



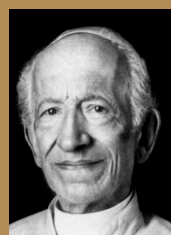
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**“Look at the birds of the air:
they do not sow or reap, and
yet your heavenly Father
feeds them.”**

(Matthew 6:25)



Leo XIII



Pius XI



Pius XII



John XXIII



Paul VI



John Paul II



Benedict XVI



Francis

Special feature in this issue:

The Social Doctrine of the Church



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A journal of Catholic patriots
 for the Kingship of Christ and
 Mary in souls, in families
 and in nations

For social justice through Economic Democracy
 in accordance with the teachings of the Catholic
 Church through the vigilant actions of heads of
 families, and not through political parties

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Letter from the Editor

God Gives Us Abundance, But the Financial System Blocks Its Distribution

In the Gospel according to Saint Matthew, Jesus says (6:25-33): **“Do not worry about what you will eat or what you will wear... Look at the birds of the air: they do not labor, they do not sow or reap, and yet your heavenly Father feeds them. ... Your heavenly Father knows what you need. Seek first the kingdom of God and His righteousness, and all these things will be given to you as well.”**

Does this mean we no longer need to work or extend any effort? Commenting on this passage, Louis Even wrote:

“The absence of material worry does not mean, obviously, that we should neglect material things or refrain from producing what is necessary. No, it means that once we have done what is reasonably possible, what we are capable of doing with the means at our disposal, we should at least be guaranteed the essentials—especially when those essentials are not lacking, and are far from lacking. The truth is, necessities are not lacking. Our heavenly Father, our Creator, has placed on earth everything needed to meet the needs of all humanity.”¹

The problem is that we need money to obtain food, clothing, and all the necessities of life. For those who have money, there is no issue—they can choose from the available production what suits them. But for those without money it’s another story. Production is abundant, but distribution is blocked because of a defective and contradictory money system, in which money, instead of being a tool of service, has become a tool of domination—a tyrannical god that plunges all nations into debt and causes many to die of hunger (*see page 25*).

The Catholic Church cannot remain indifferent to such situations as world hunger and debt which

endanger the salvation of souls. This is why, especially since Pope Leo XIII in 1891, the Church has developed a set of principles known as the social doctrine. If applied, these principles would lead to the happiness of all peoples (*see page 4*).

The Church speaks clearly against the current financial system. On November 5, 2016, for example, Pope Francis spoke of a **“basic terrorism that is born of the global control of money on earth, and threatens the entire humanity”**, adding that **“the entire social doctrine of the Church and the magisterium of my predecessors rejects the idolatry of money that reigns instead than serves, which tyrannizes, and terrorizes humanity.”**



“Look at the birds of the air...”

We too—you and I—cannot remain indifferent in the face of such misery. To make these principles a reality in society, the Church calls upon all people of goodwill to seek solutions to put these principles into practice. Louis Even founded our movement to promote the solution of Economic Democracy proposed by Scottish engineer Clifford Hugh Douglas, which, to our knowledge, best applies the principles laid out by popes over the years (*see page 12*).

The problem with the capitalist system is not free enterprise nor private property, but the fact that capitalism has been corrupted by the financial system. What the Church truly desires is for all people to be genuine capitalists—that is, owners of social capital. This is what Economic Democracy teaches: that each human being is a co-heir of a common capital—natural resources and the advancements of previous generations—and that this inheritance should be represented by a social Dividend: a periodic sum of money distributed to every citizen.

Economic Democracy is a wonderful solution that fills us with hope. It is our duty to make it known to all. ❖

Alain Pilote, Editor

¹ See the article Economic security for each human person, in the January-February 2025 issue of MICHAEL

What is the Social Doctrine of the Church?

by Alain Pilote

Rerum Novarum

His Holiness, Leo XIV, chose a name which recalls Pope Leo XIII, who reigned from 1878 to 1903. The major encyclical associated with Leo XIII is *Rerum Novarum*, written in 1891. For the first time, a pope addressed the social and economic issues of his time, marking the beginning of the Church's social encyclicals. In the decades that followed, popes developed a set of principles of justice concerning all aspects of social life—relationships between individuals and governments, between workers and employers, and more broadly, among people.



These principles, formulated and developed from Pope Leo XIII to the present day, would bring happiness to individuals, families, and nations—if only they were applied. This body of principles is known as the Social Doctrine of the Church.

With rare exceptions, papal encyclicals are named after the first few words of the original Latin text. Thus, Pope Leo XIII's 1891 encyclical begins: "The spirit of revolutionary change", which in Latin translates to *Rerum novarum semel excitata cupidine*. The words *rerum novarum* mean "new things," or more broadly, "change."

Society in 1891 was facing new conditions in the wake of the Industrial Revolution. Leo XIII's encyclical condemned both the poverty endured by much of the working class and the political movements inspired by socialism and Marxism, which falsely claimed to liberate workers. At the same time, Leo XIII also denounced the excesses of capitalism and the unjust conditions faced by workers. He encouraged the formation of Christian trade unions and a socially engaged Catholicism.

The First in a Long Line

The popes who succeeded Leo XIII continued to

develop the body of social teaching in response to changing societal conditions. New documents—mostly encyclicals—were released roughly every ten years to mark the anniversaries of *Rerum Novarum*.

May 15, 1931: On the 40th anniversary of *Rerum Novarum*, Pope Pius XI published *Quadragesimo Anno* (in Latin, "Forty Years"). Written in the context of the Great Depression, it focused on "the reconstruction of the social order" and introduced key concepts such as the principle of subsidiarity.

It was in this encyclical that the term "Social Doctrine of the Church" was used for the first time. It also contains some of the strongest language ever used by a pope to denounce the workings of the modern financial system:

"Those who hold and control money govern credit and dispense it at their pleasure. In doing so, they distribute the lifeblood of the economic body, holding its very life in their hands, so that no one can breathe against their will."

"This power becomes particularly irresistible when exercised by those who, because they hold and control money, are able also to govern credit and determine its allotment, for that reason supplying so to speak, the lifeblood of the entire economic body, and grasping, as it were, in their hands the very soul of production, so that no one dare breathe against their will."

June 1, 1941 (Pentecost Sunday): Pope Pius XII issued a radio message marking the 50th anniversary of *Rerum Novarum*, emphasizing the right of all people to material goods.

May 15, 1961: For the 70th anniversary of *Rerum Novarum*, Pope St. John XXIII issued *Mater et Magistra* ("Mother and Teacher"), on "the recent evolution of the social question in light of Christian principles," highlighting the increasing variety of associations responding to human needs.

May 14, 1971: On the 80th anniversary, Pope St. Paul VI issued the apostolic letter *Octogesima Adveniens*, addressing the dawn of the post-industrial age and the new social problems that came with it.

September 15, 1981: For the 90th anniversary, Pope St. John Paul II published *Laborem Exercens*, on human work. It reflects on the dignity of work and the issue of unemployment. Initially scheduled for May 15, the release was delayed due to the assassination attempt on the pope's life on May 13, 1981.



Saint John Paul II

May 15, 1991: Exactly 100 years after *Rerum Novarum*, Pope St. John Paul II issued *Centesimus Annus* ("The Centenary"), revisiting the entire body of Catholic social teaching since Leo XIII, and examining the failure of communism and the limits of liberal capitalism.

Also relevant to this body of teaching is the pastoral constitution *Gaudium et Spes* ("Joy and Hope") on the Church in the modern world, released on **December 8, 1965**, particularly its third chapter on socio-economic life.

More recently, Pope Francis' encyclical *Laudato Si'* ("Praise be to You, Lord"), published on **May 24, 2015** deals with "the care of our common home," and advocates for an "integral ecology" that puts human beings at the center.

The Development of Peoples

Two years after the Second Vatican Council, a new type of encyclical appeared, focusing on a specific theme within the Social Doctrine. This marked the beginning of a new category of papal documents, whose significance was underlined by later encyclicals issued on its anniversaries:

March 26, 1967 (Easter Sunday): Pope St. Paul VI released *Populorum Progressio* ("On the Development of Peoples"), addressing the growing gap between the Global North and South. Many Third World nations had recently gained political independence but lacked financial means.

Paul VI advocated for "integral development"—that is, the development of all people and the whole person—and affirmed that "development is the new name for peace."

December 30, 1987: To mark the 20th anniversary of *Populorum Progressio*, Pope St. John Paul II released *Sollicitudo Rei Socialis* ("The social concern of the Church"), noting that the gap between rich and poor had only widened and that poverty existed even in super-developed countries. The encyclical introduced the theological concept of "structures of sin"

and clearly articulated the essence of the Church's social doctrine.

June 29, 2009: On the 40th anniversary of *Populorum Progressio*, Pope Benedict XVI issued *Caritas in Veritate* ("Charity in Truth"), on human development rooted in charity and truth. (Benedict noted that its release had been postponed by two years to account for the 2007–2008 global economic crisis.)

The encyclical addressed globalization, corporate outsourcing to low-wage countries, sustainable development and the financial crisis.

Why a Social Doctrine?

The Church engages in social issues and has developed a body of principles known as the Social Doctrine of the Church. According to Pope Benedict XV, the Church intervenes in social matters because it is "in this field that the salvation of souls is in jeopardy." Hence a Social Doctrine.

His immediate successor, Pope Pius XI, also wrote: **"It may be said with all truth that nowadays the conditions of social and economic life are such that vast multitudes of men can only with great difficulty pay attention to that one thing necessary, namely their eternal salvation"** (*Quadragesimo Anno*, n. 130).

Pius XII spoke similarly, in his June 1, 1941 radio broadcast: **"How could the Church — a so loving Mother who cares about the well-being of her sons — be permitted to remain indifferent when she sees their hardships, to remain silent or pretend not to see and not to understand social conditions which, voluntarily or not, make it difficult and practically impossible a Christian conduct in conformity with the Commandments of the Sovereign Lawgiver?"** Through the years, different Popes have continued to repeat this message.

On October 25, 2004, the Pontifical Council for Justice and Peace published the *Compendium of the Social Doctrine of the Church*. It states:

"The Church's social doctrine is an integral part of her evangelizing ministry....nothing that concerns the community of men and women, situations and problems regarding justice, freedom, development, relations between peoples, peace, is foreign to evangelization. Evangelization would be incomplete if it did not take into account the mutual demands continually made by the Gospel and by the concrete, personal and social life of man" (n. 66). The Church has the right to be a teacher for mankind, a teacher of the truth of faith: the truth not only of dogmas but also of the morals whose source lies in human nature itself and in the Gospel (n. 70)



Pius XII

► **"On the one hand, religion must not be restricted 'to the purely private sphere'; on the other, the Christian message must not be relegated to a purely other worldly salvation incapable of shedding light on our earthly existence. Because of the public relevance of the Gospel and faith, because of the corrupting effects of injustice, that is, of sin, the Church cannot remain indifferent to social matters. To the Church belongs the right always and everywhere to announce moral principles, including those pertaining to the social order, and to make judgments on any human affairs to the extent that they are required by the fundamental rights of the human person or the salvation of souls" (n. 71).**

Four basic principles

The Social Doctrine of the Church can be summarized by the four principles, or four pillars, upon which a stable social system must be built. The following is taken from the *Compendium of the Social Doctrine of the Church*, paragraphs 160 and 161:

"The permanent principles of the Church's social doctrine constitute the very heart of Catholic social teaching. These are the principles of:



1. The dignity of the human person, which is the foundation of all the other principles and contents of the Church's social doctrine.

