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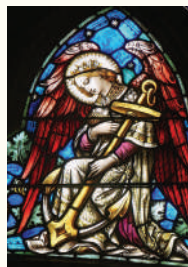
MICHAEL

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

Contents

- 3** Let's be Pilgrims of Hope! *Alain Pilote*
- 4** Louis Even's immense legacy *A. Pilote*
- 6** The shortcomings of today's financial system *A. Pilote*
- 8** The Economic Democracy solution
- 10** "It is applied Christianity" *A. Pilote*
- 12** 2025 Calendar
- 36** 2025, a Holy Year whose theme is Hope *Pope Francis*
- 40** What will the world of tomorrow be? *Louis Even*
- 43** Saint Giuseppe Moscati *Dom Antoine-Marie, O.S.B.*
- 48** What is the virtue of hope? *Pope Francis*



The anchor of hope

Cover: Stained glass window from Saint Patrick's Basilica, Ottawa, depicting hope (source: https://vitrail.ndoduc.com/vitraux/htm1/Espérance_1.htm) The anchor, in Scripture, is a symbol of hope. We read in Hebrews 6:19: "Hope is is a sure and steadfast anchor of the soul."



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Letter from the Editor

Let's be Pilgrims of Hope!

Holy Year, 2025's theme is Hope (see pages 36 to 39). The Catechism of the Catholic Church defines it as follows: "Hope is the theological virtue by which we desire the kingdom of heaven and eternal life as our happiness (see page 32)". But for many, hope is lived out in the immediate moment, in the uncertainty of knowing what tomorrow will bring. Will there be enough food, will our needs be met?

An abundance of material goods won't always make people happier or more virtuous since true happiness is fulfilled in God alone. In this way, the spiritual is superior to the material. However, while waiting for heaven, we must live on earth, with material needs of food, clothing and shelter. The absence of material goods makes the practice of any virtue difficult and to secure enough resources to sustain life, people may resort to stealing, taking another's life, prostitution, etc.

There is a saying that a hungry belly has no ears. Even missionaries in poor countries have to bear this in mind and feed the hungry before preaching to them. We require a minimum of material goods to survive. In Proverbs (30:8-9), we read: "Lord, give me neither poverty nor riches, grant me only my share of food, for fear that, surrounded by plenty, I should fall away and say, 'Yahweh. Who is Yahweh?' or else, in destitution, take to stealing and profane the name of my God."

The necessities of life exist in sufficient quantities for everyone on the planet, but it's the money to acquire all these necessary goods that a large part of the population lacks. This is where the wonderful solution of Economic Democracy comes in (see pages 8-9).

We pay tribute to Clifford Hugh Douglas, who invented this genius solution, and to Louis Even, who introduced it to us (see pages 4-5), leaving us the dual legacy of a movement for financial liberation and deepening of our Catholic faith. Douglas was able to diagnose the flaws in the current financial system (see pages 6-7), and Mr. Even demonstrated how Economic Democracy perfectly applies the Church's teaching on social justice in society (see pages 10-11).

We don't know what the future holds, and we

all live in a state of anxiety. Some would even like to impose more controls on us (see pages 40 to 42). Recent events, which some would call signs of the times point to the worst, perhaps even a third world war. However, despite all that may happen, we have every reason to hope, since we are certain that the final victory belongs to God, and that Satan and his rebellious angels will return to hell forever. And let's not forget that at Fatima the Blessed Virgin Mary affirmed that in the end her Immaculate Heart would triumph. It is a certainty.

Douglas said that a psychological moment would arrive when the population, given the gravity of the situation and despite all the power of the financiers, will have endured the debt-money system long enough. They will then become open to study and accept Economic Democracy.

Douglas wrote the following in his book, *Social Credit*, published in 1924: "During that period a small impetus from a body of men who know what to do and how to do it, may make the difference between yet one more retreat into the Dark Ages, or the emergence into the full light of a day of such splendor as we can at present only envisage dimly."

Those who know what to do and how to do it are those who read MICHAEL, those who know Economic Democracy, Mr. Even wrote in 1970: "Whether the present financial system collapses onto itself, or whether foretold cataclysmic events must first occur, we are not without a remedy. Either way, the survivors will have a light, Economic Democracy, to establish a worthwhile economic system."

Achieving a better world, or rebuilding civilization on solid foundations, is not possible without the application of Douglas' principles, and without the application of the Gospel of Christ. With God's help, and our collaboration in His plan, we have the firm hope that truth and justice will have the last word in history, that God's reign will prevail, that His will will finally be accomplished on earth as it is in Heaven. This is our reason for hope!

So let's spread the message of MICHAEL around us, to sow the hope of a better future for all, both materially and spiritually. And then, as the theme of the Holy Year says, we will be "Pilgrims of Hope"! ❖

Alain Pilote, Editor



Louis Even's immense legacy

He clearly shared Douglas' vision and also passed on to us a great love of the Church

September 2024 marked the 50th anniversary of the death of Louis Even, founder of MICHAEL and Vers Demain (its French-language version). At our annual conference, we looked at the immense legacy he left us when he explained in simple terms Economic Democracy, the brilliant financial solution conceived by Scottish engineer Clifford Hugh Douglas, and by passing on his great love of God and the Roman Catholic Church.

Louis Even was particularly devoted to the Blessed Virgin Mary. In December 1964, at the age of 79, he fell seriously ill and it was thought he was at the end of his life. He however recovered against all odds and said: "I have obtained a reprieve. I loved the Blessed Virgin very much during my life, but perhaps I didn't make others love her enough."

From the earliest days of the movement, Mr. Even began every gathering with the recitation of the rosary. But during the last ten years of his life, from 1964 to 1974, he did even more. In addition to continuing to write about Economic Democracy, he wrote about the various apparitions of the Blessed Mother around the world.

During our annual fall meeting, we also pointed out that the Douglas solution, although conceived in 1917, is still relevant today, since it speaks to every economic condition and responds to today's problems around the world, whether they are problems of debt, inflation, pollution and environmental

degradation, housing and urban sprawl, and so on.

