, which is working to assassinate the human person, mean that you truly love him? Does not the Christian of today see in political actions a great field of apostolate worthy of the highest Catholic ideal?

If God doesn't count, if there is a loss of the sense of God, there is also a loss of the sense of sin, and worse, to talk about the loss of the sense of justice. Unfortunately, the actual social situation in the world leans towards the logic of the evil one (cf. *Evangelium Vitae*, 8).

We need apostles of fire. In our personal experience, we have come to the understanding that not only do we need to change the structures of sin, as our beloved Holy Father John Paul II used to say, but we need to change the heart of man. This is possible with the grace of God, the help of our pastors, and through direct meetings with people,

door to door, taking subscriptions to our journals, following the great example of saints like Saint Maximilian Kolbe and those of our brothers and sisters, the Pilgrims of Saint Michael. In other words, through evangelization. We can plant the seeds of the social teaching to the Church wherever we are so one day, not far away, we can all reap the fruits of Social Credit,



Mr. and Mrs. Carlos Reyes

that is to say, a true Christian society as wanted by God.

Louis Even knew very well all of this. He worked without rest so that the light of Social Credit would shine in every home in the world. His Work continues to form apostles, and thanks to the grace of God, it is producing fruits. And today, from what we can see in this Congress, we are already witnessing the beginning of a great harvest. Thank you for having invited us to participate in the privilege of serving, and to work for justice and for all our brothers in despair.

What has been accomplished in Ecuador, you might ask? Well, we have just finished an 80-hour course to a community of lay and religious people who, along with professional economists and engineers, will apply the social teachings of the Church through the Social Credit philosophy. We have implemented "popular" social doctrine and Social Credit teachings through Radio Maria in Ecuador. We are giving "intense" 20-hour social doctrine and Social Credit seminars on weekends in parishes and lay organizations. We have also distributed over 700,000 leaflets this year alone.

We will continue with our teaching of the social doctrine of the Church to the pastoral social office of the Archdioceses of Quito. Msgr. Jose Vicente Eguiguren, who is in charge of the lay movements in Quito, will start with the application of the principles of Social Credit. There is a great number of Bishops and priests who support our Work and who encourage us to continue and to expand to reach every corner of the country.

On August 5, 2005, the Minister of Finance of Ecuador quit after reading Louis Even's writings. He went to our religious bookstore in Quito and asked for a book on the social doctrine of the Church, in order to apply it. One of the employees of this bookstore is Alicia, who is also a Pilgrim of St. Michael. So she sold him the book "The Global Fraud", which includes Louis Even's three brochures. A few days later, the Minister said: "We must not pay the national debt, we do not owe it." He was forced to resign, because he did not agree with the policies of the International Monetary Fund and of his own Prime Minister who sides with the IMF.

We will send a container of leaflets to Paraguay and, with the grace of God and your help, travel to this country of 6 million people. A Venezuelan group has invited us to come. Brazil is awaiting, and Spain desires our coming.

O dear Pilgrims of Saint Michael, dear Social Crediters, now we all understand that Social Credit can be implemented; that it is not an utopia; that a true Christian civilization, a civilization of love where fraternity is practiced, is possible. I address all of you, and I ask you to meditate on the contribution you can give with your prayers and actions to help us to evangelize. You know, you will not regret it! May Our Lord Jesus Christ give you a hundredfold. Thank you!

Carlos Armando Reyes



The delegation from the Philippines: From left to right: Mr. Rudolfo Besinga, Father Philip Alex Alcantara, Father Norberto Eyule

"I came, I saw, and I understood"

Rooted in prayer, working with the poor – God's favorites

Most Rev. Marcel Agboton, Archbishop of Cotonou, Benin, was introduced at our Congress in Rougemont on September 3-5, 2005 by Father Pamphile Akplogan, who was ordained a priest by Archbishop Agboton himself:

Archbishop Agboton had been ordained a priest almost 40 years ago, on January 6, 1966. He spent about twenty years in the service of the youth, training, and was professor at the seminary. Among other things, he was my professor of Spanish. After years as a professor and head of a seminary, he was appointed founding bishop of a new diocese in Benin. After five years, he had succeeded so well that he was appointed to the diocese of Porto Novo, where he was born, and which is also my native diocese.

On April 2, 2005, he was transferred to the metropolitan see of Cotonou; he became archbishop, and also my bishop. I would like to point out that this was the last act of the pontificate of John Paul II, since the ceremony for the installation of the new archbishop ended at noon on that day, and the Pope died at 7 p.m. At the same time, it is one of the first official acts of the new Pope, Benedict XVI, since Archbishop Agboton was among the archbishops who received the pallium from Pope Benedict XVI in Rome on June 29, 2005. We salute His Excellency, and on behalf of all, I thank him for being here, despite his many activities, for he is still in charge of the diocese of Porto Novo — so he has two dioceses to lead. Nevertheless, he has accepted to be here today and to attend this Congress with us. Since yesterday, he has asked me many questions about Social Credit, for he wants to understand it thoroughly. With your help, he will! Now, I will let him talk to you with his heart of a bishop:

Excerpts from the address of Most Rev. Marcel Agboton Archbishop of Cotonou, Benin at our Congress, September 4

I really thank you for the opportunity that has been offered to me to take part in this Congress. First of all, I would like to thank the Pilgrims of St. Michael, and especially the Directors and Miss Tardif whom I did not know until now — I knew her only through correspondence. I am not a graphologist, but through the writings of your Directors, I knew that there were fantastic people here. Yes, I really thank you for this chance to discover the Pilgrims of St. Michael, to take part in their Congress, and to already have a foretaste of this reality of Social Credit.

I asked myself, when Father Pamphile told me about the Pilgrims of St. Michael and Social Credit, what could sustain so much enthusiasm among you, what force drove you. How could Christians, lay faithful — with all the materialism that surrounds us today, this selfish desire to grab everything for oneself — how could they have this desire of justice, of sharing, of solidarity, of commitment for the poor. I asked myself that question.

When I arrived here, I began to understand. I said to myself: "Ah, now I see! I have noticed that all your activities, meetings, begin with a prayer. The prayer to the Holy Spirit, the prayer to Mary." I said to myself: "Now I understand! If they are so deeply rooted in God, if they take their strength from God, it is easy to understand why they are so dedicated to the poor, for the poor are God's favorites. It is to the poor that God gives the best of Himself; it is for them that He puts

the most efforts; it is to them that He shows that His Heart is filled with love."

Continue this way, and may God give you the grace of keeping on with your work, but also the grace of becoming contagious, that is to say, to communicate, to pass on your enthusiasm, your love for the poor, to other generations. As Louis Even said, "I would like to be 20 years old to go all over the world..."



Archbishop Agboton and Father Pamphile

If I could start again to go all over the world at the age of 20, that would be fantastic! We must transmit such an enthusiasm to the youth, not only those who are young at heart, but also those who are young physically, so that they may become torch bearers of the Faith on new foundations. Pope John Paul II often spoke about the civilization of love and brotherhood, where no one is excluded from the table of the Lord, especially not the poor! So I beg you, keep your charisma and enthusiasm!

One day, during an audience on St. Peter's Square, Pope John Paul II told a story to explain the difference between Heaven and Hell:

There were two tables, on which there were plates filled with all kinds of good food. Those sitting at the right table looked happy and healthy; one could see they were well fed. On the contrary, those who sat at the left table were skinny and sick, with just as much food on their table as on the other. Someone asked why, with two tables filled with the same abundance of food, the group on the right was in good health, and the other group on the left in poor health.

It is because all the people, on the right and on the left, had received long forks, which were too long to use for themselves. So, the people of the right table, instead of trying to feed themselves with the forks, used them to feed those sitting in front of them, and that way, everyone could eat. However, on the left table, people were so egoistic that they wanted to feed themselves only, not their neighbors, and the food could not reach their mouths.

A world where people share can be compared to Heaven, and a world where everyone wants to keep everything for himself, and even steal the goods of his neighbor, is like Hell. I believe that we work here in this atmosphere of sharing, of passionate love for the poor, and it is going to be like Heaven on earth; I know this is not going to be easy, but I believe that when you have in your hearts this ideal of the love of the poor, it is God Himself who is at work.

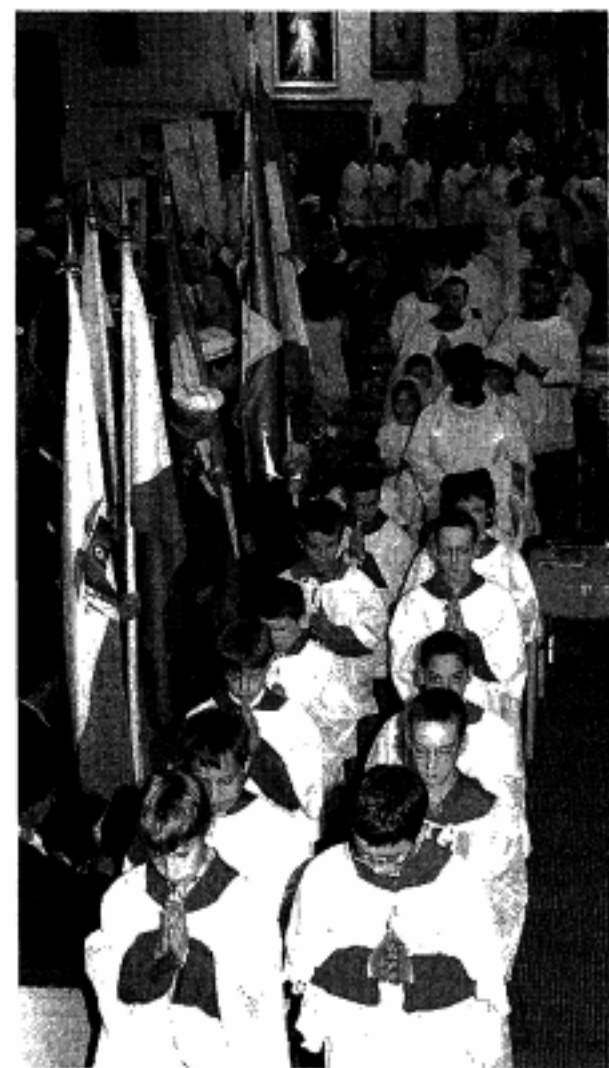
I thank you for sharing with me your love

for the poor, for making me want to know more about Social Credit, to share it and make it known to others. This is important especially for a country like us in Benin where we are in continuous contact with poverty. Of course, the Lord gives us food and natural resources; we do not live in dire poverty. But we know what poverty is; we know what it is to lack the basic necessities of life; while some die of overeating, others starve to death. This is a problem of Africa, but the Africans want to fight this problem, become self-sufficient, be able to live without continuous foreign aid, to build a world where all its sons and daughters will be happy. It is for this reason that our churches must also take care of social issues, the problem of justice, of a just sharing of the goods that the Lord gave to every country. My discovery of Social Credit and its implications is certainly going to be a big enrichment for me.

I gave to Father Pamphile the serious assignment of letting himself be impregnated by all the Social Credit principles to see how, within the context of the social doctrine of the Church, they can be a blessing and a starting point for our societies, and to see how, in concrete terms, within our local context, and with the objective of making the poor themselves the agents of their own development and growth, we can turn the Social Credit principles into something that will get our people out of poverty, and turn them into persons worthy of God and worthy of man.

Once again, I thank you for this opportunity to be with you here, and at the next assembly of our Episcopal Conference, I will talk to the other bishops of Benin about Social Credit... even though I am not sure I will have the eloquence of Father Pamphile!

† Most Rev. Marcel Agboton
Archbishop of Cotonou, Benin



Departure of the Eucharistic Procession of our Congress in Rougemont, Sept. 4, 2005

The beautiful delegation of Madagascar at our Congress

Most Rev. Raymond Razakarivony, bishop of the diocese of Miarinarivo, Madagascar, is the President of the Justice and Peace Episcopal Council for his country, and has a lot of influential connections. Mr. Jean Marie Rakotoarizoa is the secretary general of this same Council. (Mr. Rakotoarizoa and the 13 families of his small village of Anjoroza in the bush, in Madagascar, were the first to start an association to apply the Social Credit principles locally. Mr. Rakotoarizoa gave us a report of their activities.) Father Venance Joazandry is the vicar general of his diocese and President of Caritas-Madagascar. They were introduced to the audience at our Congress by Miss Dina Razafimahatratra.

by Dina Razafimahatratra

I am just completing a six-month training course in Rougemont; I think I am ready to make Social Credit known, and above all, to apply it, to help people in Madagascar. I know myself what it is all about to be poor; I live amidst poverty. I thank the priest and my bishop who are here. I think that we are all ready; I think that our task will be made easier since they can cover the whole country. Their voices are listened to in towns and villages as well; they are taken into account in the economic life of the nation. The four Christian Churches in Madagascar take part in the social and economic life of the nation.

I am very happy to have here Most Rev. Raymond Razakarivony, the bishop of my diocese. I would like to thank him for having sent me to a beautiful place like Rougemont! I enjoyed every day of my sojourn here. I also thank Father Venance who left his parish and his duties for a few days to be here. Thank-you as well to Mr. Jean Marie Rakotoarizoa, a father of 8 children, who left his family to be here. One of his daughters is a nun. And thank-you to Mr. Ndrianjasoa Ramanantsalama, first counsellor of the Ambassador of Madagascar in Canada, for honouring us with his presence. Once again, I thank all the Pilgrims of St. Michael, all the Social Crediters who support the Movement. I now hand over to Most Rev. Raymond Razakarivony, bishop of the diocese of Miarinarivo, Madagascar.

by Bishop Raymond Razakarivony

I thank you, especially Mr. Marcel Lefebvre and Mr. François de Siebenthal. We had invited them, on behalf of Justice and Peace, to come to Madagascar and talk about Social Credit. They came. They did not hesitate to travel 16,000 kilometres — the distance between Montreal and Antananarivo. That is something! I thank you for having visited us, and for giving us the warm talks on Social Credit. I think that at this very moment, as I speak, the Social Credit principles are gaining ground in my country. We are presently organizing between 300 and 1,000 Social Credit groups, which shows that our people in Madagascar are really taken to Social Credit. This is understandable because of the poverty in our nation — one of the poorest countries in the world, a lot poorer than Benin — but nevertheless, a nation that is proud and anxious to get out of poverty. I think that with a Social Credit system, we will manage to do it, to get out of poverty. I therefore thank you for having come, for having given us hope for a future that will be more human, more secure, with less hardships, to allow us to be a little more comfortable economically speaking.

I also thank the Pilgrims of St. Michael for having invited us to their International Congress, and I know you made a lot of sacrifices to make it come true. Since our arrival last Tuesday, we could not do nothing but to



Mr. Jean Marie Rakotoarizoa, Ndrianjasoa Ramanantsalama, Father Venance Joazandry, Dina Razafimahatratra, Bishop Raymond Razakarivony

admire the atmosphere that prevails among this Movement of the Pilgrims of St. Michael. Thanks to what we have seen and heard, in our minds and hearts, we are now much more knowledgeable to be able to move forward, along the way shown by Louis Even.

You are certainly more experienced than us. Of course, we need competent, skilled people to make Social Credit a success in Madagascar. That is why we ask you to pray for us, so that we may not meet any enemies or hindrances, for we now know where to go and what to do.

It is possible for us to cover all of Madagascar. There are 20 dioceses in our country, and every parish of every diocese has a representative of Justice and Peace. This will help us a lot; we do have financial difficulties, of course, but with the help and good will of all of these people, we will manage to have right and justice prevail in Madagascar.

I was happy to hear yesterday that Social Credit is not only about money, because one can also be poor intellectually and spiritually, and I believe that these issues of right and justice have a lot to do with intellectual poverty.

We also fight to establish schools everywhere. I was happy to read in your journal that you also fight against secular, godless schools. In our diocese, our motto is: one parish, one school; one region, one high school; one diocese, one university. People in Madagascar now know why Catholic schools are preferable to State schools. In the beginning, this was difficult to accept, because you have to pay to attend Catholic schools, whereas State schools are free. People are already very poor, and it was difficult for them at first to understand that they must make

sacrifices to pay for the schools, so that their children may receive a Christian education. This is a very important issue.

At the closure of our Congress, Monday morning, Bishop Razakarivony gave us his impressions:

My impressions? They are good! The few days that we have spent together so far gave me, above all, the feeling of living as a Church — the Church is universal — and it is a feeling that gives me courage, for we know now in Madagascar that we are not alone. We are together in this fight against poverty. If we, in the past, in our little country, stricken with poverty, felt forgotten by the rest of the world, now this feeling has changed completely. We know that you do not ignore Madagascar, because we are a small delegation here, thanks to you, and we really take part in what you have organized here... I was also very much impressed by the testimonies of the people who work full time in your headquarters in Rougemont, who give themselves heart and soul. For that special monetary system called Social Credit to attract you here and cause you to give not only some of your spare time, but all of your lives, I think that there is something great, something precious in Social Credit. And for us, that is enough to convince us that Social Credit is something serious and feasible.

We came here above all to learn. Personally, I have been reading your journal for over ten years now, but I must confess that it is only here, among you at your headquarters, that one can really understand what Social Credit is all about. And I am sure that I will learn and understand even more after the week of study that will follow this Congress. Thank you.



Archbishop Marcel Agboton, Bishop Raymond Razakarivony, and Father Pamphile Akplogan, celebrating Mass at Rougemont St. Michael's Church on the occasion of our Congress

Canada's future: More debt and bankruptcy... or financial reform and prosperity?

On July 16, 2005, in Flesherton, Ontario, passed away a great Canadian, Mr. Ron Gostick, a great friend of our Movement, and advocate of Social Credit, after a long battle with cancer. He was two days short of his 87th birthday. For the past 59 years, he had been researching, writing, publishing (The Canadian Intelligence Service), lecturing in Canada and throughout the English-speaking world on the need for financial and economic reform in public policy. We offer our deepest sympathy to his wife, Wanda, and to his children.