2. The common good
3. Subsidiarity
4. Solidarity

Primacy of the Human Person

The Social Doctrine rests on a fundamental principle which is the primacy of the human person:

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

All systems must be at the service of men, including financial and economic systems. In his first encyclical letter, *Redemptor Hominis* (March 4, 1979, n. 15),

Pope Saint John Paul II said:

"The indispensable transformations of the structures of economic life of poverty amidst plenty that brings into question the financial and monetary mechanisms... Man cannot relinquish himself or the place in the visible world that belongs to him; he cannot become the slave of things, the slave of economic systems, the slave of production, the slave of his own products."

On September 26, 1985, Pope Saint John Paul II addressed the following message to the 6th U.N. Conference on Trade and Development, held in Geneva, Switzerland:

"Again, I want to tackle a very delicate and painful issue. I mean the torment of the representatives of several countries, who no longer know how to face the fearful problem of indebtedness. A structural reform of the world financial system is, without doubt, one of the initiatives that seem the most urgent and necessary"

Therefore, according to the Church, the goal of the financial system and the economy must be in the service of men. The goal is the satisfaction of human needs. This is what Pope Pius XI wrote in *Quadragesimo Anno* (n. 75).

"For then only will the economic and social organism be soundly established and attain its end, when it secures for all and each those goods which the wealth and resources of nature, technical achievement, and the social organization of economic affairs can give.



Pius XI

"These goods must be sufficient to supply all needs and an honest livelihood, and to uplift men to that higher level of prosperity and culture which, provided it be used with prudence, is not only no hindrance but is of singular help to virtue".

The Common Good

Let's talk now about the second principle, or pillar, of the social doctrine of the Church, namely the common good. According to its primary and broadly accepted sense, the common good indicates **"the sum total of social conditions which allow people, either as groups or as individuals, to reach their fulfillment more fully and more easily"** (*Gaudium et Spes*, 26).

One can read in the *Compendium of the Social Doctrine of the Church*, paragraph 167: The common good therefore involves all members of society; no one is exempt from cooperating, according to each one's possibilities, in attaining it and developing it. Everyone also has the right to enjoy the conditions of social life

“There is a basic terrorism that is born of the global control of money on earth, and threatens the entire humanity... The entire social doctrine of the Church rejects the idolatry of money that reigns rather than serves, which tyrannizes and terrorizes humanity” – Pope Francis



that are brought about by the quest for the common good. The teaching of Pope Pius XI is still relevant: “The distribution of created goods, which, as every discerning person knows, is labouring today under the gravest evils due to the huge disparity between the few exceedingly rich and the unnumbered propertyless, must be effectively called back to, and brought into conformity with, the norms of the common good, that is, social justice” (*Quadragesimo Anno*, 197).

The numbers in the following paragraphs refer to the paragraphs in the Compendium cited above:

168. The responsibility for attaining the common good, besides falling to individual persons, belongs also to the State, since the common good is the reason that the political authority exists. (Cf. Catechism of the Catholic Church, n.1910.) The State, in fact, must guarantee the coherency, unity and organization of the civil society of which it is an expression, in order that the common good may be attained with the contribution of every citizen. The individual person, the family or intermediate groups are not able to achieve their full development by themselves for living a truly human life. Hence the necessity of political institutions, the purpose of which is to make available to persons the necessary material, cultural, moral and spiritual goods. The goal of life in society is in fact the historically attainable common good.

170. The common good of society is not an end in itself; it has value only in reference to attaining the ultimate ends of the person and the universal common good of the whole of creation. God is the ultimate end of His creatures, and for no reason may the common good be deprived of its transcendent dimension, which moves beyond the historical dimension while at the same time fulfilling it.

The Universal Destination of Goods

171. Among the numerous implications of the common good, immediate significance is taken on by the principle of the universal destination of goods: “God destined the earth and all it contains for all men

and all peoples so that all created things would be shared fairly by all mankind under the guidance of justice tempered by charity” (*Gaudium et Spes*, 69). This principle is based on the fact that “the original source of all that is good is the very act of God, who created both the earth and man, and who gave the earth to man so that he might have dominion over it by his work and enjoy its fruits” (Gen 1: 28-29).

God gave the earth to the whole human race for the sustenance of all its members, without excluding or favouring anyone. This is the foundation of the universal destination of the earth’s goods... The human person cannot do without the material goods that correspond to his primary needs and constitute the basic conditions for his existence; these goods are absolutely indispensable if he is to feed himself, grow, communicate, associate with others, and attain the highest purposes to which he is called (Cf. Pius XI, Radio Message, June 1, 1941).

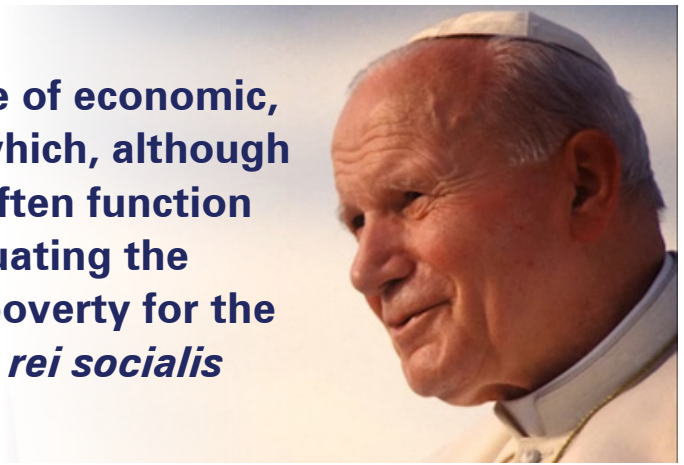
172. The universal right to use the goods of the earth is based on the principle of the universal destination of goods. **Each person must have access to the level of well being necessary for his full development. The right to the common use of goods is the “first principle of the whole ethical and social order” and “the characteristic principle of Christian social doctrine”** (Saint John Paul II, *Sollicitudo Rei Socialis*, 42).

Poverty Amidst Plenty

God has placed on earth all that is needed to feed everyone. But, because of a lack of money, products do not reach the hungry and poverty stricken. Mountains of products accumulate while people starve and do without. This is the paradox of poverty amidst plenty.

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

“One must denounce the existence of economic, financial and social mechanisms which, although they are manipulated by people, often function almost automatically, thus accentuating the situation of wealth for some and poverty for the rest” – St. John Paul II, *Sollicitudo rei socialis*



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

Reforming the Financial System

Numerous pontiffs have denounced the dictatorship of money and advocated for the reform of the financial and economic systems. They seek that the economic system be placed at the service of people.

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

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

The Principle of Subsidiarity

This brings us to the third principle of the social doctrine of the Church, subsidiarity, which demands that higher and remote tiers of government not take over functions that families and lesser institutions, closer to the individual, can perform. This is in contrast to centralization and a one-world government where smaller entities, such as nation-states, will not exist. Subsidiarity implies that the government exists to help parents and families rather than take their place. *The Compendium of the Social Doctrine of the Church* states:

186. The necessity of defending and promoting the original expressions of social life is emphasized

by the Church in the Encyclical *Quadragesimo Anno*, in which the principle of subsidiarity is indicated as a most important principle of ‘social philosophy’. “Just as it is gravely wrong to take from individuals what they can accomplish by their own initiative and industry and give it to the community, so also it is an injustice, and at the same time a grave evil and disturbance of right order, to assign to a greater and higher association what lesser and subordinate organizations can do. For every social activity ought of its very nature to furnish help to the members of the social body, and never destroy and absorb them.”

On the basis of this principle, advanced social entities must adopt a helpful attitude (“subsidiarity”) — of support, promotion and development — with regard to lower ordered entities. In this way, intermediate bodies can properly perform the functions that fall to them without having to transfer their duties to the higher level organization, by which they would be absorbed and substituted and thus stripped of their dignity and function.

Subsidiarity is best understood in the positive sense that economic or juridical institutions should offer assistance and support to lower level social entities. There is an implication that the state should refrain from actions that would restrict the functions of the smaller essential cells of society. Initiative, freedom and responsibility must not be supplanted.

The Welfare State

In one of his articles, Louis Even explained the growth of the so-called welfare state: **“To accomplish his own functions, Caesar must not resort to means that prevent individuals and families from fulfilling theirs... However, Caesar has not taken on the reform which is his duty: ending the monopoly of the creation of money by private banks and creating the nation’s debt-free money. As he has not taken on that which is his responsibility, he takes on other duties and uses these as a pretext to levy burdensome and sometimes ruinous taxes on citizens and families. Caesar thus becomes the de facto tool of the very financial dictators which he should take down and the oppressor of citizens and families whom he should protect.”**

In his first Encyclical Letter *Deus Caritas Est* (God is Love), Pope Benedict XVI wrote: “The Church is God’s family. In this family, no one ought to go without the necessities of life... The aim of a just social order is to guarantee to each person, according to the principle of subsidiarity, his share of the community’s goods”



The state accumulates new functions and responsibilities instead of changing the financial system, including an enormous bureaucracy and an army of public servants that harass the population rather than serve it. In his encyclical *Centesimus Annus* (n. 48), Saint John Paul II denounced the abuses of the welfare state.

We have already concluded that reforming the financial system is a duty of the state. Money must be created by society and not by private bankers for their own profit, as Pope Pius XI wrote in his encyclical *Quadragesimo Anno* (n. 114):

“For certain kinds of property, it is rightly contended, ought to be reserved to the State since they carry with them a dominating power so great that cannot without danger to the general welfare be entrusted to private individuals.”

Families Are First

The principle of subsidiarity implies that families are more important than the state. Governments must not destroy the family nor undermine parents’ authority. The Church teaches that children belong to their parents and not to the state:

“Hence we have the family, the ‘society’ of a man’s house — a society very small, one must admit, but nonetheless a true society, and one older than any State. Consequently, it has rights and duties peculiar to itself which are quite independent of the State... The contention, then, that the civil government should at its option intrude into and exercise intimate control over the family and the household is a great and pernicious error... Paternal authority can be neither abolished nor absorbed by the State... The socialists, therefore, in setting aside the parent and setting up a State supervision, act against natural justice, and destroy the structure of the home” (Leo XIII, *Rerum Novarum*, nn. 12-14).

The Principle of Solidarity

Solidarity—the fourth principle of the social doctrine of the Church—refers to the love of neighbour.

We must care about the fate of all our brothers and sisters in Christ. It is on solidarity, love of neighbour, that we will be judged at the end of our earthly lives.