During 2024, MICHAEL published several articles on the life of Mr. Even. He was an educator by vocation, having joined the Brothers of Christian Instruction as a teenager. In 1934, Providence brought him into contact with Douglas' writings, which proved a turning point in his life. "This is a light on my path, everyone needs to know about this!" he said. At over age 50, Mr. Even quit a lucrative career during the Depression to teach this wonderful solution.

We can ask what would have happened if Mr. Even had simply said to himself: "That's all very well, but I'm busy and I'll leave it to others to make it known". Without Louis Even's "yes", there would have been no MICHAEL magazine, no White Beret movement and few of us would have heard of Economic Democracy.

We can see the difference one person makes depending on their choices. St Alberto Hurtado, a Jesuit priest from Chile, said: "**Jesus tells us: 'I need you. I'm not forcing you, but I need you to carry out my projects of love. If you don't come, something will remain unrealized, that you, and you alone, can realize.'**"

This sentiment applies to each and every one of us. If God has put the work of the Pilgrims of St. Michael on our path, it is because He has entrusted us with the mission of making it known to others. If we don't, perhaps no one else will. Just think, if you've

Delegates gathered in front of our head office in Rougemont on September 29, 2024





The statue of Louis Even is clearly visible at the entrance to our head office, the St. Michael's House

heard of our work, it is because someone else told you about it, perhaps by knocking on your door, subscribing you to the magazine, through discussion, etc..

God had chosen Louis Even for the work of liberating people from financial dictatorship. He endowed Louis Even with uncommon talents, including that of explaining in simple words economic terms and formulas normally understood by people with advanced education. Douglas would later say that, of all those who wrote about Economic Democracy, it was Louis Even who understood best.

People at this year's annual meeting in Rougemont who knew Louis Even when he was alive, spoke of his constant smile, his enthusiasm and his love of the poor. We should add his qualities of courage and tenacity in confronting the banking dictatorship. His example has led thousands of apostles to follow in his footsteps. In the last issue of MICHAEL we published an article titled "A day in the life of Louis Even". Readers will remember that some did not like his message of economic liberation and poured pails of dirty motor oil over his head.

Here is another example of the man's character. In a town north of Quebec City, early in the movement a meeting was held in a hall, as on so many other occasions. Louis Even recited the rosary, as he did before every meeting. That evening, only one person attended. As he finished his speech, he addressed the gentleman, thanking him for listening to his message.

The gentleman replied: "I'm the concierge, and I'm waiting for you to finish before I close the building." However, the gentleman was convicted by Mr. Even's speech and became an ardent and loyal supporter.

A single issue of MICHAEL can not explain every aspect of Economic Democracy, but if our readers set out to study this brilliant solution, they'll exclaim, like Louis Even, "It's a light on my path, everyone needs to know about this!" We invite you to read the various articles and books on the subject available on our website. The articles in this issue give some overview. Enjoy your study! ❖

Alain Pilote



Louis Even after his death in September, 1974

The shortcomings of today's financial system

Before treating a patient, a doctor will first make a diagnosis to ensure the correct remedy is applied. The same applies to economics. Before he devised the remedy of Economic Democracy, Scottish engineer Clifford Hugh Douglas studied and diagnosed the current financial system. He determined that not only is money created in the form of debt, leading to unpayable debts, but that there is a chronic lack of purchasing power. His analysis concluded that consumers can never have enough money to buy available production.

One of the first questions to ask is where does money come from. One might answer that if you want money, get a job. But where did your employer get his money? Others might answer that the government makes the money, since we have banknotes issued by the country's central bank, such as the Bank of Canada.

But the reality is that paper money, known as cash, represents less than 5% of all money in the country. The other kind of money is credit loaned by private banks. This electronic money exists only in the form of accounting entries in bank computers and in the chip of a bank card, but it is accepted and circulates everywhere as if it were paper money.

Note that even to obtain paper money, it must be borrowed from the bank, at interest. So you could say that all the money in existence comes from a bank loan, which has to be repaid with interest. Every time a loan is repaid that sum of money ceases to exist and is withdrawn from circulation.

Money is created as a debt

A fundamental flaw in this system is that when banks create new money in the form of loans, they require borrowers to return more money to the bank than was created. This is because banks create the capital they lend, but not the interest they demand. It is impossible to repay money that doesn't exist. The only solution is to borrow again in order to pay this interest, and hence unpayable debts accumulate. This is what Louis Even explained in *The Money Myth Exploded*. In this fable, only \$1,000 existed, but the banker demanded repayment of \$1,080 (\$1,000 lent at 8% interest).

Another shortcoming of bank money creation is that it is not permanent, nor does it remain in circulation indefinitely. It must be returned to the bank when the loan matures and must be repaid. The money lent is then canceled and disappears. The bank retains only the interest for itself. So, just to keep the same amount of money in circulation, there must be continuous borrowing. To those who say that if you don't want to go into debt, just don't borrow, we have



to reply that if no governments, companies or individuals borrowed from the bank there would be no money in circulation at all. In the current system, the choice is either go into debt or starve.

How is it that banks can create a substitute for paper money in the form of bookkeeping entries? See the true story of the goldsmiths who became bankers described in Economics courses and explained by Louis Even in *In this Age of Plenty*.

The goldsmith who became a banker

If we go back to the Middle Ages, money only existed in the form of precious metals such as gold and silver. Gold owners, for fear of thieves, entrusted the safekeeping of their gold to goldsmiths (manufacturers of gold or silver objects) who, because of the precious material they worked with, had well-protected vaults. The goldsmith received the gold and issued a receipt to the person who had deposited it with him. The goldsmith protected the asset in return for a premium for the service. The owner could reclaim all or part of it whenever he wished.

Merchants who left Paris for Marseille or Amsterdam could take gold with them to make their purchases. But here again, there was a danger of attack en route, so the merchant persuaded his seller in Marseille or Amsterdam to accept, instead of metal, a signed right to part of the treasure on deposit with the Paris goldsmith. The goldsmith's receipt testified to the reality of the asset. And similarly, the supplier in Amsterdam, or elsewhere, was able to get his own correspondent in London or Genoa to accept, in return for transport services, the receipts issued by the goldsmith which he had received from his French buyer. In short, little by little, merchants came

to pass on these receipts to each other instead of the gold itself. Instead of gold, the goldsmith's receipts changed hands.