Ron Gostick

In 2002, Mr. Gostick had published a 64-page booklet called CANADA'S FUTURE: More Debt and Bankruptcy?... or Financial Reform and Prosperity? which was expanded with two new sections in 2004 in a second edition now entitled Canada: Its Glorious Potential... and things I didn't learn in school. Here are large excerpts from this booklet, which of course quotes Clifford Hugh Douglas and Louis Even, the masters of the Social Credit philosophy:

by Ron Gostick

A financial bottleneck

For the last several years, our governments have been forced to cut back expenditures and budgets, and roll back staff and services in the field of education. Not because of any shortage of teachers, schools or supplies. Indeed, all the physical components essential for educating our young people have been present in abundance. The only element in short supply has been 'money' — 'financial credit.'

Likewise, respecting healthcare. A decade ago, before these cutbacks, we had no shortage of doctors, nurses, or other medical personnel; no shortage of hospitals (we were closing some!) or medical facilities. As a matter of fact, many of our young university-trained personnel went seeking employment to the USA or abroad. But once again roll-backs and cutbacks in staff and services were imposed upon us, with resulting waiting lists. And once again, the only missing ingredient was a shortage of 'money' — funding. The bottleneck was purely financial.

What we must understand is that from a physical point of view, cutbacks in services and reduced living standards should be unnecessary and unacceptable in a resource-rich country such as Canada. After all, we're the richest country per capita in the world in natural resources, with an advanced and automated industrial machine which pours forth such an abundance of goods that we are often hard pressed to find enough foreign markets for our surpluses!

The creation and control of money

We're forever hearing — farmers, fishermen, businessmen, industrialists, professionals and general workers — talking about the money they are "making." A rather misleading statement, inasmuch as none of them, except bankers, actually "makes" money. They produce and provide goods and services, which they exchange for money. Indeed, anyone attempting to actually "make" money — whether coin, bills, or bad cheque — is likely to end up behind bars!

Perhaps the first thing we should do in

this examination of the 'money' question is to define our terms.

'Money': What, precisely, is money?

Wealth — A Christian View, being the First Report of the Christian Doctrine of Wealth Committee of the Congregational Union of Scotland, presented in 1962, defined 'money' this way:

"The term 'money' may be used to describe any token or other device, with or without intrinsic value, that is acceptable as a claim or title to real wealth, that is to say, as purchasing power."

In other words, 'money' may be defined simply as a 'claim' on goods or services — a 'claim' on real wealth, but not itself real wealth. Money is sometimes described as 'an exchange mechanism to facilitate the production and distribution of goods and services.'

Three kinds of money

We might note that there are three main kinds of money in general use:

1) **Coins** — that is, metal discs of silver, nickel, copper and alloys, of various design and denominations. These pass from hand to hand in transactions involving small amounts.

Note that gold coins which were extensively used many years ago have been replaced today by paper bills.

2) **Bills** — printed paper notes of convenient size with distinctive designs to indicate the various denominations.

Note that (1) and (2) are usually referred to as 'cash' or 'currency' — the terms used for tangible money which can be passed from hand to hand.

And 3) **Deposit Currency or Credit** — that is, a kind of money which does not exist in any tangible form, but consists of entries in bank ledgers which are transferred from one account to another by means of 'orders to pay' known as 'cheques' or, in recent years, 'credit card transfers.'

Basic principles

In discussing money and its function, there are a few of what I could call 'basic principles' that we should keep in mind, such as:

The purpose of society: To enable individuals in association to gain, by their co-operative efforts, results they desire which would be either more difficult or impossible to attain otherwise.

The purpose of the economic system: To deliver goods and services as, when, and where these are required.

The purpose of the monetary system: To facilitate the operation of the economic system in serving the purpose for which it exists.

We should keep in mind that our monetary system's performance must be judged by the extent to which it fulfills its purpose to the economic system to the satisfaction of society as a whole.

From poverty to war and prosperity!

During the 1930s, Canada, like so many other countries, suffered ten years of Great Depression and widespread poverty — not because of any shortage of production of goods and services, but because of a shortage of 'money,' or 'claims' with which to exchange and buy the wealth we were producing. We lacked the purchasing power with which to claim that which we could produce in abundance. The goods were plentiful, and services available — but 'money' was scarce. And so we suffered poverty amidst plenty. What a travesty of common sense and

justice! What an insult to a benevolent Creator!

And today, some may wonder how our grandparents managed to get out of that depression. Well, incredible as it sounds, the answer is: through war and destruction!

Graham Towers' revealing evidence

In 1939, Canada plunged into World War II. Many Canadians, including parliamentarians, wondered how we could possibly afford to wage war, when for ten years we couldn't find money to finance even a very meager peacetime existence.



Graham Towers

But some of the answers came out when our federal Banking and Commerce Committee in 1939 called before it as a witness, Mr. Graham Towers, the Governor of the Bank of Canada. The Committee held 30 sittings, and its proceedings cover some 850 pages. Following are a few significant excerpts from Governor Towers' cross-examination before the Committee:

Question: But there is no question about it that banks create the medium of exchange?

Towers: That is right. That is what they are for... That is the banking business, just in the same way that a steel plant makes steel. (Page 287 of the Minutes of the Committee's Proceedings)

The manufacturing process consists of making a pen-and-ink or typewritten entry on a card or in a book. That is all. (pp. 76 and 238)

Each and every time a bank makes a loan (or purchases securities), new bank credit is created — new deposits — brand new money. (pp. 113 and 238)

Broadly speaking, all new money comes out of a bank in the form of loans. (p. 459)

Question: When you allow the merchant banking system to issue bank deposits — with the practice of using cheques — you virtually allow the banks to issue an effective substitute for money, do you not?

Towers: The bank deposits are actually money in that sense.

Question: ... as a matter of fact, they are not actually money but credit, bookkeeping accounts, which are used as a substitute for money?

Towers: Yes.

Question: Then we authorize the banks to issue a substitute for money?

Towers: Yes, I think that is a very fair statement of banking. (p.285)

Question: Ninety-five percent of all our volume of business is being done with what we call exchange of bank deposits — that is, simply bookkeeping entries in banks against which people write cheques?

Towers: I think that is a fair statement. (p. 223)

There are two or three more significant points made by Governor Towers which deserve our attention:

1) On page 455 of the Banking and Commerce Committee's Minutes, Mr. Towers makes this statement: "The banks cannot, of course, loan the money of their depositors."

In short, when you get a loan at the bank, the banker doesn't take anything from anyone else's account to loan to you. Rather, the bank actually creates the 'credit' or 'money' it

lends you. It's brand new money created for you by way of a 'deposit' in your account against which you can write cheques. The whole transaction is merely a bookkeeping entry, today made by a computer.

2) On page 394 of the Committee's Minutes, we find this exchange:

Question: Will you tell me why a Government with power to create money should give that power away to a private monopoly and then borrow that which parliament can create itself, back at interest, to the point of national bankruptcy?

Towers: ... Now, if Parliament wants to change the form of operating the banking system, then certainly that is within the power of Parliament.

3) Then, dealing with public and war financing, we have the following exchange:

Question: Will you agree with the statement that has been made, that banks lend by creating the means of payment?

Towers: Yes.

Question: ... so far as war is concerned, to defend the integrity of the nation, there will be no difficulty in raising the means of financing whatever those requirements may be?

Towers: The limit of the possibilities depends on men and materials.

Question: ... and where you have an abundance of men and materials you have no difficulty, under our present banking system, in putting forth the medium of exchange that is necessary to put the men and materials to work in defence of the realm?

Towers: That is right. (p. 649)

Question: Would you admit that anything physically possible and desirable can be made financially possible?

Towers: Certainly. (p. 771)

This testimony by Mr. Towers is most revealing and authoritative. And yet, 65 years later, many — probably most — of our parliamentarians and business and professional people know little if anything concerning banking and the creation of credit, the very lifeblood of our economy.

One observation in passing: We are not against the existence of banks. We need them in today's electronic society more than ever. We simply see the pressing need for some revision in banking policy and regulations, which would orient our banking system more towards service to community rather than obscenely greedy profits. After all, the product they're 'lending' isn't theirs; it's yours, and yours, and yours — the public's.

Make use of the Bank of Canada

Included in the Bank of Canada's mandate is the power to "make loans to the Government of Canada or the government of any province, but such loans outstanding at any one time shall not, in the case of the Government of Canada, exceed one-third of (its) estimated revenue for its fiscal year, and shall not, in the case of a provincial government, exceed one-fourth of that government's estimated revenue for its fiscal year, and such loans shall be repaid before the end of the first-quarter after the end of the fiscal year of the government that has contracted the loan."

In other words, a good part of our Governments' short-term financial needs could be supplied by our Bank of Canada at a minimal service cost, with any profits going back into our public treasuries.

The Federal Government took advantage of this Bank of Canada mandate during World War II and the postwar reconstruction period, at great savings to the public treasury and Canadian taxpayers.

In 1974, the Bank of Canada held more than 20% of all Federal Government debt in the form of bonds and T-bills. That was the same as an interest-free loan from the Gov-

ernment to itself. In 1974, in concert with other central banks around the world, those in power changed the system... Today, the Bank of Canada only holds about 4% of our Federal Government debt.

My suggestion is that our Bank of Canada should exercise its mandate, and be used to its maximum potential in peacetime, as in wartime and postwar reconstruction, at great savings to the public treasury and Canadian taxpayers.

After all, it is no more inflationary for the Bank of Canada to create financial credit than it is for a private bank to create the same financial credit for a government, backed by the same public resources as collateral. But when our own Bank of Canada does it, the savings to the Government and taxpayers in interest costs are enormous.

This age of plenty

I hardly need to mention — I'm sure that every Canadian realizes — the vast and rich natural resources of our great land: the timber, minerals, oil, gas, grain, cattle, hydroelectric power, manufacturing, and so on and on. A benevolent Creator, and the industry and skills of our pioneer generations, have combined to make us fortunate Canadians, perhaps the physically richest people in the world, per capita.

However, these tremendous natural resources of ours, and skilled workforce and technological know-how, haven't always meant prosperity for all Canadians. Indeed, the whole of the 1930s we suffered a disastrous economic depression with widespread poverty on the one hand, while shops, warehouses and factories were glutted with goods people needed, but who had no purchasing power to buy. This ten-year depression was finally alleviated in 1939 by World War II.

War demonstrated our potential

Strange as it may seem, there's always money to wage war; and it's the performance of our country — our economy, and the character, dedication and productivity of our labour force — under the stress and exigencies of wartime, that gives us a glimpse of what a magnificent society and living standard is physically possible in times of peace, if only all sectors of our economic system are functioning anywhere close to their potential.

This point I've raised, that our economy seems to function better under wartime conditions than it does in peacetime, seems a bit of a paradox. To better understand this seeming anomaly, let's go back a bit to the last century.

In the years 1914 to 1918, Canada, like all the Commonwealth countries, was completely absorbed in World War I. With our then very small population, Canadians nevertheless made a huge contribution to the Allied war effort — not only in military personnel, but economically by producing food, clothing, armaments, ammunition, etc. And, needless to say, Canadians were fully employed back in those war years; business was humming and prosperity was the order of the day.

However, by the late 1920s, the economy was slowing down, and by 1929, the Great Depression of the '30s was setting in. And, as previously mentioned, for ten years Canada, and practically all the other industrialized nations, suffered widespread unemployment and poverty amidst plenty because of a shortage of purchasing power — money!



In February 1995, Ron Gostick and his wife, Wenda, were our guests of honor at our monthly meeting in Rougemont, and gave a lecture on Social Credit.

Then, in 1939, World War II began, and immediately our economy began to pick up; our long unemployment rolls began shrinking, and war industries and factories were sprouting up like mushrooms.

At the outset of World War II, our population was only 11 million, barely over one-third of our population today. Yet, with nearly a million of our finest and fittest in the armed services engaged in the destructive process of warfare, with almost another million working in war industries to produce the food and clothing of those in military service, and the guns, ammunition, vehicles, tanks, ships, planes, etc., they required — those back in our own country, reduced to those too young, too old or too poor in health for the armed service, were able to produce not only all the requirements of war, but all the consumer goods to provide a better standard of living than our population enjoyed for the ten years immediately prior to the war!

This almost miracle of creativity was possible because of two positive factors: First, the focus, unity, and dedication of the Canadian workforce and people. And, second, the fact that during wartime, the Government simply had to ensure that there was enough financial credit (money) created to make financially possible what was physically possible and essential to the war effort.

World War II revealed and confirmed two great truths or realities which we Canadians need to always remember, namely:

That over half a century ago, with almost 10% of our population in the armed services, almost another 10% producing armaments and weapons of war; and only those of working age who were too old or too impaired in health for military service, were left to produce the consumer goods requirements of our nation, they not only did that, but they raised the standard of living of a major segment of our people. And this, keep in mind, was before the high-tech microchip revolution of the past generation.

We might well ask: What fraction of our population today is needed, working full-time up to industry's potential, to provide the necessities of life for our Canadian people?

That, looking back a century in Canada, especially to the pre-WW II decade of the Great Depression, and to the post-War recessions, every one of them was caused by a scarcity of consumer purchasing power at that period of time, not by a scarcity of production and goods and services available on the market. In other words, it was a 'money' problem.

The words of testimony before a parliamentary committee in 1939 by Graham Towers, Governor of the Bank of Canada,

(continued on page 10)

Canada's future

(continued from page 9)

confirmed the fact not only that money is created by banks; but, that providing a country has the physical resources and creative productive machinery, if there is a national determination to activate this potential by creating sufficient financial credit, there is no reason why our nation should hesitate to take the necessary financial action. He was saying, in reality, that *what is physically possible can be made financially possible* in our modern Canadian society with our vast natural, human and technological resources.

The 'under-employment' problem

For several decades past in this post-WW II era, we've had an 'unemployment' problem generally ranging between seven and ten percent of those seeking employment. The actual unemployment rate is probably somewhat higher, as many unemployed, unable to find work, eventually drop off the statistic charts. This has been a serious social/financial problem going back to the early stages of our industrial revolution, but especially in the latter half of the last century, as industrial technology became increasingly automated. So, it's a condition that's not likely to go away, but indeed become more troubling unless appropriate adjustments are made in our financial and economic systems.

Our wartime experience of the 1940s should have warned us that this employment, or 'under-employment' condition, is here to stay — and on an escalating scale as we move deeper into the automated, high-tech revolution. After all, if we were able to draft nearly ten percent of our fittest workforce personnel into our armed services, and nearly another ten percent of our workforce into war industries, and yet produce enough consumer goods (food, clothing, and shelter) for our whole Canadian population while fully supporting our total war effort, that should have given us at least a glimpse of our potential productive capacity in peacetime. We should have realized that we were on the threshold of an age of escalating labour displacement by the power-driven automated machine, which would increasingly produce our people's required consumer goods with less and less than what we have long called 'full employment.'

Human labour a shrinking factor

There is a wealth of confirmation staring us in the face, if we need confirmation of this reality. One powerful example:

Jeremy Rifkin is President of the Foundation on Economic Trends in Washington, D.C., and author of a dozen books on economics, science, and technology. His scholarly tome titled *The End of Work*, published in the mid-1990s, meticulously documents and chronicles the shrinking labour factor in today's industrial world.

One of his examples is U.S. agriculture, from which we learn that:

In the early years of the 19th century, farming was the "quintessential occupation" engaging about 75% of the population. It was largely manual, with hoes and spades, horse-drawn carts and plows, etc.

About the mid-19th century, things began changing, with the advent of the McCormick reaper, the John Deere steel plow, the first tractor, etc. As a consequence, by about 1875 the proportion of the national labour force in agriculture had decreased to about 50%.

By 1900, it had decreased to less than

35%, by 1940 to 20%, and today, it has shrunk to about 3%!

Yet, today that 3% produces more than ever before. And what is more, this same pattern is now evident in all the major industries. The labour component in production is steadily shrinking, yet the volume of production is steadily rising — due, of course, to the displacement of manpower by machinepower, the displacement of human labour by the latest automated microchip technology.

The same pattern is obviously true of Canada and all advanced industrial societies.

What may our 'unemployment' figures be in another century?

I know that what Mr. Rifkin reveals is true, that it's part of reality. But at the same time, it does raise in my mind some rather fundamental questions, such as:

Is rising unemployment a curse, a deadly problem to be attacked by politicians and governments?

Or is rising unemployment — the displacement of human labour by machinepower — a blessing, a mark of progress?

These fundamental questions simply must be addressed — and as constructively as possible.

The *Globe and Mail*, Sept. 14, 1993, published a column with the following item, captioned "Trouble in Paradise." Here it is, in full:

"W. W. Leontief, 1973 Nobel laureate economist, (is) quoted in *Policy Options* magazine, July, 1993 (as follows):

"Adam and Eve enjoyed, before they were expelled from Paradise, a high standard of living without working. After their expulsion, they and their successors were condemned to eke out a miserable existence, working from dawn to dusk.

"The history of technological progress over the past 200 years is essentially the story of the human species working its way slowly and steadily back into Paradise. What would happen, however, if we suddenly found ourselves in it? With all the goods and services provided without work, no one would be gainfully employed. Being unemployed means receiving no wages. As a result, until appropriate new income policies were formulated to fit the changed technological conditions, everyone would starve in Paradise."



Wassily Leontief

More \$64-questions

It seems to me that we need to ask ourselves a few questions before coming to any final conclusions on this question of technology and work. Questions such as:

What is the alternative to using high technology, and thus creating unemployment?

The answer would be to scrap the inventions, the machines and appliances of the past centuries. Then ban all future research into technology, power generation, and any improvements in production which threaten to reduce human labour. Then, to prove our seriousness, scrap that electric toaster and coffee pot, that electric washer and power lawn mower. And don't forget your car, truck, and all those power tools. And that's just the beginning... because we'd be back long before the horse-and-buggy days.