183. It is by what they have done for the poor that Jesus Christ will recognize His chosen ones... the poor remain entrusted to us, and it is this responsibility upon which we shall be judged at the end of time: “Our Lord warns us that we shall be separated from Him if we fail to meet the serious needs of the poor and the little ones who are His brethren” (Mt 25:31-46).

The Duty of Every Christian

It is the duty and obligation of every Christian to work toward establishing justice and a better economic system:

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

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

There are many ways to help our needy brothers and sisters. We can feed the hungry, give drink to the thirsty, shelter the homeless, visit prisoners and the sick, etc. Some people send donations to local charitable organizations or send money to international aid agencies. Even though these donations are laudable and can bring relief to some people for a few days or

► a few weeks, the causes of poverty will not be eradicated by charity.

The problem must be solved at its root. We must tackle the very causes of poverty. Every human being must have their fundamental right to a minimum of earthly goods restored. The dignity that belongs to a person created in the image of God must prevail.

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

Apostles are needed to teach the Social Doctrine of the Church and concrete solutions are needed to implement what the Church teaches. Economic Democracy, also known as Douglas Social Credit financial proposals, spread by the Pilgrims of St. Michael, would achieve this. Saint Paul VI added:

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

Saint John Paul II wrote, in his encyclical *Sollicitudo Rei Socialis* (n. 38). **"These attitudes and 'structures of sin' (the thirst for money and power) are only conquered — presupposing the help of divine grace — by a diametrically opposed attitude: a commit-**

ment to the good of one's neighbour..."

Principles and Implementation

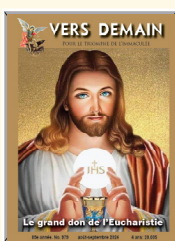
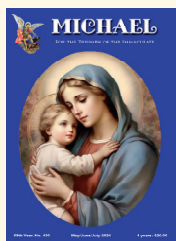
The Church cannot remain indifferent to conditions that jeopardize the salvation of souls, such as hunger and indebtedness. This is why the Church calls for a reform of financial and economic systems so that they are placed at the service of people. The Church has provided the moral principles upon which all financial and economic systems must be judged.

In order that these principles be applied in a concrete way, the Church calls on the laity to assume their role in the renewal of the temporal order, bringing it into line with God's plan. The laity are to find concrete solutions and establish an economic system that conforms to the Gospels' teachings and the principles of the Church's Social Doctrine.

An economic system can only be good to the extent that it applies the principles of justice taught by the Church. That is why Saint John Paul II wrote in *Sollicitudo Rei Socialis* in 1987: "The tension between East and West is an opposition... between two concepts of the development of individuals and peoples, both concepts being imperfect and in need of radical correction... This is one of the reasons why the Church's social doctrine adopts a critical attitude towards both liberal capitalism and Marxist collectivism."

It is easy to understand why the Church condemns communism or Marxist collectivism, which Pope Pius XI called "intrinsically evil" and anti-Christian (encyclical *Divini Redemptoris*, March 19, 1937). Their avowed goals are the destruction of private property, family and religion, but why would the Church condemn capitalism? Is capitalism not better than communism? This is what is explained in the article on page 12, *Economic Democracy seen in the light of the social doctrine of the Church*. ❖

Alain Pilote



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Leo XIV speaks out on Artificial Intelligence (AI)

Leo XIV (formerly Cardinal Robert Francis Prevost), explained his choice of name as pontiff on May 10, 2025: “Pope Leo XIII, in his historic Encyclical Rerum Novarum, addressed the social question in the context of the first great industrial revolution. In our own day, the Church offers to everyone the treasury of her social teaching in response to another industrial revolution and to developments in the field of Artificial Intelligence that pose new challenges for the defence of human dignity, justice and labour.”

Like his predecessor, Francis, Leo XIV attaches great importance to the subject of AI which seems to hold great potential for the future, but also poses very serious threats that have the potential of bringing an end to the human race. The Michael Journal devoted a special report to this subject in its March-April 2025 issue. Here are large excerpts from Pope Leo XIV’s presentation on June 17, 2025, to participants at the 2nd Annual Conference on Artificial Intelligence, held at the Vatican:

“Together with its extraordinary potential to benefit the human family, the rapid development of AI also raises deeper questions concerning the proper use of such technology in generating a more authentically just and human global society. In this sense, while undoubtedly an exceptional product of human genius, AI is “above all else a tool” (Pope Francis, Address at the G7 Session on Artificial Intelligence, June 14, 2024).

“By definition, tools point to the human intelligence that crafted them and draw much of their ethical force from the intentions of the individuals that wield them. In some cases, AI has been used in positive and indeed noble ways to promote greater equality, but there is likewise the possibility of its misuse for selfish gain at the expense of others, or worse, to foment conflict and aggression.

“For its part, the Church wishes to contribute to a serene and informed discussion of these pressing questions by stressing above all the need to weigh the ramifications of AI in light of the “integral development of the human person and society” (Note Antiqua et Nova, 6). This entails taking into account the well-being of the human person not only materially, but also intellectually and spiritually; it means safeguarding the inviolable dignity of each human person and respecting the cultural and spiritual riches and diversity of the world’s peoples. Ultimately, the benefits or risks of AI must be evaluated precisely according to this superior ethical criterion.

“Sadly, as the late Pope Francis pointed out, our



societies today are experiencing a certain “loss, or at least an eclipse, of the sense of what is human,” and this in turn challenges all of us to reflect more deeply on the true nature and uniqueness of our shared human dignity. AI, especially Generative AI, has opened new horizons on many different levels, including enhancing research in healthcare and scientific discovery, but also raises troubling questions on its possible repercussions on humanity’s openness to truth and beauty, on our distinctive ability to grasp and process reality. Acknowledging and respecting what is uniquely characteristic of the human person is essential to the discussion of any adequate ethical framework for the governance of AI.

“All of us, I am sure, are concerned for children and young people, and the possible consequences of the use of AI on their intellectual and neurological development. Our youth must be helped, and not hindered, in their journey towards maturity and true responsibility. They are our hope for the future, and society’s well-being depends upon their being given the ability to develop their God-given gifts and capabilities, and to respond to the demands of the times and the needs of others with a free and generous spirit.

“No generation has ever had such quick access to the amount of information now available through AI. But again, access to data — however extensive — must not be confused with intelligence, which necessarily “involves the person’s openness to the ultimate questions of life and reflects an orientation toward the True and the Good”. In the end, authentic wisdom has more to do with recognizing the true meaning of life, than with the availability of data. In this light, dear friends... the task set before you is not easy, but it is one of vital importance.” ❖

Leo XIV



Economic Democracy seen in the light of the social doctrine of the Church

by Alain Pilote

Capitalism needs to be corrected

At the end of a previous article, we read Saint John Paul II saying that liberal capitalism was not perfect and needed to be corrected. However, not everything about capitalism should be rejected; in his encyclical *Centesimus Annus*, Saint John Paul II recognizes the merits of free enterprise, private initiative, and profit.

"It would appear that, on the level of individual nations and of international relations, the free market is the most efficient instrument for utilizing resources and effectively responding to needs. But this is true only for those needs which are 'solvent', insofar as they are endowed with purchasing power, and for those resources which are 'marketable', insofar as they are capable of obtaining a satisfactory price. But there are many human needs which find no place on the market. It is a strict duty of justice and truth not to allow fundamental human needs to remain unsatisfied, and not to allow those burdened by such needs to perish" (n. 34).

The Church does not find fault with capitalism because of private property or free enterprise. Far from wishing the disappearance of private property, the Church wishes it be spread widely and to all. Let everyone have the opportunity to own private property; let each person be a true capitalist!

"The dignity of the human person necessarily requires the right of using external goods in order to live according to the right norm of nature. And to this right corresponds a most serious obligation, which requires that, so far as possible, there be given to all an opportunity of possessing private property... Therefore, it is necessary to modify economic and social life so that the way is made easier for widespread private possession



Saint John XXIII

of such things as durable goods, homes, gardens, tools requisite for artisan enterprises and family-type farms, investments in enterprises of medium or large size" (Saint John XXIII, *Mater et Magistra*, nn. 114-115).

Economic Democracy, or Douglas Social Credit, by providing every person a Dividend, acknowledges that every individual is a true capitalist, the owner of a capital and the co-heir of natural resources and technological progress.

This Dividend is justified based on two factors: the inheritance of natural resources and the inventions of past generations. This is exactly what Saint John Paul II wrote in 1981 in his encyclical *Laborem Exercens* on human labour, n. 13:

"Through his work man enters into two inheritances: the inheritance of what is given to the whole of humanity in the resources of nature, and the inheritance of what others have already developed on the basis of those resources, primarily by developing technology, that is to say, by producing a whole collection of increasingly perfect instruments for work. In working, man also "enters into the labor of others".

A double heritage, therefore, not only of natural resources, God's gift to all mankind, but also of progress and inventions. In his 1991 encyclical *Centesimus Annus*, Saint John Paul II wrote (n. 32).

"The present historical period has placed at the disposal of society new goods that were completely unknown until recent times. This calls for a fresh reading of the principle of the universal destination of the goods, the earth, and makes it necessary to extend this principle so that it includes the latest developments brought about by economic and technological progress.

Capitalism has been Vitiating by the Financial System

The Church indicts capitalism because not every human being can access the minimum of material goods to allow a decent life. Even in advanced countries, millions are hungry. The princi-

ple of the 'universal destination of material goods' is not adhered to in the present system. There is plenty of production but distribution is deficient.

Today, the instrument that allows for the distribution of goods and services is money. It is therefore the monetary system that is at fault in capitalism.

The evils of the capitalist system are not due to its endorsement of private property and free enterprise. The evil is from the financial system in place. This financial system dominates instead of serves and thereby vitiates capitalism. Pope Pius XI wrote: **"Hence, it is evident that this system [capitalism] is not to be condemned in itself. And surely it is not of its own nature vicious"** (*Quadragesimo Anno*, n. 101). Yet, Pope Pius XI added that it has been vitiated.

The Church does not condemn capitalism's productive system but rather what Saint Paul VI described as "the calamitous system that accompanies it".

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

The System's Flaw: Money is Created By the Banks as Debt

The financial system does not accomplish its function and purpose. It has been diverted from its goal which is to provide goods in order that needs be met. Money should be nothing more than an instrument to distribute goods; a symbol that allows access to products, like a system of accounting.

Money should be an instrument of service, but by appropriating control over its creation, bankers have made it an instrument of domination. People,



Saint Paul VI

governments, businesses and corporations cannot survive without money. All must submit to the conditions imposed upon them by the banks to obtain money. This establishes a dictatorship over economic life. Bankers have become the masters of our lives, as Pius XI rightly pointed out in *Quadragesimo Anno* (n. 106).

"This power becomes particularly irresistible when exercised by those who, because they hold and control money, are able also to govern credit and determine its allotment, for that reason supplying, so to speak, the lifeblood to the entire economic body, and grasping, as it were, in their hands the very soul of production, so that no one dare breathe against their will."

No country can repay its debt in the present system, since all money is created as a debt. Money only goes into circulation as a loan from a bank, bearing interest. Each time a loan is paid back to the bank, this amount of money ceases to exist; it is withdrawn from circulation.