But the goldsmith learned from experience that almost all the gold entrusted to him remained intact in his vault. As the owners of their gold used its receipts in their trade, hardly one in ten came to the goldsmith to collect it. This is the origin of today's banking system, which allows banks to lend out several times the amount of their deposits in cash and to lend money they don't have in their vaults, but which they create when they grant a loan. This is the origin of the practice known as fractional reserve banking, which means banks must hold only a fraction of their deposits in cash available for lending.

In the 1940s, banks lent out on average 10 times more money than they had in reserves. This proportion has since changed. In 1980, the Canadian Banking Act allowed chartered banks to create 20 times the amount of their reserves in banknotes and coins. However, in 1994, the percentage of cash banks were required to hold was reduced to zero!! By 1995, Canadian banks had lent out more than 70 times their reserves. By 1997, this figure had risen to 100 times. In the USA, the cash requirement was reduced to zero in 2020.

In other words, there are no longer any prescribed limits on loan creation. The only limit to the creation of money by banks is that individuals still wish to be paid in paper money, which obliges the bank to keep a certain quantity of it on their premises. Also, there is always a risk that too many of the bank's customers will show up at the same time demanding to be paid in paper money.

It is understandable that banks will do everything they can to eliminate the use of paper money, by encouraging the use of debit cards, direct payment, etc., so that eventually cash will be altogether eliminated. Everyone knows the appeal of Central Bank Digital Currency (CBDC) for the banker! While paper money allows anonymity and freedom, CBDC's will enable banks and governments to know everything you buy, facilitating virtually total control of the population.

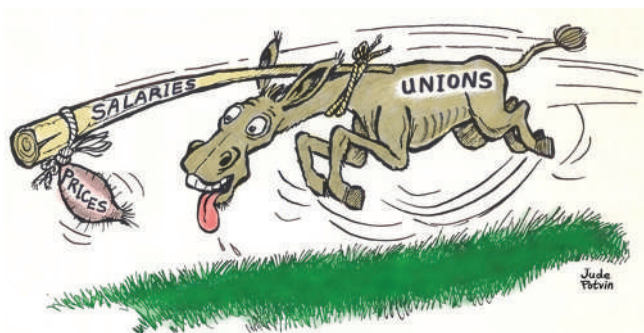
Chronic shortage of purchasing power

Today, products are offered for sale at a price point. This allows people with money to choose the products that suit them. But what happens to those who have no money at all? Mr. Even explained that money distributed in the form of salaries, profits and industrial dividends constitute purchasing power for those who receive it. But: 1. industry does not distribute purchasing power at the same rate as it sets its prices; and 2. production does not distribute purchasing power to everyone. It only distributes it to workers.

Even if banks did not charge interest on the money they lend out, there would still be a shortage of purchasing power, because money paid out in wages can never buy all production, which includes other elements in its prices. Scottish engineer Clifford Hugh Douglas was the first to demonstrate this chronic lack of purchasing power, and to provide a scientific solution to it, known as Economic Democracy.

Douglas explained this lack of purchasing power in the A + B theorem. Producers must include all their production costs in their prices to stay solvent. Wages paid to employees - known as "A payments" - are only part of the cost of production. The producer also has other costs that are not distributed in wages, but which he must include in his prices, such as payments for materials, taxes, bank charges, machine maintenance and replacement, etc. Douglas called these payments for other costs, "B payments".

A longer pole won't bring the turnip closer!



The Dividend would increase incomes without increasing prices, salaries or taxes.

The selling price of an item must include all costs: wages (A) and other payments (B). The product's selling price will therefore be A + B. Clearly, then, wages (A) cannot buy the sum of all costs (A + B). There is therefore a chronic lack of purchasing power in the system.

Even if we try to raise wages to catch up with prices, the wage increase will automatically be included in prices, and nothing will be resolved. To be able to purchase all of production, therefore, we need additional income outside wages, at least equal to B.

Another problem is that production only distributes purchasing power to those who are working. Today, production is a factor of automation more than it is the product of human labor, and this fact will continue to impact the number of workers over time. There is conflict between progress, which eliminates the need for labor, and yoking purchasing power to paid work yet everyone has the right to live and to the necessities of life. The earth's goods were created for all men, not just the employable. That's what Economic Democracy would correct, as we will see in another article. ❖

Alain Pilote

The Economic Democracy solution

by Alain Pilote

Having established the shortcomings of the current financial system, Douglas devised an ingenious system to correct the flaws and ensure that the economic system achieved its goal, which is the satisfaction of human needs or, in other words, ensuring that goods reach the people who need them.

Production only works according to the orders it receives. Orders are a function of consumer purchasing power. This purchasing power depends on the money in the hands of consumers who have needs to satisfy. Given enough money, consumers can choose, or “vote” for the products of their choice. If we think of money as a ballot, we can speak of an economic democracy, where each citizen has enough money to “vote” and obtain the products he wants. As Douglas puts it, we would have an aristocracy of producers serving a democracy of consumers, with the latter ultimately dictating what would or wouldn't be produced, depending on which products they choose to buy or not.

As we saw in the previous article, the basic problem with the current financial system is that money is created in the form of debt by commercial banks, since they only lend money which must be repaid with interest. There's a double injustice here: charging interest - demanding repayment of money that doesn't exist - and the fact that bankers see themselves as the owners of the money they lend, whereas the genuine value of money is based on a country's production - which is the fruit of natural wealth, inventions and the toil of all the country's workers. Money's value is certainly not the fruit of bankers, who merely lend out figures.

Essentially money is a tool that enables the country's productive capacity to be generated. Money is not a tangible good. We don't eat money, it is a ticket exchangeable for tangible goods, like food, clothes, housing, etc.