But that, of course, would be nonsensical retrogression back towards a primitive state of existence with its back-breaking hardships and poverty, you say. Right! But we'd be guaranteed 'full employment' from dawn to dusk.

And another question:

What is the purpose of production? Is it to produce goods and services (real wealth), as efficiently and economically as possible? Or is it to create work and jobs — employment?



Because if it's to create work and employment, then we should scrap all labour-saving machines and devices, and produce as inefficiently as possible with the greatest amount of labour content. This, of course, would lead to high costs, bankruptcy — and no jobs! And rather short rations!

Therefore, when we examine the options or alternatives to utilizing to the full our marvelous high-tech industrial productive machine, the only answer is — No Way!

All must share benefits

Jeremy Rifkin, in his book already referred to, wisely notes that "Whether a utopian or dystopian future awaits us depends, to a great measure, on how the productivity gains of the Information Age are distributed."

In other words, for this high-tech revolution to become a blessing rather than a curse for mankind, it must share its labour-saving breakthrough and productive gains with the whole population, perhaps by way of a shorter workweek, a longer annual holiday, or earlier retirement — but with sufficient purchasing power to buy and enjoy the increasing production rolling off the assembly lines of our high-tech industrial machine. Thus, the goal would shift from 'full' employment to 'shared' employment.

What I'm affirming is that all segments of society should share in the gains and fruits of this present high-tech revolution — even the ones displaced by technology and whose labours are no longer required in production. Otherwise, the end result of our magnificent advancement in technology and production output could make the vast majority losers, and only an elitist minority winners. And just remember that when people can't buy, others can't sell. Only customers with purchasing power are good for business.

Our rich Canadian heritage

Our Canadian heritage — that is, the sum total of knowledge, understanding, spiritual values, social and cultural mores, law, etc. — handed down to our generation from countless past generations of our forefathers — is a priceless legacy too often little understood or appreciated. At least, until we begin to think and become aware of it.

We have in the foregoing pages mentioned our unmatched, vast natural resources — a gift from God. Our state-of-the-art high-tech productive machine — a gift of bygone generations' work, research, and application of God's natural law. Indeed, the unprecedented abundance of production that rolls off our assembly lines today, together with our infrastructure of social services to meet almost every material need — a gift from our forefathers' study, research, labour, and innovation, handed down to us today.

Then there are the more intangible spiritual and social values handed down to us from the searching, experience, and trials and tribulations of countless generations again, a gift from our past. And all this is just a part of our heritage.

It has been estimated that over 95% of our present-day massive production power is the result of modern technology, with human labour — manpower — shrinking to less than a 5% factor. Just ponder this statement for a moment:

Going back millennia, our distant forefathers scraped out a primitive existence pri-



Jeremy Rifkin

marily with their hands and a few elementary 'inventions' for snaring fish, birds, and animals. And down the ages, natural resources were discovered, knowledge increased, and skills developed. And all this was passed on down to generation after generation — as a free gift, part of their heritage — with each generation adding its increase in knowledge, understanding, inventions, skills, and productive power, to pass on to the next one.

Out of this on-going development and expansion of heritage, over the centuries man invented the axe, the spade, the spear and bow-and-arrow, the wheel and wheelbarrow, and the primitive plough and the cart — and then the use of 'horse power' to pull the cart, the plough and the buggy. And each generation, with its increase in knowledge and power, was passing this expanding heritage on to their children and grandchildren. And a man with a horse-drawn single-share hand plough could cultivate countless times as much soil as he could with a spade. His productive power was thereby multiplied perhaps a hundredfold or more. Note that, at this point, the human labour (manpower) was perhaps a factor of less than 5% in the ploughing operation!

Fast forward. Then we finally come down the ages to 1705, less than 300 years ago, and Thomas Newcomen, an English engineer, invented a steam engine; and a few decades later, in 1765, the Scottish engineer, James Watt, greatly improved the Newcomen steam engine and the application of steam power. And this led to the development of the steam-engine-powered grain threshing machine, and the steam-engine-powered railway systems and steamship lines.

Then, in 1893, just over a century ago, Henry Ford made his first gasoline buggy, and by 1903, he founded the Ford Motor Company in Detroit. And by 1915, his company was producing gasoline-powered farm tractors. Thus we note that within a relatively short time, mankind's power of movement and travel was multiplied countless times; and his power to till the soil and produce food was multiplied almost beyond our comprehension.

However, the realization of the reality of this tremendous heritage gives rise to the question: "To whom does it rightly belong?"

Well, the Creator of our world and all its natural resources was God Himself. And the heritage with which we're blessed today is not the work of one person or class. It's the timeless accumulation of knowledge, research, discovery, innovation and application, by hundreds of generations of our forebears each utilizing and adding to *their* heritage, and passing it, augmented and enriched, on to the next generation. Let me repeat: "on to the next generation," — not on to just certain individuals, groups, or classes; but to *all* members of that new generation.

Subscription rates to "Michael" for Australia (in Australian dollars)

Surface mail: 2 years \$32.00
1 year: \$16.00

Air mail: 2 years: \$64.00
1 year: \$32.00

Please make all cheques and/or money orders payable to: Renata Stirrat, 32 Dundee Ave., Holden Hill, SA 5088

Moving?

If you are about to move, or have just moved, it is very important to give your new address to your post office, so that it may inform us about it. Otherwise, Canada Post returns your "Michael" Journal to our office with the notation "moved, address unknown," and charges 50 cents for each paper thus returned.

Heritage is our 'social capital'

The point I'm making is: that in the case of every country, its heritage is its capital, but inasmuch as every member of that society has a fundamental right to his due portion of that heritage, then, by its very nature heritage is a 'social capital,' from which every citizen has a right to receive a benefit — whether or not his labour is required, in the same way that a shareholder in a company is usually entitled to a dividend, whether or not he is employed by that company.

It should be noted that while heritage is by far the major factor in today's society, including nearly everything we possess, it has been overlooked or deliberately ignored by nearly all economists and social reformers, with the notable exception of C.H. Douglas, the author of *Social Credit*. Yet, without the inclusion of this factor, it seems impossible to realistically address, let alone resolve, any of our present economic or financial problems.

Money the key to claim our heritage

Today, money is the key needed to gain access to our share of our national heritage.

Some individuals, recipients of bequests from affluent parents or grandparents, or from their own work and investment income, may have title to company shares, financial stocks or other capital goods, through which dividends and other benefits enable them to gain access to *their* share — and sometimes much more — of our national heritage. And at the present time, we find our country's heritage of 'social capital' largely in the hands of a relatively small minority of fortunate citizens and corporations (many of them international) at the expense of the heritage rightfully belonging to all Canadians. In short, the few are receiving the heritage rightfully belonging to the many. Both fundamental justice and social stability require that this situation be addressed and rectified.

This is a new factor for most of our readers, an entirely new perspective of society — a genuinely Christian perspective — wherein each of us has some rights and responsibilities, but also enjoys some of the fruits of our national heritage. However, this heritage factor is of such prime importance at this time because, without an understanding and appreciation of it, it's difficult to understand and visualize the nature and requirements of reform in our economic and financial policy essential if we are to open the door to the tremendous potential for prosperity and abundance in our great country this twenty-first century.

A great Canadian scholar and teacher, Louis Even, in whose honour the *Louis Even Institute for Social Justice* headquartered in Rougemont, Quebec, was named, addressed this heritage question in his lectures and writings on finance, economics and social questions several decades ago.

One of his writings was titled "A Sound and Effective Financial System," in which he was explaining the 'Social Credit' financial proposals (which should not be confused or associated with politicians or parties using the 'Social Credit' name). Following are excerpts from Mr. Even's brochure:

"We said above, and we could never repeat it enough, that financial credit is, at birth, a property of all of society. It is so because it is based on the real credit, on the country's production capacity. This production capacity is made up, certainly in part, of work, of the competence of those who take part in production. But it is mainly made up, in an ever-increasing part, of other elements which are the property of all.

"There are, first of all, natural resources, which are not the production of any man; they are a gift from God, a free gift that must be at the service of all. There are also all the inventions made, developed, and transmitted from one generation to the next. It is the big-



Louis Even

gest production factor today. And no man can (rightfully) claim to be the sole owner of this progress, which is the fruit of many generations.

"No doubt that one needs men of our present times to make use of this progress — and they are entitled to a reward: they

get it in remuneration — wages, salaries, etc. But a capitalist who does not personally take part in the industry where he invested his capital is entitled, just the same, to a share of the result, because of his capital.

"Well, the biggest real capital of modern production is really the sum total of the discoveries, progressive inventions, which today give us more goods with less work. And since all human beings are, on an equal basis, coheirs of this immense capital which is ever increasing, all are entitled to a share in the fruits of production.

"The employee is entitled to this dividend and to his wage or salary. The unemployed person has no wage or salary, but is entitled to this dividend, which we call social, because it is the income from a social capital.

— "This is something new. But it seems logical."

"Yes indeed! And it is the most direct and concrete means to guarantee to every human being the exercise of his fundamental right to a share in the goods of the earth. Every person possesses this right — not as an employee in production, but simply as a human being.

"In his broadcast of June 1, 1941, Pope Pius XII said: 'Every man, as a reason-gifted being, has from nature the fundamental right to make use of the material goods of the earth.' The Pope duly added: 'It is left to human will and to juridical forms of people to regulate more in detail the practical realization of this right.'

"That is to say, it is up to the peoples themselves, through their laws and regulations, to choose the methods capable of allowing each man to exercise his right to a share in the earthly goods...."

Solving the problem of distribution

Mr. Even, mentioning the Social Credit proposal of a national dividend as an example, puts forward this idea as the key which would enable every citizen to claim access to their 'social' capital 'heritage.' This might require the Bank of Canada to play a somewhat more activist role in credit creation, as it did during World War II, greatly benefiting Canadians by saving billions of dollars in interest charges.

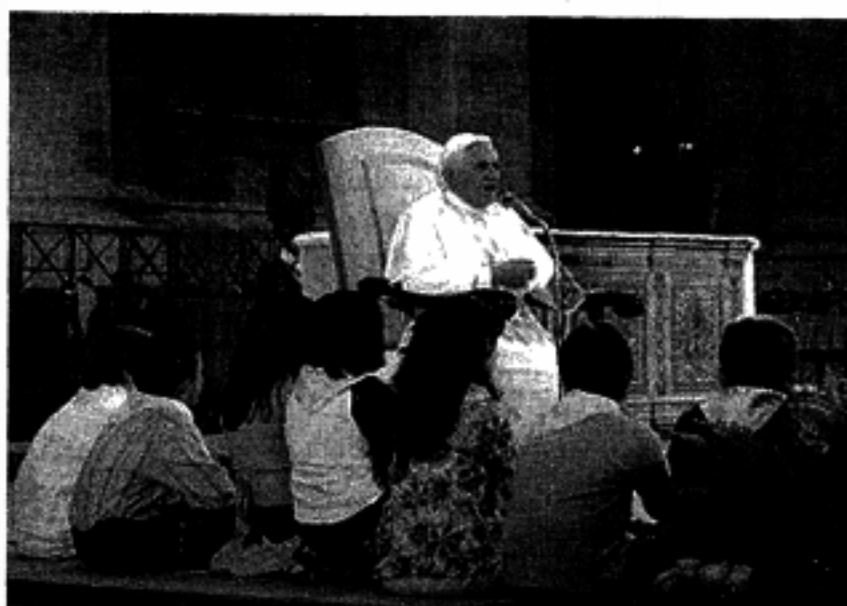
However, in addition to opening the door and making it possible for all Canadians to claim their rightful share of their 'social heritage,' this dividend idea would also solve another increasingly serious present-day problem: an *equitable distribution* of the expanding mountain of goods pouring out of our factories and off our assembly lines.

The problem of *production* has been solved for generations in our industrialized countries. Goods have been plentiful, often in surplus supply, but money (purchasing power), except in wartime, has all too often been in short supply and inadequate to keep the *Distributive/Consumption* end of our economy up to our high-tech productive machine.

Therefore, a national dividend that would supplement other income, thereby increasing consumer purchasing power, would benefit not only the consuming public, but also be of great benefit to every aspect of the productive and business sections of our economy.

Benedict XVI explains the Eucharist to children

Anticipating the imminent end of the Year of the Eucharist (on October 23), Pope Benedict XVI gathered some 100,000 young communicants on Saturday, October 15, for a meeting entitled "Bread of Heaven." Last June, the Pope had extended an invitation to all children who were receiving their First Communion this year. The invitation was addressed to children of the Diocese of Rome and neighboring dioceses. However, children from all over Italy, and from Spain, France, and elsewhere, arrived in buses in St. Peter's Square on Saturday, overflowing the plaza. The highlight of the day was their conversation with Benedict XVI who responded to seven of the children, seated close to him, who asked him questions about the Eucharist. The meeting ended with adoration and Benediction with the Eucharist. Here are the seven questions of the children and the answers of the Holy Father:



Jesus is present in the Eucharist. But how? I can't see Him!

No, we cannot see Him, but there are many things that we do not see but they exist and are essential. For example: we do not see our reason, yet we have reason. We do not see our intelligence, and we have it. In a word: we do not see our soul, and yet it exists and we see its effects, because we can speak, think, and make decisions, etc. Nor do we see an electric current, for example, yet we see that it exists; we see this microphone, that it is working, and we see lights. Therefore, we do not see the very deepest things, those that really sustain life and the world, but we can see and feel their effects. This is also true for electricity; we do not see the electric current, but we see the light.

So it is with the Risen Lord: we do not see Him with our eyes, but we see that wherever Jesus is, people change, they improve. A greater capacity for peace, for reconciliation, etc., is created. Therefore, we do not see the Lord Himself, but we see the effects of the Lord: so we can understand that Jesus is present. And as I said, it is precisely the invisible things that are the most profound, the most important. So let us go to meet this invisible but powerful Lord who helps us to live well.

Attend Sunday Mass

4. Giulia: Your Holiness, everyone tells us that it is important to go to Mass on Sunday. We would gladly go to it, but often our parents do not take us because on Sundays they sleep. The parents of a friend of mine work in a shop, and we often go to the country to visit our grandparents. Could you say something to them, to make them understand that it is important to go to Mass together on Sundays?

I would think so, of course, with great love and great respect for your parents, because they certainly have a lot to do. However, with a daughter's respect and love, you could say to them: "Dear Mommy, dear Daddy, it is so important for us all, even for you, to meet Jesus. This encounter enriches us. It is an important element in our lives. Let's find a little time together; we can find an opportunity. Perhaps there is also a possibility where grandma lives." In brief, I would say, with great love and respect for your parents, I would tell them: "Please understand that this is not only important for me, it is not only catechists who say it, it is important for us all. And it will be the light of Sunday for all our family."

What good does it do?

5. Alessandro: What good does it do for our everyday life to go to Holy Mass and receive Communion?

It centres life. We live amid so many things. And the people who do not go to church, do not know that it is precisely Jesus they lack. But they feel that something is missing in their lives. If God is absent from my life, if Jesus is absent from my life, a guide, an essential friend is missing, even an important joy for life, the strength to grow as a man, to overcome my vices and mature as a human being.

Therefore, we cannot immediately see the effects of being with Jesus and of going to Communion. But with the passing of the weeks and years, we feel more and more keenly the absence of God, the absence of Jesus. It is a fundamental and destructive incompleteness. I could easily speak of countries where atheism has prevailed for years:

my life like that; thanks be to God, the Lord has always taken me by the hand and guided me, even in difficult situations.

Thus, that day of my First Communion was the beginning of a journey made together. I hope that for all of you too, the First Communion you have received in this Year of the Eucharist will be the beginning of a lifelong friendship with Jesus, the beginning of a journey together, because in walking with Jesus we do well, and life becomes good.

Confession before Communion

2. Livia: Holy Father, before the day of my First Communion, I went to confession. I have also been to confession on other occasions. I wanted to ask you: do I have to go to confession every time I receive Communion, even when I have committed the same sins? Because I realize that they are always the same.

I will tell you two things. The first, of course, is that you do not always have to go to confession before you receive Communion unless you have committed such serious sins that they need to be confessed. Therefore, it is not necessary to make one's confession before every Eucharistic Communion. This is the first point. It is only necessary when you have committed a really serious sin, when you have deeply offended Jesus, so that your friendship is destroyed, and you have to start again. Only in that case, when you are in a state of "mortal" sin, in other words, grave (sin), is it necessary to go to confession before Communion. This is my first point.

My second point: even if, as I said, it is not necessary to go to confession before each Communion, it is very helpful to confess with a certain regularity. It is true: our sins are always the same, but we clean our homes, our rooms, at least once a week, even if the dirt is always the same; in order to live in cleanliness, in order to start again. Otherwise, the dirt might not be seen, but it builds up.

Something similar can be said about the soul, for me myself: if I never go to confession, my soul is neglected and, in the end, I am always pleased with myself and no longer understand that I must always work hard to improve, that I must make progress. And this cleansing of the soul which Jesus gives us in the Sacrament of Confession helps us to make our consciences more alert, more open, and hence, it also helps us to mature spiritually and as human persons.

Therefore, two things: confession is only necessary in the case of a serious sin, but it is very helpful to confess regularly in order to foster the cleanliness and beauty of the soul and to mature, day by day, in life.

Jesus is really present

3. Andrea: In preparing me for my First Communion day, my catechist told me that



The Pope's First Communion

1. Andrea: Dear Pope, what are your memories of your First Communion day?

I would first like to say thank you for this celebration of faith that you are offering to me, for your presence and for your joy. I greet you and thank you for the hug I have received from some of you, a hug that, of course, symbolically stands for you all.

As for the question, of course I remember my First Communion day very well. It was a lovely Sunday in March 1936, 69 years ago. It was a sunny day, the church looked very beautiful, there was music... There were so many beautiful things that I remember. There were about 30 of us, boys and girls from my little village of no more than 500 inhabitants.