The fundamental flaw in this system is that when banks create new money in the form of loans they ask borrowers to pay back more than the bank originally created. Banks create the principal but not the interest. As it is impossible to pay back money that does not exist, the only remaining solution is to borrow more money in order to pay this interest and thus the accumulation of unpayable debts.

The creation of money as debt by banks is how their will is imposed on society and how banking controls the world. **"Among the actions and attitudes opposed to the will of God, the good of neighbour and the 'structures' created by them, two are very typical: on the one hand, the all-consuming desire for profit, and on the other, the thirst for power, with the intention of imposing one's will upon others"** (Saint John Paul II, *Sollicitudo Rei Socialis*, n. 37).

Since money is in reality a social instrument, Douglas Social Credit proposes that money be issued by society and not by private bankers for their own profit. Pope Pius XI stated in *Quadragesimo Anno*, n. 114: **"For certain kinds of property, it is rightly contended, ought to be reserved to the State since they carry with them a dominating power so great that cannot without danger to the general welfare be entrusted to private individuals."**

Correcting capitalism through Economic Democracy

We have just seen that the Church's magisterium, through various papal statements, calls for a reform of financial and economic systems so that ►

“This power becomes particularly irresistible when exercised by those who, because they hold and control money, are able also to govern credit and determine its allotment, for that reason supplying, so to speak, the lifeblood to the entire economic body, and grasping, as it were, in their hands the very soul of production, so that no one dare breathe against their will” – Pius XI



► they may be placed at the service of humanity. The Church therefore presents the principles, but does not offer technical solutions, as this is not its role. On the other hand, it is the role of all the faithful, of all people of good will, to apply these principles in a concrete way in society, to work to find concrete solutions and to establish an economic system in accordance with the teaching of the Gospel and the principles of the social doctrine of the Church.

However, to our knowledge, no other solution would apply the social doctrine of the Church so perfectly—and correct capitalism of its financial vice—as the economic democracy of Scottish engineer Clifford Hugh Douglas, also known as Douglas Social Credit.

That is why Louis Even, a devout Catholic who was not lacking in logic when he discovered Economic Democracy, or Douglas Social Credit, did not hesitate for a moment to become the great advocate of this solution. To this end, he founded the MICHAEL magazine, often highlighting in his articles the extent to which Economic Democracy would perfectly apply the social doctrine of the Church, whether it be the right of all to material goods, the end of unpayable debts for countries and individuals, or respect for the environment.

(Note: on this last point, read the article “Economic Democracy Would Put an End to the Waste of Resources” in the May-June-July 2025 issue of MICHAEL, which comments on Pope Francis’ encyclical *Laudato Si*.)

Applied Christianity

Clifford Hugh Douglas once said that economic democracy could be summed up in two words: **applied Christianity**. Another person who believed that Social Credit is applied Christianity which would perfectly apply the Church’s teaching on social justice is Father Peter Coffey, Doctor of Philosophy and professor at Maynooth College in Ireland. Here is what he wrote to a Canadian Jesuit, Father Richard, in March 1932.

“The difficulties raised by your questions can be met only by the reform of the financial system of capitalism along the lines suggested by Major Douglas and the Social Credit School of credit reform. It is the accepted financing system that is at the root of the evils of capitalism. The accuracy of the analysis carried out by Douglas has never been refuted. I believe that, with their famous price-regulation formula, the Douglas reform proposals are the only reform that will go to the root of the evil.”

An economic system will be good or bad depending on whether it applies the principles of justice taught by the Church. Some will say that the Popes have never publicly approved Economic Democracy or Douglas Social Credit. In fact, the Popes will never publicly approve any economic system, as that is not their role. However, they can say that a particular solution is not contrary to the teachings of the Church.

A Study of Social Credit by Nine Theologians

This is what happened in the province of Quebec. When Louis Even began spreading Douglas Social Credit principles in French Canada in 1935, one of the accusations spread by the financiers was that Social Credit was socialism or communism. So, in 1939, the Roman Catholic bishops of Quebec commissioned a committee of nine theologians to examine the Social Credit system in reference to the Social Doctrine of the Church and to give an opinion as to whether it was tainted with socialism or communism. After considerable deliberation, the nine theologians found that there was nothing in the Social Credit doctrine contrary to the teachings of the Church, and that Catholics were free to adhere to it without danger. Here are excerpts from their report:

The Commission first delimited the field of its study.

“The only question under study is the following: Is the Social Credit doctrine, in its basic prin-

ciples, tainted with Socialism and Communism, doctrines the Church has condemned; and if so, should this doctrine be regarded by Catholics as a doctrine that cannot be admitted and even less be spread?"

The Commission then formulated into propositions the basic principles of Social Credit.

"The aim of the Social Credit monetary doctrine is to give to all and each member of society freedom and economic security which the economic and social organism can secure. To that end, instead of reducing production to the level of purchasing power through the destruction of goods or restrictions on work, Social Credit wants to increase purchasing power to the level of the productive capacity of useful goods."

To which end, it proposes that:

1. The State must take back the control of the issuance and volume of money and credit. It will exercise it through an independent commission possessing the authority required for this purpose.

2. The material resources of the nation, represented by production, constitute the basis of money and credit.

3. At any time, the issue of money and credit must be based on the flow of production, in such a way that a sound balance is constantly kept between production and consumption. This balance is ensured, at least partly, through a discount, the rate of which would necessarily vary with the fluctuations of production.

4. The present economic system, thanks to the many discoveries and inventions that favour it, produces an unexpected abundance of goods, while at the same time reducing the need for human labour, therefore creating permanent unemployment. An important part of the population is thus deprived of any power to purchase goods made for it, and not only for a few individuals or groups. So that all may have a share of the cultural inheritance bequeathed by their forefathers, Social Credit proposes a dividend, of which the amount is determined by the quantity of goods to be consumed. This dividend will be given to every citizen, whether he has other sources of income or not.

Now, we must see if there are any traces of Socialism in the propositions mentioned above.

Concerning Paragraph I (*the issuance of money*): This proposition does not seem to include any Socialist principle, nor consequently be contrary to the social doctrine of the Church. This affirmation is based on the following passages of the Encyclical Letter Quadragesimo Anno:

For certain kinds of property, it is rightly contended, ought to be reserved to the State since they carry with them a dominating power so great that it cannot without danger to the general welfare be en-

trusted to private individuals."

And Pope Pius XI goes on: "In the first place, then, it is patent that in our days not alone is wealth accumulated, but immense power and despotic economic domination is concentrated in the hands of a few, and that those few are frequently not the owners, but only the trustees and directors of invested funds, who administer them at their good pleasure.

"This power becomes particularly irresistible when exercised by those who, because they hold and control money, are able also to govern credit and determine its allotment, for that reason supplying, so to speak, the lifeblood to the entire economic body, and grasping, as it were, in their hands the very soul of production, so that no one dare breathe against their will."

To want to change such a situation is therefore not contrary to the Social Doctrine of the Church. Money being, in the Social Credit system, only a means of exchange, of which the issuance is strictly regulated by the statistics of production, private property therefore remains intact; moreover, the allotment of money and credit could even perhaps be less determined by those who control it. To reserve for the community the control of money and credit is therefore not against the social doctrine of the Church.

The Commission therefore answers in the negative to the question: "Is Social Credit tainted with Socialism?" The Commission cannot see how the basic principles of the Social Credit system, as explained above, could be condemned on behalf of the Church and of her social doctrine.

The financiers were not pleased with the theologians' report, and in 1950, a group of influential businessmen asked a bishop, Most Rev. Albertus Martin of Nicolet, Quebec, to go to Rome and obtain from Pope Pius XII a condemnation of Social Credit. Upon returning to Quebec, the Bishop told the businessmen: "To get a condemnation of Social Credit, Rome is not the place to go to. Pius XII said to me: 'Social Credit would create, in the world, a climate that would allow the blossoming of family and Christianity'." ❖

Alain Pilote

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“Rapacious Usury Practiced Under Another Form”

The Encyclical *Rerum Novarum* by Leo XIII

*As mentioned on page 4 of this issue, the first two major texts marking the beginning of the Church’s social doctrine are *Rerum Novarum*, written by Leo XIII in 1891, and *Quadragesimo Anno*, written by Pius XI, 40 years later in 1931. Louis Even wrote several articles commenting on social encyclicals, including the following two insightful pieces focusing specifically on these two documents.*

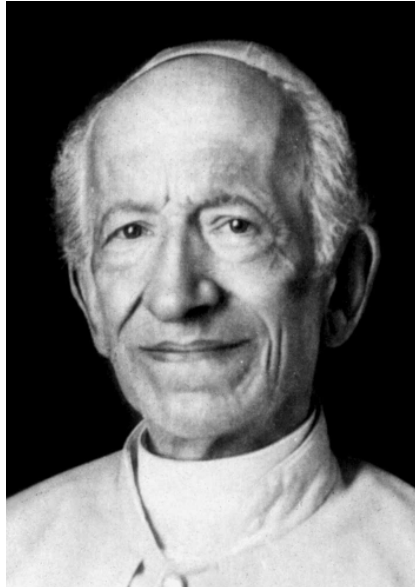
by Louis Even

Although the Vatican has published more than thirty encyclicals dealing with social issues, *Rerum Novarum* by Leo XIII, published May 15, 1891, is considered to be the first in the series. It was truly a great light at a time when the working class was suffering from unjust conditions—conditions born of an industrial revolution that could and should have benefited all social classes.

“The ancient workingmen’s guilds were abolished in the last century, and no other protective organization took their place. Public institutions and the laws set aside the ancient religion. Hence, by degrees it has come to pass that working men have been surrendered, isolated and helpless, to the hardheartedness of employers and the greed of unchecked competition.”

Was this unbridled competition driven to raise the standard of living for all by increasing the quantity of goods available through industrial development? No. No matter how kind or humane an employer might have been, he was still bound by the demands of the financier behind him. Money had to yield more money—always more—not merely to support a luxurious lifestyle for the financier, but to feed an insatiable appetite and a growing power over others.

Money had already become the primary goal of enterprises—enterprises that were hiring more and more workers, including children. The individual existed to serve industry, and not the other way around. The industry, in turn, was meant to serve money.



Leo XIII, pope from 1878 to 1903

“Rapacious Usury”

Almost at the beginning of Leo XIII’s encyclical, two sentences—surely referring to this voracious appetite invite curiosity due to the use of an imprecise expression not found elsewhere in the document:

“The mischief has been increased by rapacious usury, which, although more than once condemned by the Church, is nevertheless, under a different guise, but with like injustice, still practiced by covetous and grasping men.”

“A devouring usury has added to the evil. Repeatedly condemned by the Church, it has continued to be practiced under a different guise by greedy men driven by insatiable greed.”

What is this “devouring usury under another form”? What does this new form of usury entail, this addition to the oppression of workers?

Usury has been repeatedly condemned by the Church, the Pope reminds us; yet here it is practiced in a new form. But what form? The reader of *Rerum Novarum* may have glossed over this question, but those who paused on it remained intrigued, especially in 1891.