Instead, we should think of money as a unit of measurement, like centimeters or inches. One of the slogans of Economic Democracy is: ***“Make financially possible what is physically feasible”***. If every time the population wanted a public project, such as a new bridge, the government asked, “Do we have the materials, the know-how and the workers to build it?” rather than “Do we have the money?” we would have all the infrastructure we required.

If the necessary materials, know-how and workers were available, the National Credit Office would create the money necessary to finance the project. To say we don't have the money to build a bridge is as ridiculous as saying we can't build the bridge because we don't have enough centimeters.

Economic Democracy is based on three principles (like a tripod)



- 1. Money issued without interest by society**
- 2. A dividend to every citizen**
- 3. A discount on prices compensated to retailers**

Interest-free money issued by society

The Economic Democracy system aims to make money an accurate reflection of economic realities. Accordingly, issuing or printing money willy-nilly, irresponsibly or without limits or according to the whims of politicians in power would not occur. Douglas proposed a system in which the Government would appoint an independent body, a commission of accountants who would form a “National Credit Office” that would be assigned the task of establishing accurate bookkeeping. Money would be issued at the rate of production and withdrawn from circulation at the rate at which goods and services are consumed. An equilibrium would thus be achieved between the productive capacity and the capacity to pay and between prices and purchasing power.

The Pilgrims of St. Michael is seeking that the Government cease borrowing money from private banks. Money can instead be created interest-free, and without indebtedness, through its Central Bank. Graham Towers, the first governor of the Bank of Canada, stated in 1939 before a House of Commons committee, that this was entirely feasible, after being asked, “Why should a government pay interest on money that it can itself create free of interest?”

During the Second World War, the Bank of Canada created as much as 50% of the country's money, without inflation. Today, it creates less than 2%. The remaining 98% is created by private banks as loans. Many people are unaware of this fact. They do not know that private banks, unlike other lenders, create the money they lend out of nothing and that they do not circulate their depositors' money as loans.

Whether money is created by the Bank of Canada or by private banks, it needs to be created somewhere. It is made of the same figures, it is based upon the same production, our country's production. The only difference, but a sizable one, is that if the Government borrows money from its own Central Bank, it does not create debt.

The proposed model includes two modes of distributing new money which are Compensated Discounts and Dividends.

Compensated Discount

If the available production in the country is \$12 billion and the purchasing power is only \$9 billion, the National Credit Office would establish a 25% discount in prices on all products sold to the consumer. This method reduces prices to the level of available purchasing power. The discounted 25% would then be returned to the retailer by the Credit Office.

Thanks to this price discounting feature, inflation would be impossible as the discount lowers prices. The best way to stop the inflation of prices is to make them go down!

The Dividend

Wages are only one component of the cost of the production of any item and wages alone are not sufficient to buy all existing production. The National Credit Office would distribute a monthly Dividend to each citizen, a sum of money to make up for purchasing power, and to ensure that everyone had their share in the country's goods.

A dividend traditionally represents the share of a company's profits paid out to each shareholder of a company. It could be said that all citizens of the country, Canada for example, are shareholders in Canada Limited, since they are co heirs to the two greatest factors of modern production, the inheritance of natural resources and the innovations and inventions of past generations, both of which are gifts from God to all and therefore belong to everyone. Those working in production would still receive their wages, but all, salaried and non-salaried alike, would receive a Dividend.

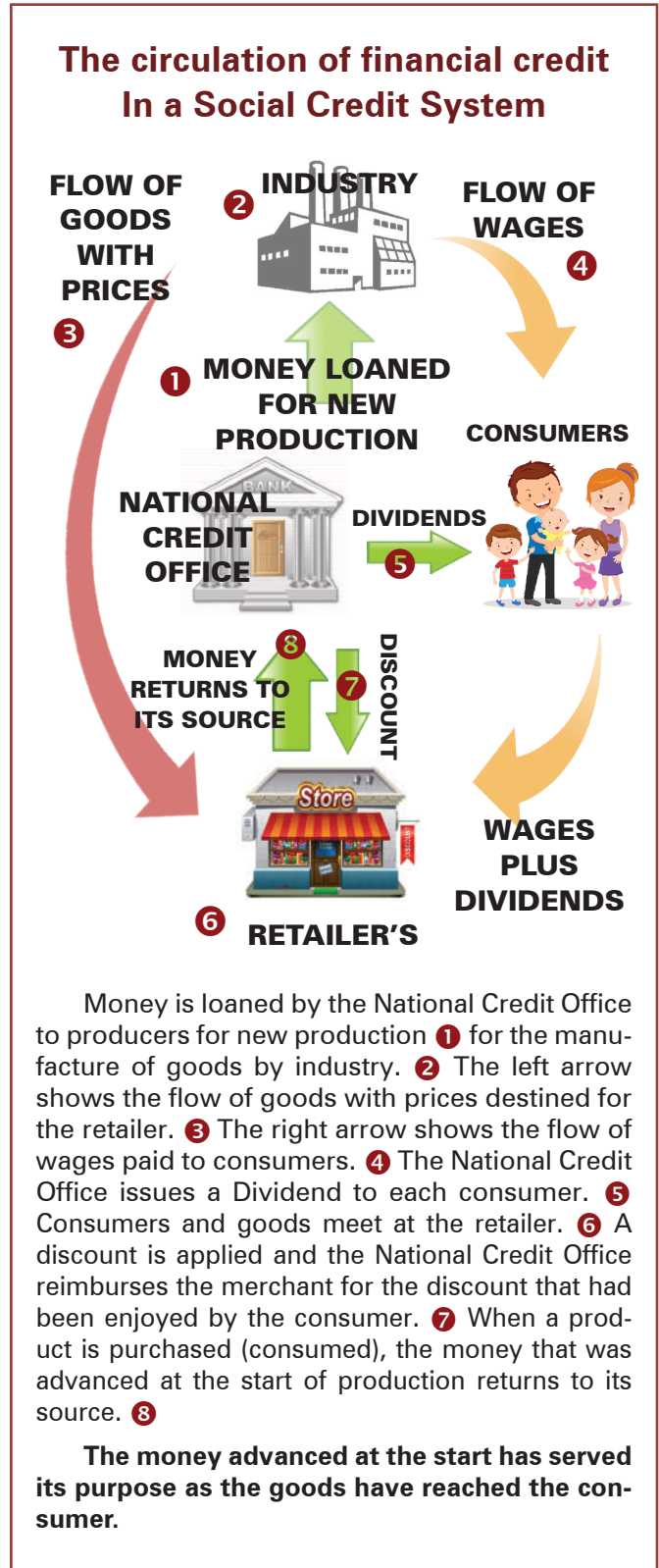
This Dividend would not be taken from the taxes of those who work, but would be financed by new money created by the National Credit Office. No one would be living on taxpayers' money.