But at the heart of my joyful and beautiful memories is this one — and your spokesperson said the same thing: I understood that Jesus had entered my heart. He had actually visited me. And with Jesus, God Himself was with me. And I realized that this is a gift of love that is truly worth more than all the other things that life can give.

So on that day, I was really filled with great joy, because Jesus came to me and I realized that a new stage in my life was beginning, I was 9 years old, and that it was henceforth important to stay faithful to that encounter, to that Communion. I promised the Lord as best I could: "I always want to stay with You", and I prayed to Him, "but above all, stay with me". So I went on living

how souls are destroyed, but also the earth. In this way we can see that it is important, and I would say fundamental, to be nourished by Jesus in Communion. It is He who gives us enlightenment, offers us guidance for our lives, a guidance that we need.

The Bread of Life

6. Anna: Dear Pope, can you explain to us what Jesus meant when He said to the people who were following Him: "I am the Bread of Life?"

First of all, perhaps we should explain clearly what bread is. Today, we have a refined cuisine, rich in very different foods, but in simpler situations, bread is the basic source of nourishment; and when Jesus called Himself the Bread of Life, the bread is, shall we say, the initial, an abbreviation that stands for all nourishment. And as we need to nourish our bodies in order to live, so we also need to nourish our spirits, our souls and our wills. As human persons, we do not only have bodies but also souls; we are thinking beings with minds and wills. We must also nourish our spirits and our souls, so that they can develop and truly attain their fulfilment.



And therefore, if Jesus says: "I am the Bread of Life", it means that Jesus Himself is the nourishment we need for our soul, for our inner self, because the soul also needs food. And technical things do not suffice, although they are so important. We really need God's friendship, which helps us to make the right decisions. We need to mature as human beings. In other words: Jesus nourishes us so that we can truly become mature people, and our lives become good.

Eucharistic Adoration

7. Adriano: Holy Father, they've told us that today we will have Eucharistic Adoration. What is it? How is it done? Can you explain it to us? Thank you.

We will see straightaway what adoration is and how it is done, because everything has been properly prepared for it: we will say prayers, we will sing, kneel, and in this way we will be in Jesus' presence. But of course, your question requires a deeper answer: not only how you do adoration, but what adoration is. I would say: adoration is recognizing that Jesus is my Lord, that Jesus shows me the way to take, and that I will live well only if I know the road that Jesus points out, and follow the path He shows me.

Therefore, adoration means saying: "Jesus, I am yours. I will follow You in my life, I never want to lose this friendship, this communion with You." I could also say that adoration is essentially an embrace with Jesus in which I say to Him: "I am yours, and I ask You, please stay with me always."

Papal homily at the opening of the Synod

"Tolerance that only admits God as a private opinion, but that denies Him the public domain, the reality of the world and of our life, is not tolerance, but hypocrisy."

Here are excerpts of the homily Benedict XVI gave at the opening Mass of the Synod of Bishops on the Eucharist, held in St. Peter's Basilica, on October 2, 2005:

The reading from the prophet Isaiah (Chapter 5) and the Gospel of today put before our eyes one of the great images of the Sacred Scripture: the image of the vine... God created a vineyard — this is an image of His story of love with humanity, of His love for Israel, which He chose. The first thought of today's readings is therefore the following: to man, created in His image, God has infused in Him the ability to love and therefore the ability to also love Him, his Creator. With the song of love of the prophet Isaiah, God wishes to speak to the hearts of His people — and also to each one of us. "I created you in My image and likeness," He tells us. "I myself am love, and you are My image to the extent in which the splendour of love shines in you, to the extent in which you respond to Me with love."

God waits for us. He wants to be loved by us: shouldn't a similar call touch our hearts? In this very moment when we are celebrating the Eucharist, when we are inaugurating the Synod on the Eucharist, He comes to meet us, He comes to meet me. Will this find a reply? Or does this happen with us as with the vineyard, about which God says in Isaiah: "He expected it to yield fine grapes; wild grapes were all it yielded"? Is our Christian life often not perhaps rather vinegar than wine? Is it self-commiseration, conflict, indifference?

With this we have automatically arrived at the second fundamental thought of today's readings. They speak first of all of the goodness of the creation of God and of the greatness of the choice by which he expects of us and loves us. But then they also speak of the subsequent story — of man's failure. God had planted very select vines and, in spite of this, wild grapes ripened. In what do these wild grapes consist? Good grapes which God was expecting — says the prophet — should have consisted in justice and uprightness. Instead, wild grapes bring violence, bloodshed, and oppression, which make people groan under the yoke of injustice.

In the Gospel, the image changes: the vine produces good grapes, but the tenants keep them for themselves. They are not willing to give them to the owner. They beat and kill his messengers, and kill his Son. Their reasons are simple: they want to become owners; they take over what does not belong to them. In the Old Testament, first of all, there is an accusation against violating social justice, for despising man by man. However, what appears in the background is that by despising the Torah, that right given by God, it is God Himself who is despised; man only wants to enjoy his own power.

This aspect is fully underlined in the parable of Jesus: the tenants do not want a landowner — and these tenants are also a mirror of ourselves. We men, to which creation, so to say, is entrusted to manage, usurp it. We want to be the direct landowners, and by ourselves. We want to own the world and our own lives in an unlimited way. God is our stumbling stone. Either we make Him a simple devout expression, or He is denied everything. He is banished from public life, thus losing all meaning. Tolerance, which admits God as a private opinion, but denies Him in the public domain, the reality in the world and in our life, is not tolerance, but hypocrisy.

However, wherever man makes himself the only master of the world and of himself, justice cannot exist. Only the freedom of power and interests can dominate there. Of course, one can send the Son out of the vineyard and kill him, in order to selfishly taste the fruits of the earth alone. But then, the vineyard will soon be changed into uncultivated land trodden by wild boars, as says the responsorial Psalm (Cf. 79:14)

Hence, we reach the third element of today's readings. The Lord, in the Old as in the New Testament, proclaims judgement on the unfaithful vineyard. The judgement which Isaiah foresaw became reality in the great wars and exiles carried out by the Assyrians and Babylonians. The judgement proclaimed by Our Lord Jesus refers above all to the destruction of Jerusalem in the year 70. But the threat of judgement also concerns us, the Church in Europe, Europe and the West in general. With this Gospel, the Lord is also crying out to our ears the words which, in the Apocalypse, He addressed to the Church of Ephesus "If you will not repent, I shall come to you and take your lamp-stand from its place" (Rv 2:5). Light can also be taken away from us, and we are right to let this warning ring again in our soul in all its seriousness, crying out at the same time to the Lord: "Help us to convert! Give us all the grace of true renewal! Do not allow Your light in our midst to blow out! Strengthen our faith, our hope, and our love. So that we can bring good fruit!"

However, at this point we ask ourselves: "But isn't there any promise, any comforting word in the reading and in the page of today's Gospel? Is the last word a threat?" No! The promise is there, and it is the last one, the essential one. We can see this in the Alleluia verse, taken from the Gospel of John: "I am the vine, you are the branches. Whoever remains in Me, with Me in him, bears fruit in plenty (Jn 15:5).

With these words of the Lord, John shows us the last and true result of the story of God's vineyard. God never fails. At the end He wins, love wins... He, who in Canaan changed water into wine, changed His blood into the wine of the true love, and thus changed the wine into His blood. He anticipated His death in the Cenacle, and transformed it in the gift of Himself, in an act of radical love. His blood is a gift; it is love, and for this reason it is true wine which the Creator was expecting. In this way, Christ Himself has become life, and this vine always brings good fruit: the presence of His love for us, which is indestructible.

In the Holy Eucharist, Jesus draws us all towards Him from the Cross (Jn 12:32) and makes us become branches of life which is He Himself. If we remain united to Him, then we will also bear fruit; then also from us there will no longer be the vinegar of self-sufficiency, of discontent of God and of His creation, but the good wine of joy in God and of love towards one's neighbour.

Our next "Siege of Jericho"

in our headquarters in Rougemont

March 19-25, 2006

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

The Eucharist: Living Bread for the Peace of the World

Message of the Synod of Bishops on the Eucharist

On October 21, at the end of the Synod of Bishops on the Eucharist, held at the Vatican, the 256 Bishops who attended the meeting approved the Message of the Synod of Bishops to the People of God; the commission for its writing was presided over by Cardinal Marc Ouellet of Quebec City. The goal of this Synod was to offer proposals to the Holy Father that might help him to update and deepen the Eucharistic life of the Church; Pope Benedict XVI is to issue an Apostolic Exhortation on this issue in the coming months. Here are excerpts from this message of the Synod:

Christ is living in His Church, as He promised (see Mt 28:20). He remains with us always until the end of the world. He gives Himself to us in the Most Holy Sacrament of the Eucharist, along with the joy of loving as He loved. He commands us to share His victorious love with our brothers and sisters of the whole world. This is the joyful message that we proclaim to you, beloved brothers and sisters, at the end of the Synod of Bishops on the Eucharist.

Listening to the suffering of the world

The meeting of the Synod has been an intense time of sharing and witnessing to the life of the Church in the different continents. We have been made aware of extreme situations and suffering generated by wars, hunger, different forms of terrorism and injustice, which touch the daily life of hundreds of millions of human beings. The explosive violence in the Middle East and in Africa has reminded us that the African continent has been forgotten by the public opinion of the world. Natural disasters, which seem to have multiplied, force us to look upon nature with greater respect, and to strengthen our solidarity with those suffering peoples.

We have not remained silent before the consequences of secularization, present above all in the West, that lead to religious indifference and various expressions of relativism. We have remembered and denounced the situations of injustice and extreme poverty that are in evidence everywhere, but especially in Latin America, in Africa, and in Asia. All this suffering cries out to God, and challenges the conscience of humanity. It challenges us all. What is becoming of the global village of our earth, the threatened environment that risks being ruined? What can be done so that, in this era of globalization, solidarity might triumph over suffering and misery?

We also direct our thoughts to those who govern the nations that they take diligent care to provide access to the common good for all. We ask that they be promoters of the dignity of every human being, from conception till natural death. We ask them to enact laws which respect the natural rights of marriage and the family. For our part, we will continue to participate actively in a common effort to generate lasting conditions for genuine progress for the whole human family, where no one is lacking his or her daily bread.

"Do this in memory of Me"

On the eve of His Passion, "Jesus took the bread, blessed it, broke it, and gave it to the disciples, saying, 'Take, eat, this is My Body.' Then he took the cup, and when He had given thanks, He gave it to them saying, 'Drink of it all of you; for this is My Blood, the Blood of the covenant, which is poured out for many for the forgiveness of sins' (Mt 26:25-28). 'Do this in memory of Me' (Lk 22:19; 1 Cor 11:24-25). From its beginnings, the Church has remembered the death and resurrection of Jesus with the same words

and actions of the Last Supper, asking the Spirit to transform the bread and wine into the Body and into the Blood of Christ. We firmly believe, and we teach in the constant tradition of the Church, that the words of Jesus pronounced by the priest at the Mass, in the power of the Holy Spirit, effect what they signify. They bring about the real presence of the risen Christ. The Church lives from this gift par excellence that gathers it, purifies it, and transforms it into the one body of Christ, animated by the one Spirit (see Eph 5:29).



The Eucharist is the gift of love, love of the Father who sent His only Son so that the world might be saved (see Jn 3:16-17); the love of Christ who loved us to the end (see Jn 13:1); the love of God poured into our hearts by the Holy Spirit (see Rom 5:5), who cries out in us "Abba, Father!" (Gal 4:6). In celebrating the Holy Sacrifice, therefore, we joyfully announce the salvation of the world in proclaiming the victorious death of the Lord until He comes. In our communion with his Body, we receive the "pledge" of our own resurrection.

Forty years after the Second Vatican Council, we wanted to examine to what extent the mysteries of the Faith are adequately expressed and celebrated in our liturgical assemblies. The Synod reaffirms that the Second Vatican Council provided the necessary basis for an authentic liturgical renewal. It is necessary now to cultivate the positive fruits of this reform, and to correct abuses that have crept into liturgical practice. We are convinced that respect for the sacred character of the liturgy is transmitted by genuine fidelity to liturgical norms of legitimate authority. No one should consider himself master of the Church's liturgy. Living Faith that recognizes the presence of the Lord is the first condition for beautiful liturgical celebrations, which give a genuine "Amen" to the glory of God.

Challenges for a Eucharistic renewal

The life of our Churches is also marked by shadows and problems which we have not ignored. In the first place, we think of the loss of the sense of sin and the persistent crisis in the practice of the Sacrament of Penance. It is important to rediscover its deepest meaning; it is a conversion and a precious remedy given by the risen Christ for the forgiveness of sins (see Jn 20:23) and for the growth of love towards Him and our brothers and sisters.

It is interesting to notice, that more and more young people, suitably catechized, practice confessing their personal sins, so revealing an awareness of the reconciliation required for the worthy reception of Holy Communion.

We know the sadness of those who do not have access to sacramental Communion because of their family situations that do not conform to the Commandment of the Lord (see Mt 19:3-9). Some divorced and remarried people sadly accept their inability to take sacramental Communion, and they make an offering of it to God. Others are not able to understand this restriction, and live with an internal frustration. We reaffirm that, while we do not endorse their choice, they are not excluded from the life of the Church. We ask that they participate in Sunday Mass and devote themselves assiduously to listening to the Word of God so that it might nourish their life of Faith, of love, and of conversion. We wish to tell them how close we are to them in prayer and pastoral concern. Together, let us ask the Lord to obey His Will faithfully.

We have also observed that, in certain areas, there is a lessening of the sense of the sacred that affects not only the active and fruitful participation of the faithful at Mass, but also the manner in which the celebration takes place and the quality of the witness that Christians are called to give. We seek to revive, by means of the Holy Eucharist, the sense and joy of belonging to the Catholic community, as an increasing number of departures from the Church is evident in certain countries. The fact of de-Christianization calls for a better formation to Christian life in families so that sacramental practice is revitalized and genuinely expresses the content of the Faith. We therefore invite parents, pastors, and catechists to work toward re-establishing a strategy for evangelization and education in the Faith at the beginning of this new millennium.

Before the Lord of history and the future of the world, the poor of every generation and today, the ever-increasing number of victims of injustice, and all the forgotten of this world, challenge us. They remind us of Christ's agony, until the end of the world. These sufferings cannot remain extraneous to the celebration of the Eucharistic Mystery which summons all of us to work for justice and the transformation of the world in an active and conscious fashion, on the basis of the social teaching of the Church that promotes the centrality and the dignity of the human person.

"We cannot delude ourselves: mutual love and especially the care that we show for those who are in need, will indicate that we will be recognized as true disciples of Christ (see Jn 13:35; Mt 25:31-46). This is the criterion that will attest the authenticity of our Eucharistic celebrations."

Dear young people, the Holy Father Benedict XVI has repeatedly said that you lose nothing when you give yourselves to Christ. We take up again his strong and serene words from his inaugural Mass that direct you toward true happiness, with the greatest respect for your personal freedom: "Do not be afraid of Christ! He takes nothing away, and He gives you everything. When we give ourselves to Him, we receive a hundred-fold in return. Yes, open, open wide the doors to Christ - and you will find true life." We have great trust in your capacity and your desire to develop the positive values in the world, and to change what is unjust and violent. Please count upon our support and our

prayer so that we may together accept the challenge to build the future with Christ. You are the "sentinels of the morning" and the "explorers of the future." Do not fail to draw from the source of divine energy in the Holy Eucharist to bring about the changes that are necessary.

Dear Christian married couples and your families, your vocation to holiness begins as the domestic Church, is nourished at the Holy Table of the Eucharist. Your faith in the Sacrament of Marriage transforms your nuptial union into a Temple of the Holy Spirit, into a rich source of new life, generating children, the fruit of your love. We have often spoken of you at the Synod because we are conscious of the fragility and the uncertainties of the world today.

Remain strong in your struggle to educate your children in the Faith. You are the source where vocations to the priesthood and the religious life are born. Do not forget that Christ dwells in your union; He blesses it with all the graces you need to live your vocation in a saintly way. We encourage you to maintain the practice of participating as a family in the Sunday Eucharist. In this way, you bring joy to the heart of Jesus, who has said: "Let the little children come to Me" (Mk 10:14).

23. We wish to address a special word to all the suffering, especially the sick and the handicapped, who are united with Christ's sacrifice through their suffering (see Rom 12:2). In your suffering of body and heart, you participate in a special way in the sacrifice of the Eucharist, and you are privileged witnesses of the love which comes from it. We are certain that in the moment when we experience our own frailty and limitations, the strength of the Eucharist can be a great help. United to the Paschal Mystery of Christ, we find the answer to the anguish of suffering and death, especially when sickness strikes innocent children. We are close to you all, and especially close to those of you who are dying and who receive the Body of Christ as Viaticum for their final journey toward the Kingdom.

Beloved Brothers and Sisters, Peace be with you!

Synod: Bishops call for Communion on the tongue

On October 5, 2005, during the Synod of Bishops in the Vatican, Archbishop Jan Pawel Lenga M.I.C., from Karaganda, Kazakhstan, called to mind the sacredness of the Eucharist and discussed ways to highlight this fact. He said that "among the liturgical innovations produced in the Western world, two in particular tend to cloud the visible aspect of the Eucharist, especially as regards its centrality and sacredness: the removal of the tabernacle from the center, and the distribution of Communion in the hand."

"Communion in the hand", he said, "is spreading and even prevailing as being easier, as a kind of fashion... Therefore, I humbly propose the following practical propositions: that the Holy See issue a universal regulation establishing the official way of receiving Communion as being in the mouth and kneeling; with Communion in the hand to be reserved for the clergy alone." He likewise asked that "bishops in places where Communion in the hand has been introduced, work with pastoral prudence to bring the faithful slowly back to the official rite of Communion, valid for all local Churches."