Historically, usury, as condemned by the Church, was understood to be any interest on money. Later, once interest was legitimized, it was only excessively high interest that was called usury. At the end of the 19th century, the time of *Rerum Novarum*, catechism teachers set the acceptable limit at five percent; anything beyond that was deemed usurious.

But this “usury under another form”—is it still excessively high interest? If so, how high? Or could it be something else entirely? And if so, in what form?

In a book written in 1935, English priest Fr. F. H. Drinkwater identified this “devouring usury under a different form” as the monopolization of credit, which was increasingly becoming synonymous with the monopolization of money—a

process still mysterious to nearly all laypeople at the time.

The Monopolization of Credit

Fr. Drinkwater recounts that a committee at the University of Fribourg, under the presidency of Msgr. Mermillod, prepared materials for the drafting of *Rerum Novarum*. Among the committee members was at least one Austrian expert in monetary and banking credit systems. A text prepared by him, and presumably approved by the committee, showed how bank-created credit—already the common monetary instrument in commerce and industry—was essentially a monetization of the productive capacity of the entire community.

Such newly created money, therefore, could only be considered social in nature and not the property of the banks. Social, because its value originates from the community and because it can command any service or product, regardless of origin. Control over this source of money thus grants those in charge tremendous power over all economic life.

Moreover, the bank that lends, not its depositors' money, but rather money it creates out of thin air via simple accounting entries—gives up nothing of its own. The interest it demands is undeniably usurious. No matter the set interest rate, it always exceeds 100 percent interest, since it is charged on a loan made from a capital of zero. Usury is indeed devouring as borrowers can never repay more money than what was put into circulation.

Total repayments always exceed the total amount of loans. The payment of interest requires an ongoing cycle of new loans bearing further interest—leading to an accumulation of private and public debts that are collectively unpayable.

In an article published in England's *Catholic Times* on May 9, 1941, and reprinted in *The Social Creditor* on May 24, 1941, Fr. Drinkwater returned to this passage in *Rerum Novarum* about "a devouring usury":

"When the encyclical was finally published, it was, in several respects, based on the research and findings of the Fribourg group. But on one key point, the encyclical disappointed those who had hoped it would go further.

"The Fribourg group had hoped for something much more explicit regarding monetary reform. Its members, particularly those from Vienna, were very familiar with how credit is created and the social dangers of such immense power in private hands." Fr. Drinkwater quotes one Fribourg sociologist: **"If we fail to reform our current credit**



Two full time Pilgrims of St. Michael, Melvin Sickler and Alain Pilote, stand in front of the tomb of Pope Leo XIII. Unlike most popes, his tomb is not in St. Peter's Basilica but in Rome's Basilica of St. John Lateran

system, all other means to save us from social peril will be futile."

Fr. Drinkwater continued: "Explaining why this aspect was omitted—or merely reduced to a vague condemnation of usury under another form—would require more research than any one individual can undertake."

What exactly was the content of the text on the credit monopoly? We may never know, since it did not appear in the final encyclical. Was it omitted at Fribourg before submission to Rome? Was it removed en route or within the Vatican? Or did Leo XIII himself decide to leave it out? Fr. Drinkwater notes: "All we can say for certain is that obstacles were deliberately placed somewhere along the way."

He then reflects on how the truth about money is consistently suppressed. "Men like Bishop Berkeley and Abraham Lincoln (we might also mention C. H. Douglas, or more recently Nobel laureate Maurice Allais) understood the influence of financial powers, yet their insights were always pushed into obscurity:

"Money powers know how to control sources of information and public authority—not to mention income streams—and can silence critics in countless ways or dismiss them as mere cranks."

Fr. Drinkwater concludes: "Even if Pope Leo XIII had spoken clearly [about the credit monopoly], the money powers would have found a way to stifle the impact of his words. If tomorrow a Pope were to speak clearly about the powers of money, his words would fall flat, unheard by the world.

"How do I know this? Because Pope Pius XI did speak clearly, 10 years ago, in Quadragesimo Anno. And who noticed that part of his encyclical, aside from a few monetary reformers, most of whom weren't even Catholic?

"If you don't believe me, take a look at the various official explanations of the encyclical published by the Catholic Society—the body responsible for such interpretations in this country. You'll be astonished at how skillfully it tones things down the moment it approaches any indiscretions of the Sovereign Pontiff."

This is exactly what we'll explore in the next article, which focuses on the encyclical Quadragesimo Anno by Pius XI, in which the "devouring usury practiced under another form" is finally named: it is the monopoly of credit. ♦

Louis Even

Pope Francis: Money for War, but Not for Development

On November 21, 2014, Pope Francis sent a video message to participants of the fourth edition of the Social Doctrine of the Church Festival, held in Verona, Italy. In it, the Holy Father denounced the current economic system, which enslaves us all to the god of money. Here is an excerpt:

"Today in the economic sphere too, it is crucial to take the initiative, because the system tends to homogenize everything and money dominates everything because it leads you to this globalization which is not good and homogenizes everything. What is the dominant factor of this homogenization? It is money. Taking the initiative in these areas means having the courage not to let oneself be imprisoned by money or to become slaves to short-term results.



"It is necessary to adopt a new outlook! I'll give you an example. Today it is said that many things cannot be done because there is not enough money. Yet there is always money to do some things and not enough to do others. For example, money is found to buy arms, to wage war, for unscrupulous financial transactions. This is usually kept quiet, what is frequently highlighted is that there is not enough money to create jobs, to invest in awareness, in talents, to plan new welfare, to safeguard the environment.

"The real problem is not money but people: we cannot ask of money what only people can do or create. Money alone does not create development, creating development takes people who have the courage to take the initiative."

“Those Who Control Money and Credit Control Our Lives”

The Encyclical *Quadragesimo Anno* by Pius XI

by Louis Even

From 1891 to 1931

Forty years had passed since *Rerum Novarum*'s release in 1891. The encyclical by Leo XIII had done much good. The principles it reaffirmed regarding social issues helped foster and develop a more humane and Christian spirit in relationships between employers and workers.

World War I may have re-directed industrial activity toward the production of goods useless to human well-being, leaving behind mainly ruins, but the same sophisticated techniques developed for war purposes would later be applied with equal efficiency to a peacetime economy.

The Crisis of the 1930s

Post-war recovery was swift. In developed countries, living standards surged feverishly until the financial thunderclap that plunged these same nations into the depression of the 1930s. The depression was a crisis that defied logical explanation as massive productive capacity stood idle while human needs cried out everywhere. This could not be attributed to natural disasters, a lack of skill, nor to a refusal to work. Everyone uttered the same phrase: We have no money! Consumers lacked purchasing power and producers lacked financial credit.

Undeniably, something had taken place in the financial sector and economic and social life was suffering. This was no longer about the oppression of workers by employers. Employers and employees alike were caught in the same web.

Yet, during the four decades following *Rerum Novarum*, some had turned their attention toward a mysterious sector of the economy—money and credit. Discoveries were made and discussed. Although they were not yet universally known or accepted, neither were they without conclusive evidence. The most distinguished among these was a man of exceptional intellect who not only identified



Pius XI, pope from 1922 to 1939

the problems but explained their causes and offered a remedy to make the financial system a flexible servant instead of a harsh master.

That man was Clifford Hugh Douglas, author of the Social Credit proposals—his name and system are regularly discussed in our literature.

They Control Our Lives

On May 15, 1931, 40 years after *Rerum Novarum* was published, Pope Pius XI released an encyclical titled *Quadragesimo Anno*. He noted that since the time of Leo XIII, “economic conditions have changed drastically.” Indeed they had and not necessarily for the better, nor only for those involved in

production. The entire social fabric was affected. Pius XI wrote:

“In the first place, it is obvious that not only is wealth concentrated in our times but an immense power and despotic economic dictatorship is consolidated in the hands of a few, who often are not owners but only the trustees and managing directors of invested funds which they administer according to their own arbitrary will and pleasure.

“This power becomes particularly irresistible when exercised by those who, because they hold and control money, are able also to govern credit and determine its allotment, for that reason supplying so to speak, the lifeblood of the entire economic body, and grasping, as it were, in their hands the very soul of production, so that no one dare breathe against their will.”

These are powerful words, well appreciated by the Pilgrims of St. Michael. Douglas distinguished between the possession of wealth and the power to control the lives of others. It is not so much the massive profits made by individuals and institutions that corrupt the economic order, but rather the control of credit—the control of the bloodstream of economic life. In a world of abundant resources, the harm lies not in the large share taken by some, but in the non-distribution of the vast share that ac-



The tomb of Pope Pius XI in the crypt of St. Peter's Basilica in Rome

Rejection of Economic Democracy

The same credit monopoly still reigns today. The system is clever enough not to let economic conditions fall to such extreme levels that might provoke revolt—especially from a now less-ignorant population but it is cunning

enough not to surrender any of its power.

The Pope did not speak only of the control of credit. He offered numerous recommendations that would restore economic and social order, such as revitalizing the practice of justice and charity and the reform of morals in society. *Rerum Novarum* made practical suggestions for redistributing material wealth in a way that, without infringing on legitimate private ownership, would allow everyone to enjoy a decent standard of living. The Pope reaffirmed the true purpose of an authentically human economy:

"For then only will the social and economic organism be soundly established and attain its end, when it secures for all and each those goods which the wealth and resources of nature, technical achievement, and the social organization of economic affairs can give. And these goods ought indeed to be enough both to meet the demands of necessity and decent comfort and to advance people to that happier and fuller condition of life which, when it is wisely cared for, is not only no hindrance to virtue but helps it greatly."

Wise use of goods is a personal responsibility. But the adequate distribution of those goods—whose volume today is more than sufficient to provide an honest living for all—depends on the social organization of economic life.

In our modern world, distribution occurs through sales and purchases. For everyone to access enough goods for a decent livelihood, everyone must have enough purchasing power to buy them.

Like Leo XIII before him, Pius XI demanded just wages for the working class. He acknowledged that setting the right level was difficult: too low, and

- cumulates in warehouses, is destroyed, or remains unrealized—because of a lack of purchasing power in the hands of families whose needs are far from met.

The very existence of such a control—one capable of pushing the world from a feverish crisis to a crisis of anemia—creates countless undeserved miseries. Thus, Pius XI could rightfully say:

"All economic life has become tragically hard, inexorable, and cruel."

What can we do when governments themselves obey the dictates of the financial powers? What does the Pope say about this abdication of public authority?

"To these are to be added the grave evils that have resulted from an intermingling and shameful confusion of the functions and duties of public authority with those of the economic sphere—such as, one of the worst, the virtual degradation of the majesty of the State, which although it ought to sit on high like a queen and supreme arbitress, free from all partiality and intent upon the one common good and justice, is become a slave, surrendered and delivered to the passions and greed of men."

The War That Ended the Crisis

When the country entered the Second World War in 1939 the financial crisis disappeared overnight. This clearly illustrated that the so-called scarcity of money was an artificial phenomenon imposed by those in control who could end it in 24 hours if they chose. There could no longer be any doubt that this was a criminal and diabolical dictatorship.

families suffer; too high, and businesses might collapse or lay off workers, or force families to move or separate.