There are three basic principles in Economic Democracy: 1. debt-free money issued by the government, society's representative, according to production and withdrawn from circulation according to consumption; 2. a monthly Dividend to all citizens; 3. the Compensated Discount. All three are necessary; remove one of these three principles, and the rest fail.

Economic Democracy, as summarized in the preceding paragraph, has one goal which is to finance the production of goods that truly meet needs, and to finance the distribution of these goods so that those needs may be met. A review of the attached figure will show that money does not accumulate at any time; it follows the path taken by production, entering circulation at the rate at which production takes place, and

taking the route of its return toward its source, the National Credit Office, at the rate at which goods are consumed which is at the time they are bought at a retailer's. At all times, money is the exact expression of reality. Money appears when a new product appears, and disappears when it is consumed. ❖

Alain Pilote



Money is loaned by the National Credit Office to producers for new production 1 for the manufacture of goods by industry. 2 The left arrow shows the flow of goods with prices destined for the retailer. 3 The right arrow shows the flow of wages paid to consumers. 4 The National Credit Office issues a Dividend to each consumer. 5 Consumers and goods meet at the retailer. 6 A discount is applied and the National Credit Office reimburses the merchant for the discount that had been enjoyed by the consumer. 7 When a product is purchased (consumed), the money that was advanced at the start of production returns to its source. 8

The money advanced at the start has served its purpose as the goods have reached the consumer.

“It is applied Christianity”

Clifford Hugh Douglas was asked to characterize the Economic Democracy solution in a few words and he answered “Very easily, I can do it in two words: **applied Christianity.**”

Is it an exaggeration or pretentious to say that Economic Democracy is applied Christianity? Not if you’ve studied and compared both Economic Democracy and the Church’s social doctrine. The Church’s social doctrine is a set of moral principles on social justice, developed since the papacy of Leo XIII (1810-1903) to the present day and is the standard by which all social, economic and financial systems must be judged.

The Church calls on the lay faithful to renew the temporal order according to God’s plan, according to the Second Vatican Council (1962-1965). This is a call to us to establish economic structures that conform to the principles of the Church’s social doctrine.

In the writings of Louis Even and Alain Pilote, we see how wonderfully Economic Democracy embraces the Church’s principles of social justice. Louis Even, from 1935 to 1974, explained the great texts of the popes of his time on the subject, especially scrutinizing Pius XI and Pius XII. More recently, the Study Sessions prepared by Alain Pilote, contained in Economic Democracy Seen in the Light of the Social Doctrine of the Church, the social doctrine is understood with a particular focus on the statements of Popes John XXIII, Paul VI, John Paul II, Benedict XVI and Francis.

Understanding Economic Democracy helps us to better appreciate papal statements on the subject. The most famous commentary is by Pope Pius XI in 1931 in the encyclical letter, *Quadragesimo anno*.

“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 dictatorship is being most forcibly exercised by those who, since they hold the money and completely control it, control credit also and rule the lending of money. Hence they regulate the flow, so to speak, of the life-blood whereby the entire economic system lives, and have so firmly in their grasp the soul, as it were, of economic life that no one can breathe against their will” (nn. 105-106).

Pius XI refers to international bankers “who are not owners but only the trustees” of depositors’ money, which they “administer according to their own arbitrary will and pleasure, for they decide to whom they

will lend or not, also setting the conditions of the loan, including the interest rate, in such a way that no one can breathe against their will.”

The Pope added: **“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”**. This is the unfortunate nature of financial power.

Our full-time pilgrims who visited Africa for the first time in 1987 commented to the bishops they met on this text by Pius XI in the light of Economic Democracy as explained by Douglas and Louis Even. The bishops replied: “We had read these words by Pius XI, but we hadn’t understood them as you explain them to us today, we hadn’t made the link with the banks and realized that Pius XI was denouncing precisely the way the current financial system works.”

The Church’s social doctrine stands above existing economic systems, since it is confined to the level of principles. As we said earlier, an economic system will be good or bad insofar as it applies these principles of justice taught by the Church. This is why Saint John Paul II wrote in 1987, in his encyclical *Sollicitudo rei socialis*, that the Church **“adopts a critical attitude towards liberal capitalism and Marxist collectivism... both concepts being imperfect and in need of radical correction.”**

It is understandable why the Church condemns communism and marxist collectivism with their goals of destroying private property, the family and religion. Pope Pius XI called this political ideology anti-Christian and intrinsically evil. But what is the basis for the Church’s condemnation of capitalism? Is capitalism not better than communism?

Yes to capitalism, after it is rectified

The Church does not condemn capitalism. On the contrary, the Church wishes that private property and free enterprise were universally instituted so that everyone might become owners of capital and be true capitalists. Pope St. John XXIII, in the encyclical, *Mater et Magistra* (May 15, 1961, nn. 114-115), wrote:

“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 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.”



Pope Pius XI



All the recent popes have spoken of social justice in no uncertain terms.

The fault that the Church finds with the capitalist system is the fact that each and every human being living on the planet does not have access to a minimum of material goods and so are denied a decent life. Even in the most advanced countries there are many people who do not eat their fill. The principle of the universal destination of goods is not fulfilled. After all, there is more than enough production. It is the distribution of those goods that is defective.