Cardinal Janis Pujats of Riga, Latvia, was the first to raise the issue, telling the synod Oct. 3 that he thought Catholics should receive Communion on the tongue — while kneeling. When communicants stand, Cardinal Pujats said, he feels like a dentist looking into their mouths.

Benedict XVI assails "social plague" of usury

VATICAN CITY, November 23, 2005 (zenit.org) — Benedict XVI condemned the "social plague" of usury, and said that it should be combated through prevention, solidarity and education.

The Pope made his appeal at the end of today's general audience, which gathered more than 25,000 pilgrims, including 2,000 members of the National Anti-Usury Consultancy. This association of volunteers of Christian inspiration offers guarantees to banks, or technical assistance to free from their grip victims or possible victims of being charged excessive interest rates, and encourages cultural endeavors and activities of formation to promote respect for legality. They celebrated their 10th anniversary by attending the audience in St. Peter's Square and a Mass celebrated later in St. Peter's Basilica.

"Dear friends," the Holy Father said, "your presence in such large numbers gives me the opportunity to express my heartfelt appreciation for the courageous and generous activity you carry out in support of the families of people hit by the deplorable social plague of usury. I hope that many people will stand alongside you to support your worthy commitment in the field of prevention, solidarity, and education," he added.

On the same day, in Genoa, Italy, Cardinal Tarsicio Bertone also denounced the usurious practices of international monetary

agencies: loans by the World Bank and the International Monetary Fund, as well as country-to-country loans, are usurious and should be declared illegal, says the archbishop of Genoa.

Cardinal Tarsicio Bertone voiced this criticism when speaking about low-income nations during a congress entitled "We Are Still in Debt: Africa Cannot Wait." The congress was organized by the diocesan Justice and Peace Commission in collaboration with Italy-Africa, the Genoa Municipality, and the Justice and Solidarity Foundation.

"Debt in fact becomes usury when it harms the inalienable right to life, namely, all those rights that have not been given to man but that belong to him by nature," Cardinal Bertone told the congress. His words were broadcast by Vatican Radio.

The cardinal also criticized the "technocrats, especially those of the multinationals, of the World Bank, and of the Monetary Fund, who impose on poor populations unacceptable conditions, such as compulsory sterilization, or the obligation to close Catholic schools."

He described usury as "indirect homicide when it causes death and fosters misery and poverty." He said a debt of \$6,000 weighs on each child born in low-income nations, half of whose gross national product goes toward paying the interest on the debt.

Proclaim Faith with courage, Pope says to Austrian Bishops

On November 5, receiving the Austrian bishops who had come to him one by one on their "ad limina apostolorum" visit — as the bishops of each nation are required to do every five years — and summing up his conversations with them, Benedict XVI urged them to "change course."

To begin with, the Pope exhorted them to "look reality in the face with courage, without letting optimism, which is always a lure for us, represent an obstacle to calling things by their names with complete objectivity, and without embellishment."

He then recalled the "sorrowful" fact that "the process of secularization, which is now increasingly significant for Europe, did not even pause at the doors of Catholic Austria. Adherence to Church teaching is diminishing among many of the faithful, and this leads to loss of certainty in the Faith and a lessening of reverential fear for the law of God." After this, he asked: "So, then, what can we do?"

"As you well know, the confession of the Faith is one of the bishop's primary duties. 'I did not draw back,' St. Paul says in Miletus to the pastors of the Church of Ephesus, 'from the task of proclaiming to you the whole counsel of God' (Acts 20:27). It is true that we bishops must act with discretion. Nevertheless, this prudence must not prevent us from presenting the Word of God in all its clarity, including those things that are heard less willingly, or that consistently provoke reactions of protest and derision."

"You, dear brothers in the Episcopacy, know this well: there are some topics relating to the truth of the Faith, and above all to moral doctrine, which are not present in the



catechesis and preaching of your dioceses to a sufficient extent, and which sometimes, for example in pastoral outreach to youth in the parishes or groups, are either not confronted at all, or are not addressed in the clear sense understood by the Church.

"Thanks be to God, it is not like this everywhere. Perhaps those who are respon-

sible for the proclamation [of the Gospel] are afraid that people may draw back if they speak too clearly. However, experience in general demonstrates that it is precisely the opposite that happens. Don't deceive yourselves! Catholic teaching offered in an incomplete manner is a contradiction of itself, and cannot be fruitful in the long term. The proclamation of the Kingdom of God goes hand in hand with the demand for conversion and with the love that encourages, that knows the way, that teaches that, with the grace of God, even that which seemed impossible becomes possible."

"Think of how, little by little, religious instruction, catechesis on various levels, and preaching can be improved, deepened, and, so to speak, completed! Please, make zealous use of the 'Compendium' and the 'Catechism of the Catholic Church'! Have the priests and catechists adopt these tools, have them explained in the parishes, have them used in families as important reading material! Amid the uncertainty of this period of history and this society, offer to men the certainty of the fullness of the Church's Faith! The clarity and the beauty of the Catholic Faith are what make man's life shine, even today! This is especially the case when it is presented by enthusiastic and exciting witnesses."

Sandro Magister
www.chiesa.espressonline.it

The purity of soul necessary for Holy Communion

For Catholics to receive the Body and Blood of Jesus Christ in Holy Communion while in the state of mortal sin (having committed a mortal or grave sin which has not been confessed and forgiven in Sacramental Confession) is itself a mortal sin — a mortal sin of sacrilege.

by Fr. Stefano Manelli,
O.F.M. Conv., S.T.D.

What is there to say about the great purity of soul with which the saints approached to receive the Bread of Angels? We know that they had a great delicacy of conscience which was truly angelic. Aware of their own misery, they tried to present themselves to Jesus "holy and immaculate", (Eph. 1:4) repeating with the Republican, "O God, be merciful to me a sinner" (Luke 18:13), and having recourse with great care to the cleansing of Confession.

When St. Jerome was brought Holy Viaticum at the end of his life, the saint prostrated himself on the ground in adoration, and he was heard to repeat with profound humility the words of St. Elizabeth and those of St. Peter, "How is this, that my Lord should come to me?" "Depart from me, for I am a sinful man, O Lord" (Luke 5:8). And how many times was the angelic and seraphic St. Gemma Galgani tempted to not receive Holy Communion, holding herself to be nothing else than a vile dunghill!

St. Padre Pio of Pietrelcina used to repeat with trepidation to his brethren, "God sees blights even in the angels. What must He see in me!" For this reason, he was very diligent in making his sacramental Confessions.

"Oh, if we could only understand Who is that God Whom we receive in Holy Communion, then what purity of heart we would bring to Him!" exclaimed St. Mary Magdalen of Pazzi.

For this reason, St. Hugh, St. Thomas Aquinas, St. Francis de Sales, St. Ignatius, St. Charles Borromeo, St. Francis Borgia, St. Louis Bertrand, St. Joseph Cupertino, St. Leonard of Port Maurice, and many other saints went to Confession every day before celebrating Holy Mass.

St. Camillus de Lellis never celebrated Holy Mass without first going to Confession, because he wanted at least "to dust off" his soul. Once, at sundown in a public square in Livorno, before taking leave of a priest of the same religious order, foreseeing that he would not have a priest to confess to on the following morning before his Mass, paused, took off his hat, made the sign of the Cross, and went to Confession right there in the square to his confrere.

Also, St. Alphonsus, St. Joseph Cafasso, St. John Bosco, St. Pius X, and St. Padre Pio of Pietrelcina went to Confession very often. And why did St. Pius X wish to lower the age for First Holy Communion to seven years, if not to allow Jesus to enter into the innocent hearts of children, which are so similar to angels. And why was Padre Pio so delighted when they brought him five-year-old children who were prepared for First Holy Communion?

The saints applied to perfection the directive of the Holy Spirit, "Let everyone first examine himself, and then eat of that Bread and drink of that Chalice; because he who eats and drinks unworthily, eats and drinks unto his own condemnation" (1Cor. 11:28-29).

To examine themselves, to repent, to accuse themselves in Confession, and to ask pardon of God, and in this way even every day profit from the Sacrament of Confession, was something natural for the saints. How

fortunate they were to be capable of so much! The fruits of sanctification were constant and abundant because the purity of soul with which each saint welcomed into himself Jesus, "the Wheat of the elect," (Zach. 9:17) was like the good ground "...which brings forth fruit in patience" (Luke 8:15).



St. Anthony Mary Claret illustrates this fact very well: "When we go to Holy Communion, all of us receive the same Lord Jesus, but not all receive the same grace nor are the same effects produced in all. This comes from our greater or lesser disposition. To explain this fact, I will take an example from nature. Consider the process of grafting. The more similar the one plant is to the other, the better the graft will succeed. Likewise, the more resemblance there is between the one that goes to Communion and Jesus, so much the better will the fruits of Holy Communion be." The Sacrament of Confession is in fact the excellent means whereby the similarity between the soul and Jesus is restored.

For this reason, St. Francis de Sales taught his spiritual children: "Go to Confession with humility and devotion... if it is possible, every time that you go to Holy Communion, even though you do not feel in your conscience any remorse of mortal sin."

In this regard, it is well to recall the teaching of the Church. Holy Communion must be received only while one is in the grace of God. Therefore, when one has committed a mortal sin, even if one has repented of it and has a great desire to receive Holy Communion, it is necessary and indispensable to confess oneself first before receiving Holy Communion; otherwise one commits a most grave sin of sacrilege, for which Jesus said to St. Bridget, "There does not exist on earth a punishment which is great enough to punish it sufficiently!"

St. Ambrose said that persons who commit this sacrilege "come into church with a few sins, and leave it burdened with many." St. Cyril wrote something yet stronger: "They who make a sacrilegious Communion receive Satan and Jesus Christ into their hearts — Satan, that they may let him rule, and Jesus Christ, that they may offer Him in sacrifice as a Victim to Satan."

Thus the Catechism of the Council of Trent (De Euch., v.i) declares: "As of all the sacred mysteries... none can compare with the... Eucharist, so likewise for no crime is there heavier punishment to be feared from God than for the unholy or irreligious use by the faithful of that which... contains the very Author and Source of holiness."

On the other hand, Confession made before Holy Communion to render a soul already in the state of Sanctifying Grace more pure and more beautiful, is something precious even though not required. It is precious because it clothes the soul with a more beautiful "wedding garment" (cf Matt. 22:12) with which it may take its place at the table of the angels.

For this reason, the most conscientious souls have always made frequent use (at least once a week) of the sacramental cleansing of absolution, even for venial sins. If you want great purity of soul in order to receive Jesus, no purity shines brighter than that which one obtains when he makes a good confession, where the cleansing Blood of Jesus renders the repentant soul divinely bright and beautiful. "The soul that receives the Divine Blood becomes beautiful, as being clothed in a more precious garment, and it appears so beautiful aglow that if you could see it, you would be tempted to adore it," declared St. Magdalen di Pazzi.

The Mass isn't entertainment, says Cardinal Arinze

VATICAN CITY, NOV. 16, 2005 (Zenit.org) — The Mass is a moment of reflection and encounter with God, rather than a form of entertainment, says Cardinal Francis Arinze. In an interview with Inside the Vatican magazine, the prefect of the Congregation for Divine Worship and the Sacraments made a comprehensive assessment of the recent Synod of Bishops on the Eucharist and of developments in liturgical practice 40 years after the Second Vatican Council. Regarding "music in the liturgy, we should start by saying that Gregorian music is the Church's precious heritage," he said. "It should stay. It should not be banished. If therefore in a particular diocese or country, no one hears Gregorian music anymore, then somebody has made a mistake somewhere."

"People don't come to Mass in order to be entertained. They come to Mass to adore God, to thank him, to ask pardon for sins, and to ask for other things that they need. When they want entertainment, they know where to go — parish hall, theater, presuming that their entertainment is acceptable from a moral theological point of view," added the cardinal, 73, who this year celebrated the 40th anniversary of his episcopal ordination.

"Vatican II brought many good things, but everything has not been positive, and the Synod recognized that there have been shadows," Cardinal Arinze acknowledged. "There has been a bit of neglect of the Holy Eucharist outside Mass," he said. "A lot of ignorance. A lot of temptations to showmanship for the priest who celebrates facing the people. If he is not very disciplined, he will soon become a performer. He may not realize it, but he will be projecting himself rather than projecting Christ."

"So there are problems. However, some of the problems were not caused by Vatican II, but they were caused by children of the Church after Vatican II. Some of them talking of Vatican II push their own agenda. We have to watch that. People pushing their own agenda, justifying it as the 'spirit of Vatican II.'" The Vatican prefect continued: "So, if only people would be more faithful to what has been laid down, not by people who just like to make laws for other people, but what follows from what we believe. 'Lex orandi, Lex credendi.' It is our Faith that directs our prayer life, and if we genuflect in front of the tabernacle, it is because we believe that Jesus is there, and is God."

Messages of Our Lady in Akita, Japan

Serious Messages for the world, like at Fatima

In 1973, the Blessed Virgin Mary gave Sister Agnes Katsuko Sasagawa in Akita, Japan, three Messages through a statue of Mary. Bathed in a brilliant light, the statue became alive and spoke with a voice of indescribable beauty. Her Guardian Angel also appeared and taught her to pray.

The wooden statue, about 3 feet high, had been carved by an artist on the request of the Sisters of the Institute of the Handmaids of the Eucharist, founded by the local Bishop, Most Rev. John Shojiro Ito, of the Diocese of Niigata. This statue, from which the voice came, wept 101 times over a course of several years, from January 4, 1975, to September 15, 1981, the Feast of Our Lady of Seven Sorrows. It also perspired abundantly, and the perspiration sent out a sweet perfume. Its right palm bled from a wound that had the form of a cross.

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

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

Miraculous events

The events began on June 12-14, 1973. During these days, Sister Agnes saw a brilliant light coming from the tabernacle. On Thursday, June 28, eve of the Feast of the Sacred Heart, Sister Agnes again saw a blinding light from the Blessed Sacrament, rays of light, and a multitude of angels surrounding the altar in adoration before the Host.

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

This phenomenon recurs every week, and Bishop Ito himself witnesses it: on Thursday evening, the wound is still dried out, but it begins to swell up, and scratches form on the skin. On Friday morning, blood flows and impregnates the bandages of gauze. On Saturday morning, the wound stops bleeding and becomes dry again. This phenomenon lasted the whole month of July.

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

Messages of Mary

In the chapel, the statue of the Virgin Mary came to life, and a voice of indescribable beauty struck her totally-deaf ears. This was to be the first Message of Mary:

"My daughter, My novice, you have obeyed Me well in abandoning all to follow

Me. Is the infirmity of your ears painful? Your deafness will be healed, be sure. Be patient. It is the last trial. Does the wound of your hand cause you to suffer? Pray in reparation for the sins of men. Each person in this community is My irreplaceable daughter. Do you say well the prayer of the Handmaids of the Eucharist? Then, let us pray it together:



The statue of Our Lady shedding tears

"Most Sacred Heart of Jesus, truly present in the Holy Eucharist, I consecrate my body and soul to be entirely one with Your Heart, being sacrificed at every instant on all the altars of the world and giving praise to the Father, pleading for the coming of His Kingdom. Please receive this humble offering of myself. Use me as You will for the glory of the Father and the salvation of souls.

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

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

On August 3, 1973, the First Friday of the month, Sister Agnes received the second Message from Mary:

"My daughter, My novice, do you love the Lord? If you love the Lord, listen to what I have to say to you. It is very important. You will convey it to your superior.

"Many men in this world afflict the Lord. I desire souls to console Him to soften the anger of the Heavenly Father. I wish, with My Son, for souls who will repair, by their suffering and their poverty, for the sinners and ingrates.

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

"Prayer, penance, and courageous sacrifices can soften the Father's anger. I desire this also from your community, that it love poverty, that it sanctify itself and pray in reparation for the ingratitude and outrages of so many men. Recite the prayer of the Handmaids of the Eucharist with awareness

of its meaning; put it into practice: offer (whatever God may send) in reparation for sins. Let each one endeavour, according to her capacity and position, to offer herself entirely to the Lord.

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

It was on Saturday, October 13, the anniversary day of the last Apparition of the Virgin Mary to the three children of Fatima, that Mary gave to Sister Agnes Her third Message, the most important and serious one:

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

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

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

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

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

Approval of the local Bishop

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

Approval of Rome

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

The flow and cancellation of money

Mr. Henry Raynel, of New Zealand, has been acquainted with the Social Credit philosophy for over 50 years, and upon our request, came to our Congress in Rougemont this year to give lectures on Social Credit. Part 1 was published in our previous issue; Here is part 2. (The third and final part will be published in our next issue.)



by Henry Raynel

Earlier (see Michael's previous issue), we discussed the ownership of society's money supply and the importance of enacting legislation to confer the right of creation, ownership, and management to the nation, to the Government, and to the people of our nation. Our address and discussion illustrated the tremendous benefit that would result for every individual in society.

Today I want to discuss and delve a little more about enacting legislation for society to establish, own, and manage its own money supply. I want to briefly comment about just one aspect only: on savings for investment. And I was also like to briefly comment about society paying its debts to bankers.

Our first priority right now is to progress our discussion beyond money creation to talk about money flow and money cancellation, and how it relates to industry and commerce. **Society's money supply is created and cancelled continuously as it flows through each cycle of production and consumption of all goods and services.** I have endeavoured to illustrate this in an elementary picture form which I will show you at the end of the lecture.

My experience in teaching Social Credit has proved to me that the flow-and-cancellation subject is a stumbling block for many of our conscientious supporters. My mother teaching me the Christian philosophy, combined with my father's support for a typical farmers natural feelings for freedom and private enterprise, has given me the lifetime natural philosophy that helps me study and accept the natural reality of Social Credit.