Everyone also knows that wage increases quickly become price increases. The problem goes deeper: it's not merely about a fair split between capital and labor. The sum of wages and profits is not equal to the sum of prices, despite what economists claim. Moreover, purchasing power and prices do not enter the market at the same time.

The Pilgrims of St. Michael know all this. But governments—and their economists, financiers, sociologists, and even philosophers—have rejected Douglas Social Credit. As long as they continue to do so, the problem will worsen. It will worsen through inflation—caused by the endless race between wages and prices. It will worsen with technological advances and automation, which increase output while reducing the need for workers.

Douglas Social Credit offers everything needed to adapt the financial system to all modern production realities. But the model is rejected. Instead, we get patchwork fixes that strip freedoms, demean the dignity of the poor, bankrupt small businesses under the weight of taxes, and drag government bureaucracy into every aspect of life—bringing us socialism.

The state intrudes into production, commerce, insurance, and education—always justifying this by claiming that families or local organizations lack the financial capacity. This is true—because the financial system, which only the government could reform, is failing. Rather than fixing the system, the government insists on doing what families could do if only they were properly empowered.

The Pope rightly stated that a sincere return to Gospel teachings would lead to social renewal, cooperation between classes and the end of class warfare. The oppressed would no longer cling to socialism as the answer. But the domination of

national and international credit monopolies obstructs justice and charity. Class struggles have continued and intensified as industrial giants and labor unions grow ever larger, infiltrating public services, government agencies, and educational and social institutions from top to bottom.

Internationally?

We saw that 23 years after *Rerum Novarum*, all the Christian nations of Europe were at war with one another. And just eight years after *Quadragesimo Anno*, the bloodshed resumed—more brutally, for a longer time, with greater force and deeper hatred.

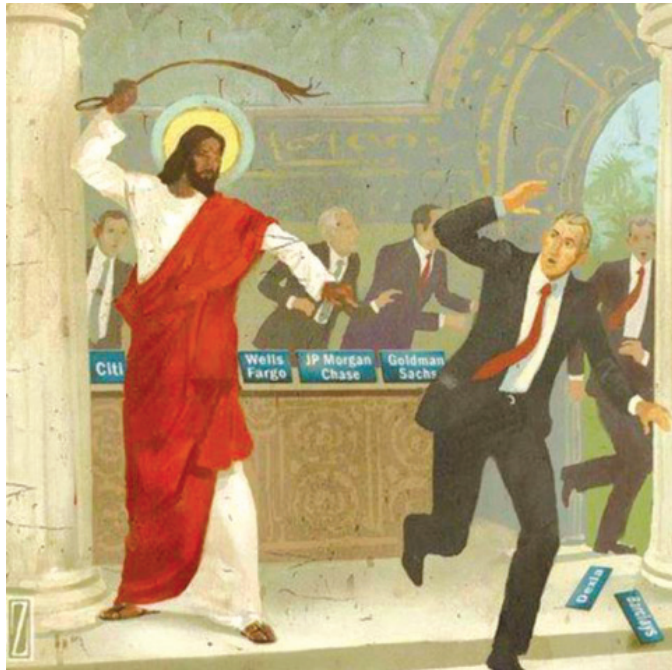
Of course, this was not because of the encyclicals—but because so little attention was paid to them. And how could they be heeded, when the credit monopoly was regarded as sacred and untouchable, when all economic life was subject to the

dictatorship of money, and money became the first and last purpose of all human activity?

We do not hesitate to say it. The rejection of Douglas Social Credit—which is the rejection of a human-centered philosophy of distribution fully aligned with the norms recalled by the Popes, has perpetuated needless suffering, disorder, and upheaval. It is a criminal refusal, especially in countries like ours where political, educational, and media leaders cannot plead ignorance.

The consequences of this refusal are immeasurable, even in the spiritual realm. Not that Economic Democracy is a sacrament, but because it would remove obstacles and guarantee that everyone shares in nature's and industry's abundance—ensuring an honest livelihood, sufficient “to meet the demands of necessity and decent comfort and to advance people to that happier and fuller condition of life which, when it is wisely cared for, is not only no hindrance to virtue but helps it greatly.” ❖

Louis Even



If Jesus returned today, would He drive out the money changers...



The Two Columns of Salvation: The Eucharist and the Virgin Mary

Saint John Bosco, great educator and founder of the Salesians of Don Bosco (SDB) was born in Piedmont, Italy, on August 16, 1815 and died in Turin on January 31, 1888. The two beacons and great devotions of his life were the Holy Eucharist and the Blessed Virgin Mary. One of his pupils, Dominic Savio, who died at the age of 14, was canonised a saint on 12 June 1954, by Pope Pius XII. Another adolescent, Carlo Acutis, beatified in 2020, was also devoted to the Blessed Virgin Mother, whom he called the “only woman in his life”. Young Blessed Carlo described the Eucharist as the “highway to Heaven”.

These two pillars, the Blessed Virgin and the Eucharist, will save the Church.

On May 14, 1862, the first 22 Salesian men professed their public vows. In the same month of Mary, Don Bosco had a dream which he told his students the next day.

“Imagine yourself to be with me on the seashore, or better, on an isolated rock and not able to see any patch of land other than that under your feet. On the whole of that vast sheet of water you see an innumerable fleet of ships in a battle array. The prows of the ships are formed into sharp, spear-like points so that wherever they are thrust they can pierce and destroy. The ships are armed with cannons and many rifles, incendiary materials, other firearms of all kinds and also with books. The fleet advances against a ship very much bigger and higher than themselves and attempts to dash against it with the prows or burn it or in some way do it every possible harm.

“As escorts to that majestic fully equipped ship there are many smaller ships which receive commands by signal from it and carry out movements to defend themselves from the opposing fleet. In the midst of the immense expanse of sea, two mighty columns of great height arise a little distance from each other. On the top of one there is a statue of the Immaculate Virgin, from whose feet hangs a large placard with this inscription: *Auxilium Christianorum*—“Help of Christians”. On the other, which is much higher and bigger, stands a Host of great size proportionate to the column and beneath is another placard with the words: *Salus Credentium*—Salvation of the Faithful.

“The supreme commander of the big ship is the Sovereign Pontiff. He, seeing the fury of the enemies and the evils among which his faithful find themselves, determines to summon the captains of the smaller ships to hold a council and decide what is to be done.

“All the captains come aboard and gather around the Pope. They hold a meeting, but a storm increases and the wind and waves send the captains back to gain control of their ships. There is a short lull. The Pope gathers the captains around him again while the flag-ship goes on its course but the frightful storm returns. The Pope stands at the helm with all his energy

directed at steering the ship toward those two columns from whose summits hang many anchors and strong hooks linked to chains.

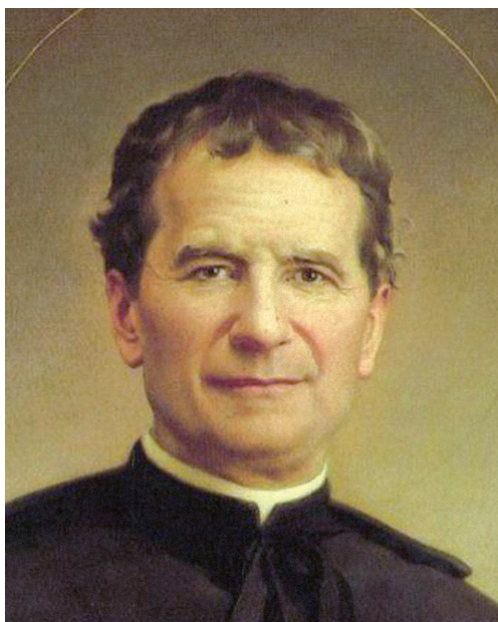
“All the enemy ships move to attack it, and they try in every way to stop and sink it: some with books and writings or inflammable materials; others with firearms, rifles and rams. The battle rages ever more relentlessly. The enemy prow thrusts violently, but their efforts and impact prove useless. They make attempts in vain and waste all their labor and ammunition. The big ship goes safely and smoothly on its way. Sometimes it happens that, struck by formidable blows, the Pontiff’s ship gets large, deep gouges in its sides;

but no sooner is the harm done than a gentle breeze blows from the two columns and the cracks close up and the gouges are stopped immediately.

“Meanwhile, the guns of the assailants are blown up, the rifles and other arms are broken; many ships are shattered and sink into the sea. Then, the frenzied enemies strive to fight hand to hand, with fists, with blows, with blasphemy and with curses.

“Suddenly the Pope falls gravely wounded. Immediately, those who are with him run to help and lift him up. A second time the Pope is struck, falls again and dies. A shout of victory and joy rings out amongst the enemies; from their ships arises an unspeakable mockery.

“But hardly is the Pontiff dead than another takes his place. The captains, having met together, have elected the Pope so promptly that the news of the



Saint John Bosco

► death of the Pope coincides with the news of the election of the successor. The adversaries begin to lose courage.

"The new Pope, putting the enemy to rout and overcoming every obstacle, guides the ship to the two columns and comes to rest between them. He makes it fast with a light chain that hangs from the bow to an anchor of the column on which stands the Host. With another light chain which hangs from the stern, he fastens it at the opposite end to another anchor hanging from the column on which stands the Immaculate Virgin.

"At this point, a great convulsion takes place. All the ships that until then had fought against the Pope's ship are scattered; they flee, collide and break to pieces one against another. Some sink and try to sink others. Several small ships that had fought gallantly for the Pope race to be the first to bind themselves

to those two columns. Many other ships, having retreated through fear of the battle, cautiously watch from far away. The wrecks of the broken ships are scattered in the whirlpools of the sea. They in turn sail in good earnest to those two columns, and having reached them, make themselves fast to the hooks hanging down and there they remain safe, together with the principal ship, on which is the Pope. Over the sea a great calm reigns."

In conclusion to this dream, St. John Bosco added: **"Very grave trials await the Church. What we have suffered so far is almost nothing compared to what is going to happen. The enemies of the Church are symbolized by the ships which strive their utmost to sink the flagship. Only two things can save us in such a grave hour: devotion to Mary and frequent Communion. Let us do our very best to use these two means and have others use them everywhere."** ❖

Blessing of the chapel of the House of the Immaculate by Bishop Rodembourg



On Sunday, May 25, 2025, the feast of Pentecost, Bishop Christian Rodembourg (photo on the left), bishop of Saint-Hyacinthe, came himself to bless the renovated chapel of our House of the Immaculate (photo on the right), where our assemblies, congresses, and study sessions are held. He was accompanied by a dozen priests from the diocese. Before

celebrating Mass, Bishop Rodembourg gave a lecture on the theme "What kind of Christian for what kind of hope?" At the end of Mass, our Director, Marcelle Caya, presented Bishop Rodembourg with a statue of St. Michael the Archangel, which the Bishop greatly appreciated, being a native of Brussels, Belgium, whose patron saint is St. Michael. ❖



Money has become a god and a tyrant

The financial system exists to facilitate economic life in society

by Louis Even

In a war, it would be no surprise to see tanks mowing down people. Even though horrible to witness, one would concede that the tanks were serving the very destructive purpose for which they were made. The tank was designed to spit out shells rather than, let us say, bring people to Mass.