In modern societies, the tool that makes possible the distribution of goods and services is money. It is therefore the money system that is at fault in capitalism. Pope Pius XI wrote in *Quadragesimo anno*: **“Capitalism itself is not to be condemned. And surely it is not vicious of its very nature, but it has been vitiated.”**

Money should be a servant but the bankers, in appropriating the control of its creation, have made it an instrument of domination. Since no one can live without money, governments, businesses and individuals must submit to the conditions imposed by the bankers to obtain it. Money makes living in today’s society possible. This establishes a real dictatorship over economic life and so the bankers have become the masters of our lives, as described by Pope Pius XI.

Since money is a tool that is basically social, the Economic Democracy doctrine proposes that money be issued by society and not by private banks for their own profit. Pope Pius XI stated in *Quadragesimo anno*: **“There are certain categories of goods for which one can maintain with reason that they must be reserved to the community when they come to confer such an economic power that it cannot, without danger to the common good, be left to the care of private individuals.”**

The aim of the economic system is to satisfy human needs. Pius XI described this in *Quadragesimo anno*:

“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.

“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.”

Earthly goods are destined for all

The Pope states that “all and each” are entitled to material goods. He indicates that a principle of the Church’s social doctrine is that the goods of the earth are destined for all. Vatican II reiterated this theme in *Gaudium et spes*:

“God intended the earth and all that it contains for the use of every human being and people. Thus, as all men follow justice and unite in charity, created goods should abound for them on a reasonable basis... The right to have a share of earthly goods sufficient for oneself and one’s family belongs to everyone.”

Saint John Paul II amplified this theme in his encyclical, *Centesimus annus* (nn. 31 and 34): **“God gave the earth to the whole human race for the sustenance of all of its members, without excluding or favoring anyone. This is the foundation of the universal destination of the earth’s goods... 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.”**

Practically speaking, this would be made possible by the Dividend, a central feature of Economic Democracy, which is paid to every citizen of the country ensuring that everyone is truly a capitalist and has at least the necessities of life. This would be accomplished without a cost to the pockets of the rich nor by theft or taxation. The rationale for the Dividend is based on two factors: the common inheritance of natural resources and the inventions and innovations of previous generations, which are owned by all. John Paul II explained in his encyclical, *Laborem exercens*, on human work (September 15, 1981, 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.”













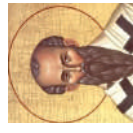
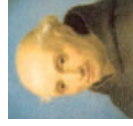











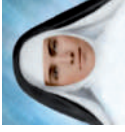

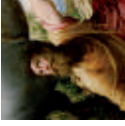


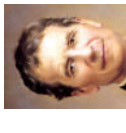
We could continue to cite papal concordance with Economic Democracy, and we agree with Douglas that Economic Democracy is applied Christianity. As Pope Pius XII said to a Canadian Bishop in 1950, Douglas’ model would “create a climate in the world that would allow the family and Christianity to flourish.” ❖

Alain Pilote







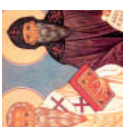



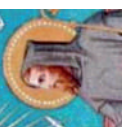
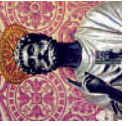

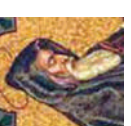
January 2025

The Holy Family, fresco from year 1963 by Jozef Antal in St. Michael's parishchurch in Sebechleby, Slovakia/
shutterstock.com/191590070 m

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>5</p> <p>Epiphany of the Lord St. John Neumann.</p> 	<p>6</p> <p>St. Charles of Sezze St. John of Ribera</p> 	<p>7</p> <p>St. André Bessette Bse Lindalva Justo de Oliveira</p> 	<p>1</p> <p>Solemnity of Mary, Holy Mother of God</p> 	<p>2</p> <p>St. Basil the Great and St. Gregory Nazianzen</p> 	<p>3</p> <p>Most Holy Name of Jesus St. Genevieve of Paris</p> 	<p>4</p> <p>St. Elisabeth Ann Seton St. Angela of Foligno</p> 
<p>12</p> <p>Baptism of the Lord St. Marguerite Bourgeoys</p> 	<p>13</p> <p>St. Hilary of Poitiers Bishop, Doctor of the Church</p> 	<p>14</p> <p>St. Veronica of Binasco St. Felix of Nola</p> 	<p>8</p> <p>St. Raymond of Penyafort St. Apollinaris, Bishop</p> 	<p>9</p> <p>Bl. Pauline Jaricot St. Adrian of Canterbury</p> 	<p>10</p> <p>St. Agatho, Pope St. Frances de Sales Aviat</p> 	<p>11</p> <p>St. Thomas of Cori St. Hyginus, Pope</p> 
<p>19</p> <p>2nd Sunday in Ordinary Time St. J. Sebastian Pelczar</p> 	<p>20</p> <p>St. Sebastian, martyr St. Fabian, pope & martyr</p> 	<p>21</p> <p>St. Agnes, virgin & martyr Bl. Martyrs of Laval</p> 	<p>15</p> <p>St. Remigius, Bishop Our Lady of Banneux</p> 	<p>16</p> <p>St. Marcellus I, Pop St. Joseph Vaz, priest</p> 	<p>17</p> <p>St. Anthony the Abbot Our Lady of Pontmain</p> 	<p>18</p> <p>St. Margaret of Hungary St. Jaime Hilario Barbal</p> 
<p>26</p> <p>Sunday of the Word of God St. Timothy & St. Titus</p> 	<p>27</p> <p>St. Angela Merici St. Henry de Osso y Gervello</p> 	<p>28</p> <p>St. Thomas Aquinas Priest & Doctor of the Church</p> 	<p>22</p> <p>St. Vincent, martyr Bl. G. Joseph Chaminade</p> 	<p>23</p> <p>St. Marianne Cope St. Ildephonsus of Tolledo</p> 	<p>24</p> <p>St. Francis of Sales Bishop, Doctor of the Church</p> 	<p>25</p> <p>The Conversion of Saint Paul</p> 
			<p>29</p> <p>St. Gildas, Abbot Bl. Boleslaw Lament</p> 	<p>30</p> <p>St. Mutien-Marie Wiaux St. Jacinta Marescotti</p> 	<p>31</p> <p>St. John Bosco, priest St. Marcella, widow</p> 	<p>☾ FQ Jan. 7 ○ FM Jan. 13 ☽ LQ Jan. 21 ● NM Jan. 29</p>