Most people in the Social Credit Movement find it difficult to understand and accept that money cancels automatically when it is paid into commercial business bank accounts. Working with my own business has helped me understand flow and cancellation. Lack of understanding of flow and cancellation is one of the reasons why many Social Crediters have not got the confidence to advocate and campaign for society to actually own, create, and manage its money supply. And this understanding gives one confidence and enthusiasm to become a crusader.

Our army of crusaders are dependent on the understanding of the leaders of our economic reform Movement. Because us leaders have a good understanding of Douglas and Louis Even, because we have a honest conviction that there is an alternative economic system based on freedom with financial security, the grassroots "will of the people", the people's army will be inspired and will follow us.

C.H. Douglas and his staunch disciples claim there is only one thing worse than a private banking money monopoly, and that is to marry the bankers' money creation with politicians and Government, and thereby create a complete Government dictatorship of both finance and politics. History of the performance of socialist governments has proved Douglas to be correct.

Right now, our nation's orthodox money

supply continuously flows as it is created for production, and cancels through distribution. Or to put it more simply, this is what is meant by creation flow and cancellation.

The present commercial banks operate the present system of money creation and cancellation that is very simple and, fortunately, very efficient. There would be no need for a Government operating the new economics of Social Credit to change this aspect of how money functions. The change we must demand is that the ownership and flow of society's money from the beginning of the money pipeline be society owned and independently managed. **It would not be as now with bankers owning and managing society's total money supply flow as unrepayable permanent interest-bearing debt compounding exponentially. The people's money supply must be managed independently by a people's monetary authority.**

Let us talk quite precisely about creation flow and cancellation of society's money. Commercial bankers lend to businesses, as an example, and bankers also lend to our bakers to bake today's bread. And when the consumers have bought the bread in the days ahead, the shops return the money to the commercial bankers, and it is cancelled. If there is still a demand for more bread in the days ahead, the process will be repeated.

In this way, private-enterprise businesses fluctuate production and distribution according to consumer demand. Money flows: it is created for production, and it is cancelled when production is consumed. The old saying is: money is made round to go round, and its meaning is still basically true.

Now what is meant by "a cycle of production and consumption"? This involves a series of stages of production and the time needed to convert nature's raw materials — nature's free raw materials — by the application of energy into finished goods and services from where they are purchased by consumers. The cycle may take one year, one month, or less. This free portion of energy, which is all energy, except human energy, is our cultural inheritance.

C.H. Douglas once wrote: "Economic production is simply the conversion of one thing into another, and is primarily a matter of energy. It seems highly probable that both energy and production are only limited by our knowledge of how to apply them."

Statements by banking authorities

There are a large number of eminent banking authorities that could be quoted, but for professional proof of this, I will limit myself to only one.

The Rt. Hon. Reginald McKenna, one-time British Chancellor of the Exchequer and Chairman of the Midland Bank, addressed a meeting of shareholders of the bank on January 25, 1924, and said (as recorded in his book *Post-War Banking*):

"I am afraid the ordinary citizen will not like to be told that the banks can, and do, create and destroy money. The amount of finance in existence varies only with the action of the banks in increasing or decreasing deposits and bank purchases. We know how this is affected. Every loan, overdraft, or bank purchase creates a deposit, and every repayment of a loan, overdraft, or bank sale destroys a deposit."

This distinguished authority is acknowledgement and proof of my above statements that banks create and cancel the flow of money as it daily flows into banks, reducing loans, and if needed for the next cycle of production, it is created and flows to finance the next cycle of production.

Hopefully I have made the point perfectly clear which I am trying to emphasize.

All sections of our community's business people, all industry and commerce, obtain their financial requirements, *directly or indirectly*, from the commercial banks. There is no other creating and cancelling authority. Even legal tender is brought into circulation by the trading banks that purchase it with their own bank cheques.

Only a small number of registered banks carry out this creating and cancelling function with their cheque-clearing facility. All our commercial business companies, and even savings and lending institutions and financial companies, must process all their cheques and other financial transactions through the commercial banks cheque-clearing house. It is an efficient system.

I now wish to further advance my previous lecture about ownership of money and the constitutional establishment of a society's independent monetary authority. The following extract states the development beautifully. The gentlemen would probably rather that I use a different word, like excellently. I am quoting an extract from one of a series of reliable Social Credit booklets which was co-authored by the Social Credit secretariat chairman Donald Neale and his successor, secretariat chairman Alan Armstrong, an economist with an honours degree. Their publication is called *Sustainable Prosperity - Challenge and Change*. I am quoting from booklet 3 entitled *Money*, page 16, and published in 1994 by The Social Credit Secretariat of Edinburgh, Scotland, which speaks about the reform of the money-supply system.

"The power to create money must be withdrawn from the commercial banking system. The creation of the community's money supply, debt-free, must revert to a Government authority — a National Credit Authority — charged with the duty of maintaining a strict relationship between the volume of money supply and the volume of real-wealth production, allowing for imports and exports and for capital depreciation and appreciation, thereby ensuring that there is always 'effective demand' sufficient to clear the markets in each productive period. All the statistics necessary to do this are already available within the Central Statistical Office.

"This Authority would need to be so constituted as to be accountable to Parliament, but to be insulated from any form of political manipulation. In this respect, it would be similar to the Weights and Measures Office which is responsible for maintaining and enforcing observance of correct weights and measures in all trading, while being free from political pressure to tamper with those standards for political advantage.

"Critics who may object that money created under Government control would inevitably prove inflationary *must* be able to say why that must be so, when it would be created by precisely the same means and from the same source — the national credit — as the banks, and yet there is no allegation that bank-created money is inevitably inflationary.

"As Clifford H. Douglas insisted, 'Money is only a mechanism by means of which we deal with things. It has no properties except those we choose to give it. A phrase such as "There is no money in the country with which to do such and so" means absolutely nothing unless we are also saying that "the goods and services required to do this thing do not exist and cannot be produced; therefore it is useless to create the money equivalent of them." For instance, it is simply childish to say that a country has no money for social betterment or for any other purpose when it has the skill, the men, and the materials to create that betterment.'"

This key to reform the money system would open the way to further measurers designed: (1) to eliminate all possibility of inflation through the introduction of a scientific or just price, and (2) to eliminate the chronic deficiency of aggregate purchases.

ing power with aggregate prices through the introduction of a national dividend.

The national dividend

Now I will speak about the national dividend quoting from booklet 2 of the same source:

"The national dividend would be provided from part of the new money created on a Government account, and would be distributed as purchasing power to each member of the community as a right. It would be unrelated to earnings, and would be sufficient to ensure a 'certain standard of respect, health, and decency which is the first desideratum.'

"The national dividend would break the age-old link between employment and income, a necessary reform when, through technological progress, employment can no longer be regarded as the sole claim to income."

As soon as understanding becomes clear, then it becomes logical that society's total money supply can, and should be distributed in two flows: one portion of the flow to the Government Treasury to finance all Government spending, free of debt, and the second portion of the flow as loans, free of interest, to bankers for them to finance industry and commerce with low-cost loan finance. This shows clearly in the diagram that is attached. (See opposite diagram.) Government borrowing would cease, and the national debt, along with taxation, could be progressively eliminated in a reasonably short time.

We who understand our faulty private banking money system, our pre-the age of machines, the business-pricing system, and the reason for the inadequacy of our society's individuals-incomes system, we who understand have a responsibility to build, in a democratic way, a grass-roots "will of the people" army to pressure and force MP's to work in Parliament for honest natural policies that voters want, and to insist on the enactment of legislation appropriately. We must insist that MP's represent policies wanted by voters, and not policies foisted on us by banker economists, travelling salesmen, working and paid by bankers.

The key that will bring success is that the pressure from voters must be greater than the pressure from economists. It is as simple as that! History has proved that the will of the people can be the greatest power on earth. The shamed democracy we have is precious, and we must use it!

Savings

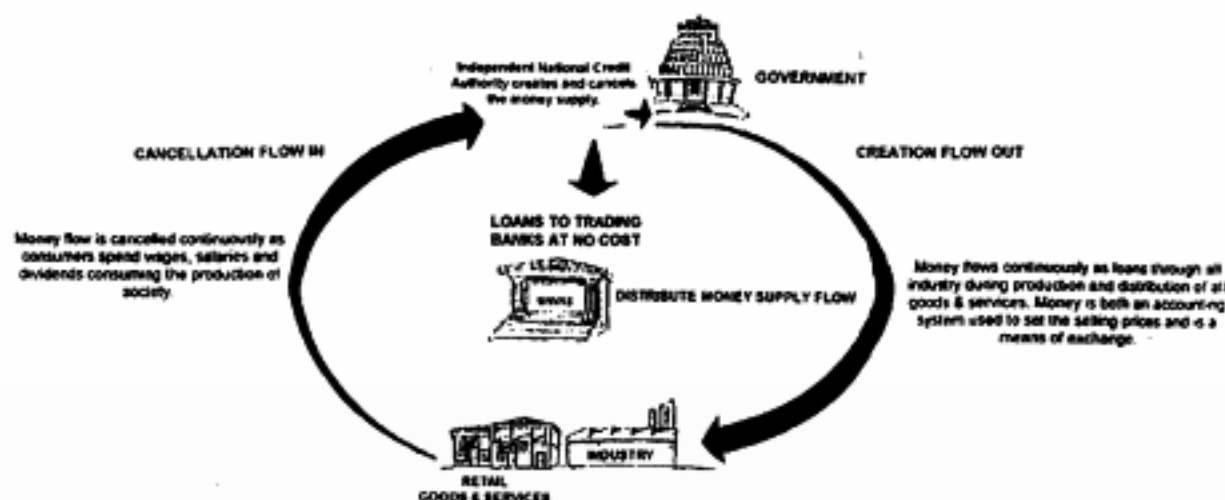
There is a false argument prevailing that consumers must save to finance industry and commerce. It is a deceitful whitewash of the worst type. The serious permanent shortage of total consumer income illustrates the falseness of the often-repeated statement that the main source of money to finance industry and commerce comes from people's savings.

This false propaganda perpetuates the lie that the main source of general investment finance is provided from people's savings. Yet every dollar saved from immediate use to buy today's goods and services available in shops and offices causes those goods to remain unsold. Only by somebody somewhere else in society borrowing extra bank-debt dollars can it be made possible for the goods represented by the saved dollars to be sold. The savings propaganda not only helps to shroud the fact that the banks own and create all of society's debt money, but also it very effectively portrays the false belief that there is no alternative, and that we must pay taxation-robbery out of our wages, salaries, and dividends.

The international financial oligarchy's well-educated, well-paid, economic managers are continuously travelling advising the nations of the world the policies that suit the Interna-

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

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



MODERNISED MONEY SUPPLY CYCLE FLOWING THE SOCIAL CREDIT WAY

By Henry Raynel

tional Bankers present evil economic system.

Debts cannot be paid back

Now I will make a brief comment on the impossibility of paying back society's debt to the banking owners. All money, every dollar that is circulating in society, is a borrowed dollar from the commercial banking system. Bankers create all of society's money as a debt — there is no other money in existence. It is therefore absolutely illogical and completely unrealistic for economists, university lecturers, politicians, and senior highly-positioned bankers to tell society that it must, or even can, pay back its debt. It is an absolute impossibility because of the very simple fact that all money is debt. If we could imagine all of our commercial bank loans to be repaid, there would be no money in society, and the economy, as it functions today, would collapse. What a sobering fact to think about. So why then do economists and highly-positioned bankers carefully nurse their secret?

We are responsible to let the cat out of the bag!

At present, in each country money comes from your banks, and it goes out in two flows. One flow is the debt building up in your Parliament, your Government, and the second flow flows out through industry and commerce. The both flows join together, the industry of Government flow and the general industry and commerce flow, and so they are going through the industry and commerce of State and private enterprise, flowing through goods and services of all descriptions. The goods and services are purchased by consumers, and the money in their pockets is spent, and the money is logically returned to the bank daily as the commercial people bank their takings.

Unfortunately, at the point of consumption of each cycle of production, the total amount that is paid out as wages, salaries, and profits or dividends is not available for the consumers to spend in the shops. A substantial amount of it is taken in taxation, and goes up in this flow to finance Government industry and commerce, or Government spending; the police, the armed forces, and all Government responsibilities. So the flow that we have as consumers to spend on the things we need is substantially less than what it should be for that one reason alone.

The functioning of banking is completely legal and legitimate; they have every right to function as they are doing their responsible work. The Government has delegated the right to create money to bankers. So they are just carrying out the job that legislature requires them to do. We may not be happy with some of the results, but they have every right to do it. And, fortunately, we have

somebody doing it. What kind of society would we have if there was no management in control! If it is not what we like, then it is up to us to protest against what we think is wrong, and have it changed. And this is what Social Credit is proposing.

On this graph entitled "Money is created and cancelled as it flows" (see diagram above) is shown the modernized supply-cycle flow under a Social Credit way. Society's total money supply flows through as the lecture stated. Now we have the situation where, with the wisdom of the people putting pressure on their members of Parliament, the members of Parliament get such pressure that was just a little bit more than the traditional economists.

All the statistics that are needed for society's monetary authority to manage the quantity of money are all available. So now we have a situation where society's management group can send the money into society. It will flow into a similar situation of what is happening now. As far as the citizens of society are concerned, the change is so simple and so efficient with the bankers just carrying on their important function, which they are doing now, that most people in society would not even know what has happened. So there would be no upheaval at all.

We have a position now where society's monetary authority is allocating money required to function State spending in one flow which, of course, is naturally free of cost. Now who owns the money supply? Society owns the money supply. So there is no need for taxes when you own the money supply.

One flow would go to the Government, and one flow would go to the bank to finance industry and commerce. So out the flow goes to supply industry and commerce. They all have what they require; there is no question of the banks being short of money. A full amount will be available according to the mathematical statistics that are done, so the bankers will have full access to all they will need; it will go through industry and commerce, it will join up with this flow here, and the total together will enable society to pay the total costs of industry and commerce for all goods and services, and poverty will at last be abolished!

It is important to appreciate this. It is not a miss-and-hit thing. The whole thing has been done with statistics that flow in month after month, continuously, and the quantity of goods and services, proven to be there by statistics, is matched by the people's money supply, owned by the people. If there are 1,000 units of prices there, there are 1,000 units of money available.

Henry Raynel

The physical basis of Social Credit

The following article is part of a paper prepared for presentation at our recent September Congress in Rougemont, by Mr. Victor J. Bridger, an excellent teacher to popularize the Social Credit idea. Mr. Bridger attended our Congress in 2004; he could not make it this year, but sent us this excellent article. He has been involved with the Social Credit idea for over 50 years, and is currently the editor of the *Australasian Social Credit Journal*. Part II of this article will be published in our next issue.



Victor Bridger

by Victor J. Bridger

This paper was prepared from original Social Credit literature for purposes of authenticity. It was also designed to draw attention to the basis in reality of Social Credit proposals. Too many people who become familiar with Social Credit, including those who have been aware of it for years, spend too much time on the question of money, without realizing the importance of the underlying principles. This paper focuses attention on the physical rather than on the monetary aspect.

To commence the explanation on the physical basis of Social Credit, it is interesting to recall some of the incidents involving C. H. Douglas who can be regarded as the founder of the ideas that are encompassed in what is known as Social Credit.

Originally it was referred to as Douglas Credit by many, but he quickly rejected that designation because he acknowledged that he was not the originator of the credit of society. That credit in the form of all the natural resources was provided for man. Whether one wishes to acknowledge that everything that existed before man is attributable to God, or simply to natural phenomena, is not in question. The fact is: all the physical resources necessary for the life of man existed independent of man.

Before he entered into a study of the problems which confronted people in obtaining the benefits of their work and working together, he had noticed certain things operating in the economy which did not appear to make sense to him.

How Douglas found out

In an address to members of the Canadian Club at Ottawa early in 1923, when in Canada by invitation to lay his views before the Canadian Parliamentary Committee on banking and commerce, Douglas gave an outline as to how his ideas began to formulate.

The story began, he said, when he was in India about fifteen years previously (1908) in charge of the Westinghouse interests in the East. He was surveying for the Indian Government a large district which revealed a good deal of water power. In Calcutta and Simla, he asked what was going to be done about this, to which came the reply, "Well, we haven't any money." At that time manufacturers in Great Britain were hard put to get orders, and prices were very low indeed. Major Douglas said he accepted the statement made and, he supposed, pigeonholed the fact and circumstances in his mind.

At that time, he dined frequently with the controller general of India, a man who used to bore him very much by continually talking about something he called credit. "Silver and gold," said his friend, "have nothing to do

with it. It all depends on credit." Douglas remarked that had his friend given him a short sharp lesson on Mesopotamia, it would have been as intelligible to him at that time. Nevertheless, that fact also must have stayed at the back of his mind. He proceeded to say that just before the war, he was employed by the Government in the building of a post office underground railway from Paddington to Whitechapel. There were no physical difficulties, but first he received orders to get on with the job, then to slow up and pay off the men. "And as a matter of fact," said Major Douglas amid laughter, "the railway is not finished yet (1923)." "Then came the war," he said, "and I began to notice that you could get money for almost any purpose." And that struck him again as being curious.

On being sent during the war to the Royal Aircraft Establishment at Farnborough to assist in its operation, he decided that it would be necessary to go very carefully into the costing process. His friend, Sir Guy Calthrop, suggested that he should make use of tabulating machines, and so after a time, Major Douglas began to concentrate very carefully on them. One day he noticed, with regard to the figures on the cards emerging from those machines, that wages and salaries at the weekend did not represent the price value of the goods produced in the same period. "You might say that anybody would know that, and I suppose they would," said Major Douglas. But to him it followed that if that were true, it was true every week and in every factory at the same time. Therefore the wage and salary purchasing power each week was insufficient to purchase the goods according to the price each week.