However, if a car was heading straight for a pedestrian, even chasing them onto a sidewalk, one would be horrified, more so than by the actions of a tank because diverting something from its proper purpose is perverse—and the more perfect the thing is, the more criminal is the perversion.

This is occurring with the present financial system. It is one of society's most creative inventions but has become an instrument of enslavement. Conceived to be social, to serve and facilitate economic life in society, the financial system has become perverted and contrary to social life.

Money-god

Economic life has been corrupted. Money has become a god, in a deeper sense than even what is inferred by the most charismatic preacher.

Money has not only become the god that an avaricious person adores when admiring his gold or bank account, it has become an exacting tyrant which all of our economic activities must serve. Instead of serving human needs, money has become the very purpose of economic life.

A field will be tilled only if it will yield an income. If not, it will be left fallow, even when many are hungry.

Shoes are manufactured if it is a paying proposition. If not, even when people are without shoes, production will halt. As long as there "is money in it" production will continue.

The same entrepreneurs will shift from one product to another and from one business to another if the first one is not profitable, and the second is. Tractors today and artillery tomorrow; ►

- wholesome food today and junk food tomorrow, depending only on the profit yield.

The worker, like his boss, serves the same tyrannical god. He goes where there is a wage, be it in home construction or in war production. Assuredly, he must earn the daily bread necessary to support his family regardless of the type of work he is asked to do, whether the work sustains life or the opposite, hastens death.

Most of the time, he does not know what use will be made of the fruits of his work. The lumberjack, the chemist and paper mill worker are there for the money. Whether the paper produced is used to print church bulletins or pornography, workers remain for the paycheck.

We do not blame the worker. He is but a slave condemned to serve in the production of money, or he and his family will starve.

This god does not only claim supremacy in economic life. Like Moloch or the Minotaur of the Greeks, human sacrifice is required and its victims are countless. Its behavior can halt all productive activity, paralyze the distribution of goods and throw millions into privations of all kinds. This malicious god seems to take great pleasure in accumulating vast inventories of goods when families have the most desperate needs but no means. The many unemployed people in Canada, and millions more of the working poor, know this experience.

It is a god with a formidable power, but also a god of discord, division and conflict, pitting one against the other: employer and employee, seller and buyer, landlord and tenant. What creates quarrels among couples? Money. What is the subject of four-fifths of court cases? Money.

It is this tyrannical god who has control over our lives that Douglas Social Crediters want to overturn. We do not want to suppress the money system, but rather to restore it to its proper function and role of service.

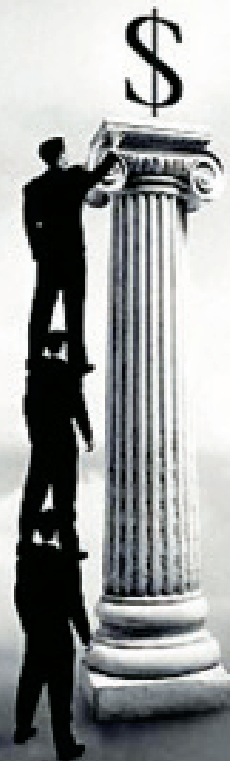
Money for wars

Like every idol, this mighty god is man-made. Its nature was clear to the world in September, 1939. When World War II was declared, money suddenly appeared after 10 desperate years of money shortage during the Great Depression.

Not once during the six-year duration of the war did a government declare: "Fighting will have to stop as there is a lack of money." This never happened! Only the available resources in men and materials were required, and the money flowed.

Overnight, the beleaguered unemployed were now eagerly recruited to become soldiers and mu-

The financial system was conceived to serve, to facilitate economic life in society. But this instrument of service has become an instrument of enslavement



nitions workers. The money followed and billions became available for the slaughter.

If money could be found so quickly for the government to conduct a war, money can also be provided for individuals during peacetime. There is no technical difficulty in this. It is rather a question of the will to solve a fixable problem.

After such an example, can we still say that the lack of money is a problem? This is a lie which must be unmasked.

Douglas Social Crediters call upon all patriots to stand against this tyranny. We refuse to accept artificial crises that mass-produce poverty, and we refuse wars that mass-produce casualties.

Money must be regulated by a society's capacity to produce, instead of productive capacity being limited by money.

It is ridiculous that cities and provinces forgo necessary and physically feasible development under the pretext of insufficient funding. It is absurd that public institutions, like city councils, run their populations into debt to those who produce nothing, the bankers.

At the service of distribution

The financial system should facilitate the distribution of goods to each person. This would consist of ensuring that prices of goods meet the purchasing power of the individual. One could then purchase from the array of goods that correspond to one's needs. Prices and purchasing power must ►

be balanced, otherwise universal distribution will be impossible.

Everyone has needs from 'the cradle to the grave', and so, everyone must have corresponding purchasing power. Needs are attached to the human person, and the right to use goods must also be attached to the human person. Otherwise, goods are no longer at the service of needs. We ensure this harmony by providing a Dividend to all, from birth to death.

The present way of distributing purchasing power cannot guarantee everyone a share in earthly goods because it links the right to goods almost exclusively to employment. Not everyone can be employed.

At the same time, automation reduces the demand for workers and increases productivity, resulting in fewer workers producing more goods. If a product can be manufactured or produced without human labor, access to the product must also be assured without requiring every person to be employed.

To say that each person must be employed in order to have the right to live, when the inventions and technological advancements in the manufacturing process have as a goal the reduction of labor, is to make progress in society a punitive force instead of a liberating one.

One eats food, not jobs. We wear clothes, not jobs. The claims on goods, such as food and clothing etc., should therefore be according to the presence of goods offered to satisfy human needs, and not according to a person's status in the productive process.

The only solution

Douglas Social Credit, also known as Economic Democracy, offers the solution. No other workable plan has been advanced.

Social programs are proof that the distribution of goods is badly organized. The programs do not correct the system, they rather allow the corruption to persist while softening their effects.

Economic Democracy would correct this defect in the provision of money to all by distributing, on a national level, purchasing power corresponding to a nation's production, and by providing a Dividend to each person, thus ensuring each individual gets a share at least sufficient to enjoy the essentials.

Economic Democracy corrects the cause of economic chaos and disorder instead of bandaging its many flaws.

Louis Even



Henri-Louis Blais, of Hartford, Connecticut, formerly of Lac Megantic, Quebec, passed away on April 28, 2025, at the age of 103. Eternal rest, grant unto him, O Lord, and let perpetual light shine upon him. May his soul, through the mercy of God, rest in peace. Amen.



Mr. Blais was truly an exemplary apostle of MICHAEL. A native of the Beauce area, in Quebec, he subscribed to Vers Demain (the French-language version of MICHAEL) in 1943, and began visiting families four years later seeking subscribers to the journal, which he continued to do for 63 years. He then moved to Lac Megantic, where he married in 1953. After raising seven children, the family moved to the United States in 1966, where two more children were born. He worked in construction until his retirement, but never stopped doing apostolate work for MICHAEL during those many years.

In addition to visiting families in the Hartford area, Henri-Louis toured Maine with our full-time Pilgrim Melvin Sickler, and our subscribers greatly appreciated him. Even after moving to the US, Mr. Blais visited his friends and fellow Pilgrims of Saint Michael of Rougemont in Canada several times a year, especially for our Annual Congresses, which he never missed until he gave up his driver's license at the age of 96. It was a real joy for all the Pilgrims to hear his remarks on the Monday of the Congress each year; he was a captivating speaker. Thank you for everything, Mr. Blais. We pray your reward will be great in heaven.

Make sure MICHAEL moves when you move

If you are a subscriber and have moved, or plan to move, please send us your new address as mail that is undeliverable is returned to us and we incur extra costs. Thank you.

The moving homily of cardinal Sarah at Sainte-Anne-d'Auray, France

“Do not defile France with your barbaric and inhuman laws”

Exactly 400 years ago, Saint Anne, the mother of the Blessed Virgin Mary, appeared to a humble Breton farmer, Yvon Nicolazic, speaking to him in the local dialect, announcing that God wished a basilica to be built there in her honor.

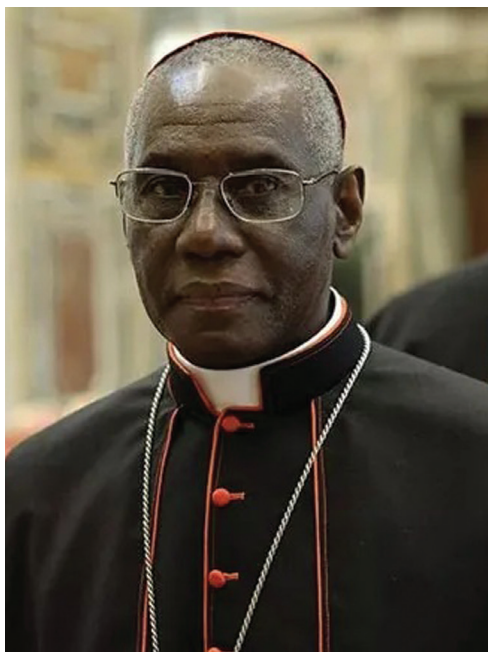
The 400th jubilee of St. Anne's apparitions were remembered July 26, 2025 by the celebration of a pontifical Mass with more than 30,000 faithful in attendance, following an annual pilgrimage, known as the Grand Pardon. The Mass was presided over by Cardinal Robert Sarah, Prefect Emeritus of the Congregation for Divine Worship and the Discipline of the Sacraments, and special envoy of Pope Leo XIV.

It is from their Breton ancestors that Québécois inherited their strong devotion to Saint Anne, having also built a beautiful sanctuary in Beaupré, near Quebec City. (For the full story, see the article by Louis Even titled To the Glory of Saint Anne, published in the May-June-July 2013 issue of MICHAEL.)

Here is our translation of the homily delivered by Cardinal Sarah, in nearly its entirety, as transcribed by (fr.aleteia.org):

Dear brothers and sisters of Brittany and of France,

I respectfully greet the civil authorities present here today for the 400th anniversary of the apparitions of Saint Anne at this holy site. Pope Leo XIV has appointed me as his special envoy to this sanctuary of Sainte-Anne-d'Auray. Through this gesture, the Holy Father wishes to emphasize the importance he places on your pilgrimage. I therefore bring you, dear pilgrims of Saint Anne, the



Cardinal Robert Sarah

greetings and blessing of our beloved Pope Leo XIV.