February 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>2</p>  <p>Presentation of the Lord</p>	<p>3</p>  <p>St. Blaise, Bishop St. Claudine Thevenet</p>	<p>4</p>  <p>St. Joan of Valois St. Joseph of Leonissa</p>	<p>5</p>  <p>St. Agatha, virgin & martyr Bl. Elizabeth Canori Mora</p>	<p>6</p>  <p>St. Paul Miki and Companions, martyrs</p>	<p>7</p>  <p>St. Giles Mary of St. Joseph, Franciscan</p>	<p>1</p>  <p>St. Brigid of Ireland Bl. 99 martyrs of Angers</p>
<p>9</p>  <p>5th Sunday in Ordinary Time St. Michael Cordero</p>	<p>10</p>  <p>St. Scholastica, virgin St. Jose Sanchez del Rio</p>	<p>11</p>  <p>Our Lady of Lourdes World Day of the Sick</p>	<p>12</p>  <p>St. Eulalia of Barcelona St. Martyrs of Albitima</p>	<p>13</p>  <p>St. Catherine of Ricci Bl. Jourdain de Saxe</p>	<p>14</p>  <p>St. Cyri & St. Methodius St. Valentine, martyr</p>	<p>15</p>  <p>St. Claude de la Colombière St. Faustinus & St. Jovite</p>
<p>16</p>  <p>6th Sunday in Ordinary Time Bl. Joseph Allamano</p>	<p>17</p>  <p>Seven Saint Founders of the Servite Order</p>	<p>18</p>  <p>St. Bernadette Soubiroux Bl. Fra Angelico, O.P.</p>	<p>19</p>  <p>St. Conrad of Piacenza Bl. Joseph Zaplata, martyr</p>	<p>20</p>  <p>St. Francis and St. Jacinta of Fatima</p>	<p>21</p>  <p>St. Peter Damien Bishop, doctor of the Church</p>	<p>22</p>  <p>Chair of Saint Peter St. Margaret of Cortona</p>
<p>23</p>  <p>7th Sunday in Ordinary Time St. Polycarp, Bishop</p>	<p>24</p>  <p>Bl. Thomas Mary Fusco St. Sergius, martyr</p>	<p>25</p>  <p>Bl. Marie Ludovica de Angelis Bl. Sebastian of Aparicio</p>	<p>26</p>  <p>St. Paula Montal Bl. Piedad de la Cruz Ortiz Rea</p>	<p>27</p>  <p>St. Gregorio of Narek St. Gabriel of O.L. of Sorrows</p>	<p>28</p>  <p>Bl. Daniel Brottier</p>	<p>29</p>  <p>St. Auguste Chapdelaine</p>

The Pope's Prayer Intention for February: Let us pray that the ecclesial community might welcome the desires and doubts of those young people who feel a call to serve Christ's mission in the priesthood and religious life.



March 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>2</p>  <p>3rd Sunday of Lent St. Angela of the Cross</p>	<p>3</p>  <p>St. Katharine Drexel St. Cunegundes</p>	<p>4</p>  <p>St. Casimir, king Bl. M. Louise of Lamoignon</p>	<p>5</p>  <p>Ash Wednesday St. John Joseph of the Cross</p>	<p>6</p>  <p>St. Colette St. Rose of Viterbe</p>	<p>7</p>  <p>Saints Perpetua and Felicity, martyrs</p>	<p>8</p>  <p>St. John of God, founder of the Brothers Hospitallers</p>
<p>9</p>  <p>1st Sunday of Lent St. Dominic Savio</p>	<p>10</p>  <p>St. Maria Eugenia of Jesus St. John Oglivie, martyr</p>	<p>11</p>  <p>St. Eulogius of Cordoba St. Constantine</p>	<p>12</p>  <p>St. Luigi Orione, priest Bl. Angela Salawa, virgin</p>	<p>13</p>  <p>St. Dulce Lopes Portes St. Euphrasia, martyr</p>	<p>14</p>  <p>St. Mathilda, queen Bl. Giacomo Cusmano</p>	<p>15</p>  <p>St. Louise de Marrillac St. Clement Mary Hofbauer</p>
<p>16</p>  <p>2nd Sunday of Lent St. Julian of Antioch</p>	<p>17</p>  <p>St. Patrick, Bishop St. Jan Sarkander, martyr</p>	<p>18</p>  <p>St. Cyril of Jerusalem Bishop, doctor of the Church</p>	<p>19</p>  <p>St. Joseph, husband of the Bl. Virgin Mary</p>	<p>20</p>  <p>St. Joseph Bilczewski St. Maria J. Sancho de Guerra</p>	<p>21</p>  <p>St. Nicholas of Flüe Patron of Switzerland</p>	<p>22</p>  <p>Bl. Clement August von Galen, Bishop</p>
<p>23</p>  <p>3rd Sunday of Lent</p>	<p>24</p>  <p>St. Catherine of Sweden</p>	<p>25</p>  <p>The Annunciation of the Lord</p>	<p>26</p>  <p>St. Ludger, Bishop Bl. Maddalena Caterina Morano</p>	<p>27</p>  <p>Bl. Louis Edouard Cestac Bl. Francesco Faà di Bruno</p>	<p>28</p>  <p>St. Gontran, king Bl. Joan Mary de Maillé</p>	<p>29</p>  <p>St. Ludolph, Bishop</p>
<p>30</p>  <p>4th Sunday of Lent</p>	<p>31</p>  <p>St. Benjamin, deacon</p>			<p>March 9, Day-light Saving Time starts: clocks are turned forward one hour.</p>	<p>○ FM March 6 ☾ FQ March 14 ● NM March 22 ☾ LQ March 29</p>	



April 2025

Lithography of Last Supper in Missale Romanum by Max Schmalzl (1923), Bratislavia, Slovakiaia/shutterstock.com/535337866

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Prayer Intentions for April: Let us pray that the use of the new technologies will not replace human relationships, will respect the dignity of the person.