This is a matter which, eighty years later in 2005, still eludes those economists and others who argue that Douglas only looked at the results of one factory, and ignored the whole economy. It appears that the reasoning is that if a problem is made bigger, it will disappear. If one factory produces price values in any one period greater than the wages and salaries paid in the same period, the factory next door must be the same. This must be true of all factories in the world, but there are those who believe this to be incorrect because Douglas did not look at all factories operating in the economy. Their argument is that if he did look at the whole economy and all factories, then he was wrong in his calculations in relation to one factory.

On completion of his work at Farnborough, and confronted with industrial disputes, he found that the best way out of the difficulties with those who were fighting for more wages was to give it to them. "It settled everything," said Major Douglas amid laughter. Then he went to Richborough, one of the new concrete cities built during the war, and was immensely impressed by the fact that in spite of the withdrawal of something like seven million of the best producers to the armed services, plus millions more engaged in the production of immense quantities of materials to be destroyed, leaving behind only the old and the very young, they were able to raise such wonderful new concrete cities, and yet everybody in the country was living at least at as high a standard as before the war.

These facts also became pigeonholed in his mind. Then his attention was attracted to a persistent propaganda that was being conducted to the effect that "we must produce more." And he began to think what would happen when the whole of this intensive production was diverted in peace time. The persistent propaganda gained in volume, to be supplemented by a new cry that they were a poor, poor nation, and only hard work would save them from destruction.

The delusion of super-production

The first article written by C. H. Douglas was *The Delusion of Super-Production*. In this article he stated:

"It must be borne in mind that manufacturing, or what is commonly called production, is conversion, and just as the conversion of mechanical energy into electricity or heat into mechanical energy, involves a dispersion, which for practical purposes is a loss, so the conversion of manufactured articles can never take place without a similar economic dispersion."

This very important factor was again emphasized by Douglas in his article *Social Credit Principles*, in which he said:

"That economic production is simply a conversion of one thing into another, and is primarily a matter of energy. It seems highly probable that both energy and production are only limited by our knowledge on how to apply them."

The starting point to understanding Social Credit is the acceptance and understanding of the physical realities with which we are confronted. We have natural resources provided without the intervention of man, and we have the use of energy by man to convert those resources for the benefit of man.

In his book *Introduction to Social Credit* in the section *Physics*, Dr. Bryan W. Monahan, one time Chairman of The Social Credit Secretariat, wrote:

"From the purely physical material aspect man is like a machine performing work by the conversion of energy. Food is his fuel, and the primary condition of life will obviously be that the amount of energy obtained from the food shall be sufficient to allow for the expenditure of energy in the searching for, and consumption of, food. We may imagine a state of life in which the energy obtained from the food just balanced the energy expended in the searching for, and consumption of, food, allowing also time for necessary sleep. Life must have begun at slightly above this level, for otherwise, no progress or other activity beyond this would be possible. Now the difference between the energy necessary merely to sustain life and the total energy directly available represents true profit in its most fundamental sense. It forms the basis of the ability of man to pursue other ends than the mere obtaining of food. (When that true profit is used to make more tools, it is regarded as an investment in new capital equipment.)

"An individual which has to devote the whole of its time to obtaining the mere necessities of its existence has the nature of its activities wholly determined by this necessity. But as soon as it has surplus energy above this fundamental requirement, it has a choice as to how it will expend it. There are, of course many ways in which the surplus energy may be expended. One of them, however, is of very special importance, and that is the use of this energy to improve the efficiency of the individual as a machine - to further increase the useful effect produced by a given expenditure of energy."

C. H. Douglas, in his book *Economic Democracy*, drew attention to the fact that the fundamental currency in which, in the last analysis, an individual can liquidate his or her debts is potential effort over a definite period of time. In other words, the real of the world's currency is effort into time, which he referred to as time-energy units. Without any other form of energy, it is human energy in a certain period of time in which an individual can obtain the necessities of life.

By liquidating "his or her debts" is a reference to the fact that he or she is drawing

against the credit – the natural resources – provided by God or nature. In the same manner, it is by working (using energy) that man can pay his debts in society.

Another way to regard this is to imagine a balance sheet where all money transactions were cancelled out by payments of all debts to creditors. All that would remain would be physical assets. Who would be shown as the creditor – God?

We know that man has been able to utilize his energy to the extent that there is a surplus with which he has been able to put this surplus energy to increasing benefits. The construction of tools, for instance, which allows not only the procurement of basic necessities in less time with less expenditure of human energy, but renders possible processes hitherto impossible. This is the basic physical reality underlying the modern conception of investment. It is the devotion of energy to the increase of efficiency in the consumption of energy, and is intrinsically a multiplier. That is, it multiplies the energy directly available for any given constant expenditure of energy. Notice that it begins in the individual human being, and originally benefits him directly. Tools, and the knowledge of process utilizing the individual's own human energy, alone have resulted in a great expansion in the possible results of effort.

We have now reached a position of understanding the physical basic realities. All natural resources are made available to man to utilize for his own benefit. The physical use of human energy can convert these natural resources to other things which are of increasing benefit. The knowledge of how to do things, make tools and increase the use of human energy, provides a physical profit which can be utilized to further increase benefits. Those benefits include the ability to make more tools, or to spend some time in leisure.

Cultural inheritance

Another factor which enters into the equation is the discovery that by associating with one or more other persons, it was possible to further increase benefits, because it was found that two or more persons working together could achieve something which one person on his own could not achieve. Thus, a further physical profit could be gained, which we refer to as the *Increment of Association*. The knowledge of how to do things, make tools etc. both of which, the knowledge and tools, are passed on to future generations, we refer to as the *Cultural Inheritance*.

Dr. Bryan W. Monahan explains, in his *Introduction to Social Credit*, the real physical aspects in production.

"We have only to think of the changes due to the use of the spade in horticulture. What is also important, of course, is not only the spade, but a knowledge of spade practice and the habits of plants, and this principle can be extended over all the fields of man's activities, past, present, and to come. Tools commonly outlast the life of their makers, and are passed on to a succeeding individual. This we call physical inheritance. There is also the knowledge of how to do things, which includes how to replace the tool when it is worn out. In all its wide ramifications, we call this the cultural inheritance.

"This is again a fundamental conception of immense importance, as real as, and more important than, the longevity of tools, and structures for it not only enable the adequate use of the tool, but ensure the possibility of the tool's replacement as well as simplifying the basis for further possible improvements. We have thus found three basic elements at the very core of our subject. Profit we may define as improved efficiency accruing to the individual; and investment as the application of profit to the increase and enhancement of efficiency. Profit, investment, and inheritance, especially cultural inheritance, are basic elements of economies,

and a correct understanding of them, quite apart from any economic, and particularly financial theory, is vital."

Further factors that enormously extend the effectiveness of individual effort are:

(1) The association of individuals to achieve a common objective.

(2) The introduction of solar and nuclear energy in place of human and animal energy as the basis of work done.

(3) The arrangement of automaticity in mechanical and electrical operations.

The increment of association

In examining the first factor, it will be noted that the first result of association is that a given job may be accomplished more quickly and more easily. But not only may two men lift a heavy weight more easily and more quickly than one man, but two men may lift a weight that neither alone could lift.



Clifford Hugh Douglas

Within reasonable limits, this result can be extended. There is a benefit from association of all kinds far beyond simple arithmetic progression, and this is what is called the unearned increment of association, which really is true profit. A money system, when used, must be made to conform with this reality. Otherwise, it will eventually break up the association in which it is involved. There is nothing that modern man does that does not rest somewhere on this unearned increment of association, the various forms of which are of great complexity. In addition to primary association there is the association of associations which produces further increments.

A notable example is the telephone system. The telephone itself, the result of complex associations, not only increases in usefulness with the number of users, but increases the efficiency of the whole of industry and human society; and human society is exactly the same thing as human association. So important is the study of association for those who desire to investigate Social Credit seriously that the first chapters of Dr. Tudor Jones textbook *Elements of Social Credit* are entirely devoted to it. It is important to remember that human society is "an association, the most complex association we know: a vast construct, or complex of separate associations."

Society, from the aspect which concerns this paper, "is a complex of observable phenomena and phenomena are observed results in nature, and all phenomena (all observed results in nature) appear to arise from some mode of association." Every association has a result, and this is its increment of association. We can divide associations into different classes: material, mass, and energy associations, for instance. The cultural heritage which increases the power of human beings in association to do things is the conservation of means of doing things.

The use of solar energy

The second factor which incalculably extends the power of human beings to produce desired results is solar energy, which includes energy stored in the form of wood, coal, oil, and water power derived from the changes in the distribution of water due to the sun's direct heat. It is most important to be very clear that it is energy, and not machines as such, which we are considering here. Machines are only elaborate forms of tools through which energy is transformed and directed. Their importance lies in the great and

easily controllable rate at which they can transform and direct energy, compared with the individual human being. At the present day, humanity has at its disposal vastly greater direct sources of machine energy than that of the total man power of the whole earth's population.

Thus an important ratio:

Machine time energy units
Human labour time

could be 20/1, 50/1, 100/1, 400/1, ranging from at least fifty, in some cases, many hundreds units, is increasing daily. Add to this atomic power and the still more spectacular possibilities of thermo nuclear, and the magnitude of the picture may perhaps be glimpsed. In fact, human energy is becoming negligible and, as with automation, could for the most part be dispensed with entirely.

Automation is a catalyst

The third factor which the individual now has in his power to increase benefits is the use of automation. Increased technology, computerization, and the division of labour which further multiplies the use of energy all add up to what Douglas referred to as a *catalyst*.

In fact, human energy is becoming negligible and, as with automation, could for the most part be dispensed with entirely. Its importance lies in quite another direction. The term "catalyst" is used in chemistry to denote a substance, the presence of which either enables a chemical reaction to take place, or to take place much more readily. The rate of production depends on the rate of transformation of energy. A man may control the speed of a giant machine by the mere energy at his finger tips. The multiplying factor of automaticity via amazing electronic devices is even greater still. Certain *functions* of human thinking can be performed with incredible speed by certain electronic machines which the late Robert Theobald, an English economist, referred to as cybernation, i.e. the use of computers together with electronic robots such as used in motor vehicle manufacturing.

In rocket research, most complex and vital mathematical calculations, that would take more than a year for an individual to complete, can be done in minutes by computers. So far removed is man from mere animal existence that it is all too easy to miss the *significance* in every day life of the importance of the foregoing considerations. The very division of labour confuses the total picture and conceals the totality. Mankind during his history, but especially during the last one-hundred years or so, has been engaged in the *construction of an industrial machine*, the result of which has been to transfer the burden of the maintenance of life from the "backs of men to the backs of machines."

In Major Douglas' unsurpassed description, "the industrial machine is a lever, continuously being lengthened by progress, which enables the burden of Atlas to be lifted with ever-increasing ease. As the number of men required to work the lever decreases, so the number of men set free to lengthen it increases." This is simply recognition of the fact that human energy is reducing in comparison to other energy used in the productive process.

This process is of the nature of acceleration, and involves the ever-greater rate of production of things to make things with; the leverage of real capital. But there is a limit to the amount of capital goods that can be utilized usefully, and barring unlimited export into outer space, we are approaching this limit ever more rapidly. It must be emphasized that our *capacity* to produce *capital* goods, things to make things with, is far greater than actual capital goods in existence.

The ultimate meaning of true industrial progress is that the amount of human work necessary in order to sustain a very high

(continued one page 22)

The physical basis

(continued from page 21)

standard of living steadily decreases. In the words of Major Douglas, "the primary fact on which to be clear is that we can produce at this moment foods and services at a rate very considerably greater than the possible rate of consumption of the world." This then is the physical and realistic basis of leisure and/or the ability to devote time and energy in the production of more capital goods to reduce human energy even further. Quite clearly, only either leisure or 'employment' *outside useful production* can dispose of the so-called "unemployment problem". All problems of economics and politics are **absolutely conditioned by the physical realities** described. Short of sabotage or cataclysm, the progress of the situation is inexorable. Anyone perceiving what is involved will see through the confusions which result from the wrong positing of problems. If employment is regarded as the problem, then the result will be increasingly artificial employment.

The folly of full employment

As a result of obvious and deliberate policy, together with the working of a long out-moded economic and financial system, "full employment" is made to appear to be the legitimate object of the economic system. "The modern machine, with its marvellous capacity for utilizing power is capable of releasing man from much of his human labour and for providing for his economic independence so that he can be set free for other ends. Yet people's ideas have changed, been so perverted that they have become slaves of the machine, ever more definitely rivetted to an invisible slavery."

If the only access to food, clothing, and shelter is through money, and the only access to money is through employment, then unemployment means starvation. This sequence is not logical. It is what the Russian psychologist Pavlov called 'conditioning'. It applies to animals just as effectively as to man, the place of employment being taken, for example, by jumping through a hoop. We can well believe that some animals may think the chief end in life is jumping through hoops, even a flaming hoop. In the case of man, the hoop is represented by employment, and the flaming hoop by employment no matter how degrading.

The sequence 'unemployment means starvation' is a convention, just as the sequence of a *ringing bell* means salivation in a dog is a convention. The Depression was terminated by the employment associated with preparation for war. Preparation for war means the construction or conversion of factories, the manufacture of armaments and arms, the stockpiling of materials, and the employment of a proportion of the population in doing these things. Of itself, clearly it contributes nothing to the standard of living. But it does distribute money, allowing access to whatever standard of living is available through the efforts of those not diverted to the production of munitions.

When a maniac in charge of the world's most powerful military organization is threatening to make war, production of munitions to meet the threat is a necessity. But insofar as war, under modern conditions, involving the mass slaughter of non-combatants, is an incarnation of evil, employment in the production of the means of this slaughter is degrading employment. But it still distributes incomes, virtually the only access to the means of life.

The production and distribution of pornography also distributes incomes; so does the production of essentially useless gadgets. Employment of any kind, useful, neutral, useless or vicious, is paid for in the same way, by means of money. What enhances the stand-

ard and quality of life is remunerated indifferently with what degrades life and despoils the earth. We pay, of course, for this indifference. Wasted effort dilutes the value of useful effort; this is the reality underlying the financial phenomenon of inflation.

The proper objective of the economic system is not employment, but the production of goods and services as, when, and where required with the minimum of labour and inconvenience.

In order to see clearly how the institutions of society can be made to minister to the true welfare of man spiritually, materially, individually and socially, we will need to take a careful look at some important discoveries and enunciations contained in Social Credit.

The cost of production is consumption

The first of these is that the "cost of production is consumption." This is a real, natural, and fundamental law of economics; being expressed more fully in the statement that the real cost of production is measured by the consumption incurred in that production. We can say that the true cost of a given programme of production is the consumption of all production over an equivalent period of time. Cost is only the natural penalty or condition paid by human beings in reaping the result of increment of association, one aspect of which is the fruitfulness of the earth. The ratio of food consumed to food produced is always a fraction less than one. This applies to all consumption items. The difference between that fraction and one represents true profit in the most fundamental sense.

Therefore: Food consumed / food produced may be equal to 1/2 or 2/4.

It is difficult for some people to understand the meaning of the statement that *cost is the natural penalty paid by human beings*, but this should be related to what was said earlier. The fundamental currency in which, in the last analysis, an individual can liquidate his or her debts is potential effort over a definite period of time. The cost in real physical terms represents a penalty; a penalty

in the form of potential effort over time. People must expend some energy in a certain period of time to obtain something.

By way of explanation, the following article is an excerpt from *The Elements of Social Credit* by Dr. Tudor Jones, one time chairman of The Social Credit Secretariat.

"The notion of 'cost' is obscure. One can go back to Imperial Roman times – probably much further – without finding anything but double-meaning in the words used for cost, and rather significantly, the same double-meaning persists today. Thus *sumptus* meant cost and also expense; *impensa* (from *impendo*, I lay out) expense, outlay, cost; *præmium*, that which is taken first; advantage (which, in the natural world, is not taken first but *at the time* an association is effected). The word also meant gain, profit (the increment of association), an honourable reward, recompense, a promise and (ironically) punishment. *Merces* meant wages, hire, pay, fee, salary, reward, interest, rent income. It also meant *punishment*. *Caritas* meant costliness, dearness, high price, scarcity of money, and also affection and the dearness of e.g., one's children; while *carus* signified high-priced, and also dear and beloved.

"There is no natural connection between the high price of (say) tomatoes and natural affection. The rest of the meanings indicate either the plain effects of monetary customs (agreement associations) e.g., the reward for services in negotiable money tokens instead of kind, or they are ironical.

"Legend attaches to the discovery of fire-making the punishment (said to have been for theft) inflicted upon Prometheus, whose liver was eaten in the day-time by birds, regenerating at night. Thus suffering might be regarded as the cost of the fire. Quite another 'cost' of fire is the fuel to stoke it. This, however, only transfers the 'cost' to the fuel. If the 'cost' of the fire is its fuel, what is the 'cost' of the fuel? Did the invention of money render costly what was costless before?"

(To be continued in the next issue)



On November 21, 2005, our Mexican full-time Pilgrim, Nemiliz Gutierrez Arroyo, accompanied by her mother, Maria de Jesus Arroyo Gutierrez, an economist, attended in Mexico City the meeting for the presentation of the Spanish-language version of the new Compendium of the Social Doctrine of the Church. They were able to talk to Cardinal Renato Martino, head of the Justice and Peace Pontifical Council that prepared that book, Cardinal Norberto Rivera Carrera of Mexico City, Cardinal Marc Ouellet of Quebec City, and even Mexican President Vicente Fox, about our Work and the Social Credit philosophy, which is an excellent way to apply the social doctrine of the Church and put an end to the scandal of poverty in the world. On the picture are Nemiliz and her mother, with Cardinal Ouellet.

Moral laws must direct economics too

(Note: the following article was first published in our March-April, 1986 issue.)

In the beginning of October, 1985, the sixth symposium of European Bishops was held in Rome. The then Joseph Cardinal Ratzinger (now Pope Benedict XVI), who was the Perfect of the Sacred Congregation for the Doctrine of the Faith, had repeated the condemnation made by the Church on economic liberalism and Marxism. He reminded us of the Church's moral responsibility in the economic order; he advocated the necessity of subjecting the economy of nations to moral laws, and he declared that we must find a solution, new economic ideas, that would free the present world from poverty in spite of actual abundance.