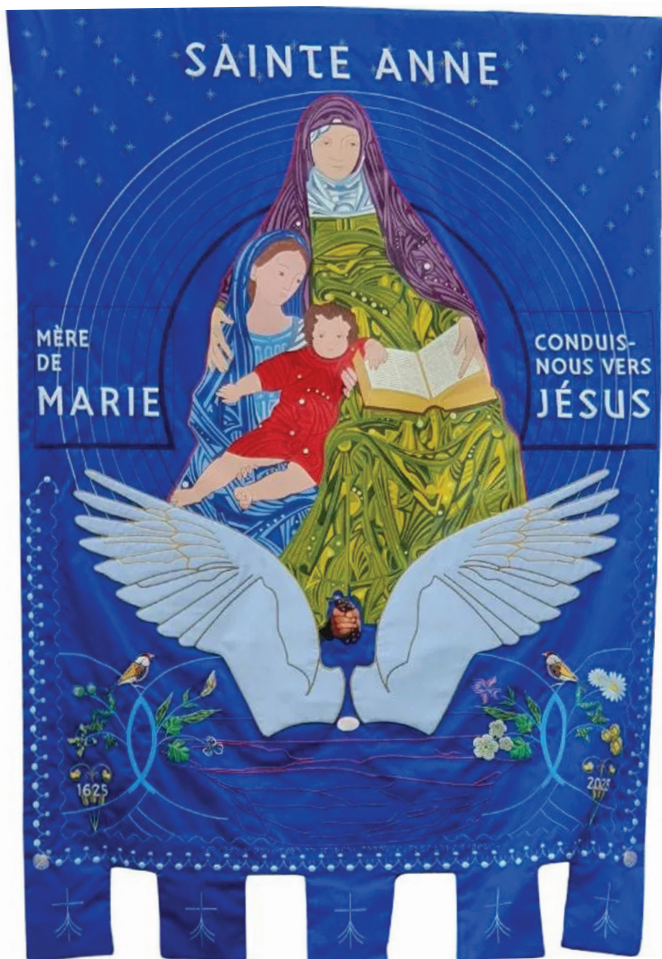
The Pope is praying for you today. Through his envoy, he shows you his paternal affection. On his behalf, I warmly greet Bishop Raymond Centène of Vannes, who has a deep love for Saint Anne. I also greet the other bishops, abbots, superiors of communities, priests from Brittany and beyond, and you, dear pilgrims of Saint Anne, who have come to this sanctuary in response to Saint Anne's call—and above all, to worship God.

Here, 400 years ago, Saint Anne appeared to Yvon Nicolazic and said: “Yvon Nicolazic, Me zo Anna, mamm Mari” (“I am Anne, mother of Mary” in Breton). “Yvon, do not be afraid, I am Anne, mother of Mary. Tell your priest that on the land called the Bocenno”—that is, where we now stand—“there once stood a chapel built in my name, the first in the whole country. It has lain in ruins for 924 years and six months. I desire that it be rebuilt as soon as possible and that you care for it, because God wants me to be honored there. God wants you to come here in procession.”

Brittany, a sacred land chosen by God

Dear brothers and sisters, Saint Anne said to Yvon Nicolazic: “God wants this place.” God chose this land to make it holy. He desired that a portion of your territory, a portion of your nation—France—should be a sacred space, a place set apart. God wanted your ancestors not to cultivate or farm this particular land, but to reserve it for His glory.

There is a great mystery here that we must ponder. There were many other churches and



*The banner of the jubilee
Mother of Mary, lead us to Jesus*



The basilica of Sainte-Anne-d'Auray

sites available, but God chose this one. Why? To remind us that God comes first, that His glory precedes us and does not belong to us. God created us out of pure love; all creation is the work of His hands, the free gift of His love. [...]

We did not earn His love—He loved us first. We owe Him everything, for it is from Him that we receive life, movement, and being. As His creatures and His children, to honor and glorify God is a matter of justice. Giving glory to God is not optional; it is our duty, a necessity. This is a truth that must be rediscovered—especially in societies that consider God dead, irrelevant, or uninteresting.

The false Western view of religion

In the West, religion is too often presented as a tool for human well-being. It is reduced to humanitarian efforts, helping migrants and the homeless, promoting universal brotherhood and world peace. Spirituality becomes a kind of personal development, something to soothe the modern man busy with politics and economics.

While these are important matters, this understanding of religion is false.

Religion is not about food or humanitarian work. In the desert, Jesus rejected this as the first temptation. The devil suggested that Jesus save humanity by ending hunger—but Jesus responded that this was not the path to redemption. Even if every person on earth were well-fed and prosperous, humanity would not be saved.

In fact, we see in the wealthy nations of the world how man self-destructs when he forgets God and focuses only on wealth and earthly comfort. What saves the world is the Bread of God. And that Bread is Christ Himself. What will save the world is man on his knees before God, worshipping and serving Him. God does not serve us—we are made to serve Him.

Silent adoration as the only remedy

We were created to praise and worship God. It is in adoring God that we discover our true dignity and the ultimate purpose of our existence. On our knees before Him, we realize our true greatness and nobility. If we do not adore God, we will end up adoring ourselves. God chose this place to be worshipped. He chose France to be like a holy land, a land set apart for Him.

Do not defile France with your barbaric and inhuman laws—laws that promote death, while ►



The procession of the “Grand Pardon” with the statue of Saint Anne arrives for the pontifical mass

- God desires life. Do not defile France, for it is a sacred land. Brittany is sacred, and it must remain so. God must hold first place here.

Our first duty is to adore and glorify God. This is the highest expression of our gratitude and the most beautiful response to His extraordinary love. To adore, we must set ourselves apart in silence. Come here with a silent heart to listen to God. This is what it means to adopt a sacred posture.

There are sacred places, chosen by God, where only prayer, silence, and liturgy are appropriate. Our churches are not theaters, concert halls, or spaces for cultural entertainment. A church is the house of God and is reserved exclusively for Him. We enter with reverence, properly dressed, trembling not with fear but with awe and admiration.

I want to thank the Bretons who wear their traditional garments to glorify God’s majesty. This is not mere folklore. The outward effort you make in your dress reflects the inner effort to present yourselves to God with pure souls, cleansed by the sacraments, adorned with prayer and reverence. Sacred places do not belong to us—they belong to God. The liturgy’s purpose is to glorify God and sanctify the faithful. Sacred music is a privileged means of fostering active and conscious participation in the celebration of the Christian mysteries. [...]

Rebuilding the church of your soul

In the apparitions, Saint Anne asked Yvon Nicolazic to rebuild the old church and to care for it. That is hard, costly, and demanding—but it reflects what God asks of us today: to rebuild His house. Today, God says to each of us, “I have chosen your soul, your heart, as a sacred place for My worship.”

Your baptized soul is a sacred space—do not defile it with disordered passions or worldly distractions. Do not rob God of His rightful place. If the church of your soul is in ruins, hear His call. It is time to rebuild it on the rock—on the solid foundation of Christ.

Yes, it is time to rebuild the church of your soul. Confess your sins—those of word and deed, committed in the night or in the light of day. Now is the favorable time, the day of salvation. “Above all else, guard your heart,” says Saint Cyril of Jerusalem. Set aside each day for true silent prayer. Cast out the idols of money, screens, and cheap seduction. God wants your heart. God wants your soul—just as He wanted this land of Brittany.

Your soul is sacred—take care of it. Only in this inner sanctuary can God speak to you, comfort you, and call you to radical conversion. Only in this sacred space will you hear His call to holi-

ness, to become a true worshiper. "Be holy, for I, the Lord your God, am holy."

In this sacred space, young man, you may hear His call to the priesthood or religious life. Young woman, you may hear His call to give yourself to Him in consecrated life. But if you defile your soul with sin and worldly distractions, you may miss your true vocation—your very self.

Beloved brothers and sisters, do not rob God of the sacred sanctuary of your soul. God created it, redeemed it—do not profane it. Your body is God's temple. His Spirit dwells within you. Do not destroy this temple, for it is sacred—and you are that temple. God entrusts it to you, that you may care for it and worship Him in silence. God wants this—God wants you.

Looking to Saint Anne in the midst of trial

Dear brothers and sisters, God chose this piece of Breton land with a very special intention: to be honored here through the veneration of Saint Anne. Nowhere else in the world has Saint Anne appeared. What a privilege! What grace! What mystery!

Saint Anne brings a particular message to this place. Alongside Joachim, she suffered the trial of childlessness in old age. Her heart must have been heavy with sorrow and longing. What woman does not suffer deeply from the unfulfilled desire to become a mother?

Many among you also carry this burden—childless couples, parents weighed down by anxiety for sick children, or children who have abandoned the faith. Some of you worry for your families, for your homeland that seems in danger.

Suffering and trials often leave us in profound incomprehension. Why must a child die? Why do the innocent suffer? Why war? Why betrayal? Why, Lord? We sometimes feel abandoned by God. For Europe, many even declare that God is dead.

Should we rebel? Assume God no longer cares? Abandon our faith because He seems silent? Should we stop praying and going to Mass?

Let us look to Saint Anne and listen to her. Does she rebel against God? No—she remains in adoration. God is greater than our doubts and



The memorial of the shrine, where the Mass was celebrated

our pain. In the face of evil, we have no ready answers. Our only response is adoration—silent, trusting adoration.

Saint Anne came to tell the Bretons, all of France, and the world: adoration is the only remedy to despair. Faith in God and the worship of God are the only true foundations for lasting peace.

To all who suffer, I say: look to Saint Anne. To all who despair for your children, your loved ones, your country—look to Saint Anne. Like her, persevere in adoration. The adoration of God will never disappoint.

Saint Anne's patient, silent adoration made possible the birth of Mary—the purest, holiest of all creatures, the Mother of the Savior. You who bear sorrow, your adoration will bear fruit in hope. Persevering, determined adoration pierces the darkness and brings the light of hope. [...]

Even when all seems dark, we can always say with our beloved Pope Leo XIV: evil will not prevail. God, our God, is infinitely good, infinitely beautiful, infinitely great. Today, with Saint Anne, in this blessed place chosen by God, let the cry of love rise from each of our hearts:

"Come, let us adore the Lord. Come, let us adore Him. Let us kneel before the Lord our Maker, for He is our God. Amen." ♦

Cardinal Robert Sarah

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Pope Leo XIV's prayer for discernment

Each month, the Pope's Worldwide Prayer Network publishes a new prayer intention. Pope Leo XIV's prayer intention for July 2025 was dedicated to training in discernment in order to know how to choose what is good, true, and in accordance with God's will. Here is the prayer that the Holy Father composed for this occasion:



Holy Spirit, you, light of our understanding,
gentle breath that guides our decisions,
grant me the grace to listen attentively to your voice
and to discern the hidden paths of my heart,
so that I may grasp what truly matters to you,
and free my heart from its troubles.

I ask you for the grace to learn how to pause,
to become aware of the way I act,
of the feelings that dwell within me,
and of the thoughts that overwhelm me
which, so often, I fail to notice.

I long for my choices
to lead me to the joy of the Gospel.
Even if I must go through moments of doubt and fatigue,
even if I must struggle, reflect, search, and begin again...
Because, at the end of the journey,
your consolation is the fruit of the right decision.

Grant me a deeper understanding of what moves me,
so that I may reject what draws me away from Christ,
and love him and serve him more fully.
Amen.