This is the right answer to those who, for the last 50 years, have reproached the Social Crediters of the "Michael" Journal for mixing religion with economics. "To mix ethics, religion with economics, with politics, this is exactly what should be done," said the Church. And if the priests do not do it themselves, it is they who do not carry out their duties. To mix religion with politics, with economics, does not mean priests should be elected members of parliaments, but that they must preach truth and justice in politics, as His Holiness Pope John Paul II constantly did.

Gilberte Côté-Mercier

from Cardinal Ratzinger

In my name and on behalf of the two other Prefects, Cardinals Hoffner and Etchegaray, I bring warm greetings to you all, here assembled for the symposium on the Church and economics. I am pleased that, with the help of the Pontifical Council of the Laity, of the International Association of Catholic Universities, the German Economic Institute, and the Konrad Adenauer Foundation, it has been possible to hold a world discussion of a question that concerns all of us.

The economic imbalance between the North and the South on our globe has become an increasing threat to the cohesion of the human family. It is a long-term threat which is as serious for the continuation of our history as arms arsenals, with which the East and the West confront each other.

So we must repeat our efforts to overcome this tension, since all the other previous methods have turned out to be ineffective, and that, on the contrary, for the last thirty years, poverty has spread throughout the world in a really staggering scale.

In order to find solutions that really bring progress, we will need new economic ideas, even though they lack a new moral impetus, or seem inconceivable and, above all, not workable. This is why the possibility and the necessity of a dialogue between the Church and economics arises.

Because the international imbalance between different sectors of the world economy

have jeopardized free market since the fifties, attempts have been made to establish a balance in the economy through development projects. But one can no more lose sight of the fact that these attempts, in their present forms, have been a failure, and that the imbalance has still increased. Consequently, large parts of the Third World, which had first turned to these aids to development with great hopes, now see the market economy as the cause of their poverty, regarding it as a system of exploitation, a structure of sin and injustice. Thus, they started to consider a centralized economy as an attractive moral alternative to which they could turn with a virtual religious fervour. (...)



John Paul II and Cardinal Ratzinger

For while a market economy rests on the required effects of egotism and its automatic restriction by other concurrent egotisms, we have the impression here that a just centralized direction seems to prevail, a system aimed at getting equal rights for all and a fair distribution of all the goods to everyone. To tell the truth, examples of this have not been encouraging so far, but there are still hopes that the concept of morality can, without doubt, lead to success.

In my attempt to sketch out the constellation of a dialogue between the Church and economics, I found another aspect. It comes from the well-known words of Theodore Roosevelt in 1912: "I think that the assimilation of the Latin-American countries by the United States will be long and difficult as long as these countries will remain Catholic." Similarly, Rockefeller, speaking in Rome in 1969, recommended that Catholics in these countries be replaced by other Christians.

In these two statements, religion is viewed as a social factor and, consequently, an economic factor too that can determine the subsequent development of political structures and economic possibilities. This reminds us of Max Weber's theory on the internal affinity between capitalism and Calvinism, between the implementation of an economic

order and a determining religious idea.

Here it almost seems that they are imbued with Marx's ideas: it is not the economy that produces religious ideas, but the basic orientations of religion that determine the economic system that will prevail. The idea that only Protestantism can breed a free economy while Catholicism does not bring the same education to liberty and required self-discipline, but rather favours totalitarian systems, is certainly still largely spread today.

An economic policy that is not only directed towards the welfare of particular groups and, actually, not only towards the welfare of a particular nation, but towards the common welfare of the whole human family, requires the highest degree of religious strength.

The forming of a political will to govern the laws of economics to that end seems almost impossible, despite all great humanitarian assurances. It can be realized only if entirely new moral strengths are released to that end. A morality which considers itself incapable of trampling the experts' knowledge of the laws of economics is not a true morality; it is, at the very most, moralism, the opposite of true morality.

An objectivity which thinks it can get off without genius shows an ignorance of human reality. It is consequently everything but objective. Today, we need the highest degree of economic expertise so that we may put this economic expertise at the service of just goals, and make this knowledge workable and socially feasible.

Let us hope that, with this alliance between morality and economics, we will be able to take a step leading us to more knowledge and a better action, and thus finally to more peace, more freedom, and more unity among the human family.

Joseph Cardinal Ratzinger

Comments of the "Michael" Journal

Those who are acquainted with Social Credit know quite well that it is the solution of genius that introduces moral laws into economics. First, Social Credit takes away from the present swindling banking system its powers to continue ruining, economically, all men and peoples on earth. It is the first step to take if we want a just economy, an economy in accordance with moral laws.

And Social Credit guarantees to each and every citizen of all nations a periodic social dividend that would ensure them the necessities of life. It is the distribution of the 20th century progress and abundance to each, since progress belongs to no particular individual, but to each man on earth. This is still justice, ethics. This dividend will come in addition to wages for those who are employed.

And Social Credit favours private enterprise; it finances it without interest so that it can supply consumers with products. It is the opposite of state-owned corporations, the opposite of Socialism, of Communism. Private enterprise is the method that has been thoroughly tried and tested to supply an unlimited abundance in production. Social Credit rids the economy of its banking cancers. Social Credit sets private enterprise really free and, at the same time, supplies consumers with money through the dividend and through a social discount on prices that makes prices decrease at the rate of overproduction.

Social Credit fully meets all the requirements of justice, of ethics in economics. Social Credit is both Catholic and scientific. It is the same Creator who gave men the Ten Commandments and who created science. Ethics and economics come from the same source, God the Creator.

Gilberte Côté-Mercier

Subscribe, or renew your subscription, to "Michael" !

Did you like what you read? Then, subscribe to our "Michael" Journal, or renew your subscription right now in order not to miss any issues. (Specify the language.)

☐ 4 years \$20 ☐ 2 years \$10 ☐ \$..... ☐ English ☐ French ☐ Polish ☐ Spanish

Received from

Address

.....Tel.: (.....).....

Please send your check or money order to: (e-mail: mail@michaeljournal.org)

USA: Michael Journal, P.O. Box 86, South Deerfield, MA 01373

Tel.: (413) 534-1991; fax: (413) 534-1991

Canada: Michael Journal, 1101 Principale St., Rougemont QC, J0L 1M0

Rougemont, tel.: (450) 469-2209, fax: (450) 469-2601; Toronto, tel.: (416) 749-5297

On January 23, vote for traditional marriage

An issue in the coming election, said the Canadian Bishops

On June 28, 2005, after more than two years of debate, Canada's controversial same-sex marriage legislation (Bill C-38) was passed by a vote of 158 for and 133 against in the House of Commons. Marriage, which was until then "the union of a man and a woman to the exclusion of all others" is now, with this new law, redefined as "the union of two persons to the exclusion of all others," thus allowing the union of two homosexuals to be called marriage.

To call "marriage" something that cannot produce life goes against plain common sense. To refresh the memory of those who say there is nothing wrong with this new law, here is the official teaching of the Church. The most authoritative document on this issue is the document issued on July 31, 2003 by Cardinal Joseph Ratzinger (the present Pope), then Prefect of the Congregation for the Doctrine of the Faith, entitled "Considerations regarding proposals to give legal recognition to unions between homosexual persons":

"The Church's teaching on marriage and on the complementarity of the sexes reiterates a truth that is evident to right reason and recognized as such by all the major cultures of the world. Marriage is not just any relationship between human beings. It was established by the Creator with its own nature, essential properties and purpose. No ideology can erase from the human spirit the certainty that marriage exists solely between a man and a woman, who by mutual personal gift, proper and exclusive to themselves, tend toward the communion of their persons. In this way, they mutually perfect each other, in order to cooperate with God in the procreation and upbringing of new human lives.

"There are absolutely no grounds for considering homosexual unions to be in any way similar or even remotely analogous to God's plan for marriage and family. Marriage is holy, while homosexual acts go against the natural moral law. Homosexual acts 'close the sexual act to the gift of life. They do not proceed from a genuine affective and sexual complementarity. Under no circumstances can they be approved'. (*Catechism of the Catholic Church*, No. 2357.)

"In those situations where homosexual unions have been legally recognized or have been given the legal status and rights belonging to marriage, clear and emphatic opposition is a duty. One must refrain from any kind of formal cooperation in the enactment or application of such gravely unjust laws and, as far as possible, from material cooperation on the level of their application. In this area, everyone can exercise the right to conscientious objection."

And now, read what Cardinal Ratzinger said about so-called Catholic politicians who vote in favor of same-sex marriage:

"If it is true that all Catholics are obliged to oppose the legal recognition of homosexual unions, Catholic politicians are obliged to do so in a particular way, in keeping with their responsibility as politicians. Faced with legislative proposals in favour of homosexual unions, Catholic politicians are to take account of the following ethical indications. When legislation in favour of the recognition of homosexual unions is proposed for the first time in a legislative assembly, the Catholic lawmaker has a moral duty to express his opposition clearly and publicly, and to vote against it. To vote in favour of a law so harmful to the common good is gravely immoral."

Despite all of these warnings, many politicians who claim to be "practicing Catholics"

voted for same-sex marriages, beginning with Liberal Prime Minister Paul Martin, who forced all his cabinet to also vote for it. So, out of the 133 Liberal Members of Parliament, only 32 broke ranks with their party by voting against the bill. On the other end, out of the 96 Conservative MPs present in the House, 93 voted against the bill, and only 3 voted for it. 46 MPs of the Bloc voted for it, and 5 against; out of the 19 NPD Members of Parliament, only one voted against it.

Even if gay marriage is now the law of the country, the fight is far from being over, and as the Canadian Bishops said, it will be a definite issue in the coming election (January 23, 2006). In their comment after the approval of Bill C-38, the Bishops said on July 20, 2005:

"Although Bill C-38 has now been approved as federal legislation in Canada, the fundamental and universal reality of marriage remains the exclusive union of a man and a woman for life. From the perspective of the Catholic Church, the new federal statute falsifies moral values and principles. Catholics are to continue to oppose it, and to ensure that all provincial and territorial regulations on the solemnization of marriages provide full protection for freedom of conscience and religion, as guaranteed in the Canadian Charter of Rights and Freedoms.

"Unfortunately, there are some Catholics who have promoted the redefinition of marriage, including politicians who have voted in its favour. In this regard, they are in dissent from the teaching of the Church as enunciated by the Holy Father and the Bishops. This is a serious and problematic matter.

"Canadians in general have been and remain deeply divided about changing the nature of marriage and altering its basic meaning. It is clear this debate is far from over, and that it will be a significant issue in the upcoming federal election."

So if you care about the protection of the definition of traditional marriage, please vote for a candidate who supports this definition. This is not a partisan issue; it is about defending Christian values. The platform of all the parties is basically the same (especially about finance, since none of them dare to attack the present debt-money system), but it happens that there is only one party in the coming election that officially stands up for traditional marriage. On the first day of the election campaign, Conservative leader Stephen Harper said that he would hold a free vote to re-establish the traditional definition of marriage if he becomes prime minister. All the other main parties said they favor same-sex marriages.

How they voted

Following is the list of the Members of Parliament who voted for (yeas) or against (nays) bill C-38 on the legalization of same-sex marriages; they will all be judged by God on Judgment Day on the way they voted, but on January 23, it is your turn to judge them:

YEAS - 158

Liberal (95)

Adams, Peter
Alcock, Reg
Anderson, D.
Augustine, J.
Bagnell, Larry
Bains, N.
Barnes, Sue
Beaumont, C.
Bélanger, M.
Bell, Don
Bennett, C.
Bevilacqua, M.
Blondin-Andrew Boivin, F.
Boudria, Don
Bradshaw, C.
Brisson, Scott
Brown, Bonnie
Bulte, Sarmite
Carrier, Robert
Carroll, Aileen
Catterall, M.
Chan, Ray
Coderre, Denis
Cotler, Irwin
D'Amours, J.C.
DeVillers, Paul
Dhalla, Ruby
Dion, Stéphane
Dosanjh, Ujjal
Drouin, Claude
Dryden, Ken
Easter, Wayne
Emerson, D.
Eyking, Mark
Folco, R.
Fontana, Joe
Frulla, Liza
Fry, Hedy
Godbout, Marc
Godfrey, John
Goodale, Ralph
Graham, Bill
Guarnieri, A.
Holland, Mark
Ianno, Tony
Jennings, M.
Kadis, Susan
Karetak-Lindell
Lapierre, Jean

LeBlanc, D.
Macklin, P.H.
Marleau, Diane
Martin, Keith
Martin, Paul
McCallum, J.
McGuinty, D.
McGuire, Joe
McLellan, Anne
Minna, Maria
Mitchell, Andy
Murphy, S.
Myers, Lynn
Neville, Anita
Owen, Stephen
Paradis, Denis
Peterson, Jim
Pettigrew, P.
Phinney, Beth
Pickard, Jerry
Powers, Russ
Proulx, Marcel
Ratansi, Y.
Redman, Karen
Regan, Geoff
Robillard, L.
Rodriguez, Pablo
Rota, Anthony
Russell, T.D.
Saada, Jacques
Savage, M.
Scott, Andy
Sgro, Judy
Silva, Mario
Smith, David
St. Amand, L.
St. Denis, Brent
Stronach, B.
Telegdi, A.
Temelkovski, L.
Thibault, R.
Torsney, Paddy
Valeri, Tony
Valley, Roger
Volpe, Joseph
Wrzesniewski
NDP yes votes
Angus, C.
Blakie, Bill
Broadbent, Ed
Christopherson
Comartin, Joe

Crowder, Jean
Cullen, Nathan
Davies, Libby
Godin, Yvon
Julian, Peter
Layton, Jack
Martin, Pat
Martin, Tony
Masse, Brian
McDonough
Siksay, Bill
Stoffer, Peter
Bloc yes votes
André, Guy
Bachand, C.
Bellavance, A.
Bigras, B.
Blais, Raynald
Boire, Alain
Bonsant, F.
Boulianne, M.
Bourgeois, D.
Brunelle, P.
Clavet, Roger
Cleary, B.
Côté, Guy
Crête, Paul
Demers, N.
Deschamps, J.
Duceppe, G.
Faille, Meili
Gagnon, C.
Gagnon, M.
Gagnon, S.
Gauthier, M.
Guay, M.
Guimond, M.
Laframboise
Lalonde, F.
Lapierre, Réal
Lavallée, C.
Lemay, Marc
Lessard, Yves
Lévesque, Y.
Loubier, Yvan
Marceau, R.
Ménard, Réal
Ménard, Serge
Picard, Pauline
Plamondon, L.
Poirier-Rivard
Roy, J.-Yves
Sauvageau, B.

Simard, C.
Vincent, R.
Conservative yes votes
Keddy, Gerald
Moore, James
Prentice, Jim
NAYS - 133
Conservative No Votes (93)
Abbott, Jim
Ablonczy, D.
Allison, Dean
Ambrose, Rona
Anders, Rob
Anderson, D.
Batters, Dave
Benoit, Leon
Bezan, James
Breitkreuz, G.
Brown, Gord
Carrie, Colin
Casey, Bill
Casson, Rick
Chatters, David
Chong, Michael
Cummins, J.
Day, Stockwell
Devolin, Barry
Doyle, Norman
Duncan, John
Epp, Ken
Finley, Diane
Fitzpatrick, B.
Fletcher, S.
Forseth, Paul
Gallant, Cheryl
Goldring, Peter
Goodyear, G.
Grewal, G.
Grewal, Nina
Guergis, H.
Hanger, Art
Harper, S.
Harris, Richard
Harrison, J.
Hearn, Loyola
Hiebert, Russ
Hill, Jay
Hinton, Betty
Jaffer, Rahim

Jean, Brian
Johnston, Dale
Kamp, Randy
Kenney, Jason
Komarnicki, Ed
Kramp, Daryl
Lauzon, Guy
Lukowski, Tom
Lunn, Gary
Lunney, James
MacKay, Peter
MacKenzie, D.
Mark, Inky
Menzies, Ted
Merrifield, Rob
Miller, Larry
Mills, Bob
Moore, Rob
Nicholson, Rob
O'Connor, G.
Obhrai, Deepak
Oda, Bev
Pallister, Brian
Poilievre, P.
Preston, Joe
Rajotte, James
Reid, Scott
Reynolds, John
Richardson, L.
Ritz, Gerry
Scheer, A.
Schellenberger
Schmidt, W.
Skelton, Carol
Smith, Joy
Solberg, Monte
Sorenson, K.
Stinson, Darrel
Strahl, Chuck
Thompson, G.
Thompson, M.
Tilson, David
Toews, Vic
Trost, Bradley
Tweed, Merv
Van Loan, P.
Vellacott, M.
Warawa, Mark
Watson, Jeff
White, Randy
Williams, John
Yelich, Lynne

Liberal No Votes (32)
Bonin, Ray
Boshcoff, Ken
Cannis, John
Carr, Gary
Chamberlain
Commuzzi, J.
Cuzner, R.
Galloway, R.
Hubbard, C.
Karygiannis, J.
Khan, Wajid
Lee, Derek
Lastewka, Walt
Longfield, Judi
MacAulay, L.
Malhi, Gurbax
Maloney, John
Matthews, Bill
McKay, John
McTeague, D.
Pachetti, M.
Savoy, Andy
Scarpaleggia
Simard, Ray
Simms, Scott
Steckle, Paul
Szabo, Paul
Tonko, Alan
Ur, Rosemary
Wappel, Tom
Wilfert, Bryon
Zed, Paul
Bloc No Votes (5)
Bouchard, R.
Cardin, Serge
Gaudet, Roger
Perron, Gilles
Thibault, Louis
NDP No Votes (1)
Desjarlais, B.
Independent No Votes (2)
O'Brien, Pat
Kilgour, David