6



4th Sunday of Lent
St. Celestin I, Pope

7



St. John Baptist de La Salle
Bl. Maria Assunta Pallota

8



St. Julie Billart
Bl. August Czartoryski

9



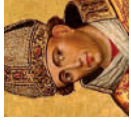
Bl. Antonio Pavoni, martyr
St. Marcel, Bishop

10



St. Michael de Sanctis
St. Magdalen of Canossa

11



St. Stanislaus of Krakow
St. Gemma Galgani

12



St. Teresa de J. de los Andes
St. Joseph Moscatt

13



Palm Sunday of the
Passion of the Lord

14



St. Lydwine of
Schiedam

15



St. Cesar de Bus, priest
St. Paternus

16



St. Benedict Joseph Labre
Bl. Joachim of Siena

17



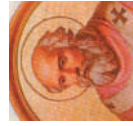
Holy Thursday
The Last Supper

18



Good Friday
The Passion of the Lord

19



St. Leo IX, Pope
St. Emma, widow

20



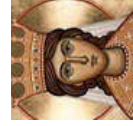
Easter Sunday
Resurrection of the Lord

21



St. Anselm of Canterbury
St. Conrad of Parzham

22



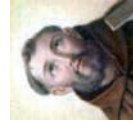
St. Alexandra, martyr
St. Theodore, Bishop

23



St. George, martyr
St. Adalbert of Prague

24



St. Fidelis of Sigmaringen
St. Marie Euphrasie Pelletier

25



St. Mark, Evangelist
St. Peter de Betancur

26



Our Lady of Good Counsel
St. Cletus & Marcellinus, Popes

27



2nd Sunday of Easter
Divine Mercy Sunday

28



St. Louis Marie de Montfort
St. Peter Chanel

29



St. Catherine of Siena
Virgin & doctor of the Church

30



St. Mary of the Incarnation
St. Pius V, Pope

☾ FQ April 5
○ FM April 13
☾ LQ April 21
● NM April 27



May 2025

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

The Pope's Prayer Intentions for May:

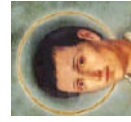
Let us pray that through work, each person might find fulfillment, families might be sustained in dignity, and that society might be humanized.

4



3rd Sunday of Easter
St. M.-Leonie Paradis

5



St. Nunzo Sulpizio
St. Hilary of Arles

6



St. François de Laval
St. Peter Nolasco

7



St. Augustine Roscelli
St. Rose Venerini

8



Bl. Catherine of St. Augustine
Bl. Teresa Demjanovich

9



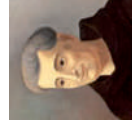
St. Pachomius, Abbot
Bl. Theresa Gerhardinger

10



St. Damien de Veuster
St. John of Avila, priest

11



Mother's Day
4th Sunday of Easter
St. Antoine Galvão

12



Bl. Imelda Lambertini
Sts. Nereus & Achilleus

13



Our Lady of Fatima
St. André Hubert Fournet

14



St. Matthias, Apostle
St. Michael Garicoïts

15



St. Isidore the Farmer
St. Dymphna, martyr

16



St. Andrew Bohola, martyr
St. John Nepomucène

17



St. Pascal Baylon
Bl. Antonina Mesina

18



5th Sunday of Easter
St. John I, pope

19



St. Celestine V, Pope
St. Crispin of Viterbo

20



St. Bernardino of Siena
St. Arcangelo Tardini

21



St. Eugene of Mazenod
Sts. Martyrs of Mexico

22



St. Rita of Cascia
St. Julia

23



St. Joan Antide Thouret
St. John Baptist Rossi

24



Bl. Louis Zephirin Moreau
Mary Help of Christians

25



6th Sunday of Easter
St. Gregory VII, pope

26



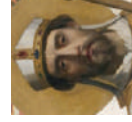
St. Philip Neri, priest
St. Mariana de Paredes

27



St. Augustine of Canterbury
Bl. Joseph of Iqualada

28



St. Germain of Paris
Bl. Antoni Julian Nowowiejski

29



St. Paul VI, Pope
St. Ursula Ledochowska

30



St. Joan of Arc
St. Joseph Marello

31



The Visitation of Mary
St. Felix of Nicosia



...MESV GALLIA POENITENS ET DE...

June 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>1</p>  <p>Ascension of the Lord St. Justin, martyr</p>	<p>2</p>  <p>St. Blandina, martyr Sts. Marcellinus and Peter</p>	<p>3</p>  <p>St. Charles Lwanga and Companions, martyrs</p>	<p>4</p>  <p>St. Francis Caracciolo St. Filippo Smaldone</p>	<p>5</p>  <p>St. Boniface, Bishop St. Alyre, Bishop</p>	<p>6</p>  <p>St. Marcellin Champagnat St. Norbert, Bishop</p>	<p>7</p>  <p>St. Anthony-Mary Gianelli St. Robert, abbot</p>
<p>8</p>  <p>Pentecost Sunday St. Jacques Berthieu, martyr</p>	<p>9</p>  <p>Blessed Virgin Mary, Mother of the Church</p>	<p>10</p>  <p>St. Landericus, Bishop Bl. Edouard Poppe, priest</p>	<p>11</p>  <p>St. Barnabas, Apostle St. Paola Frassinetti</p>	<p>12</p>  <p>St. Gaspar Bertoni Bl. 108 Polish martyrs</p>	<p>13</p>  <p>St. Anthony of Padua, Priest & Doctor of the Church</p>	<p>14</p>  <p>Sts. Valerius and Rufinus St. Elijah, prophet</p>
<p>15</p>  <p>Father's Day The Most Holy Trinity St. Germana Cousin</p>	<p>16</p>  <p>St. John Francis Regis Bl. Mary Theresa Scherer</p>	<p>17</p>  <p>St. Albert Chmielowski Bl. Joseph Marie Cassant</p>	<p>18</p>  <p>St. Gregory Barbarigo Sts. Mark & Marcellian</p>	<p>19</p>  <p>SSt. Romuald, Abbot St. Juliana Falconieri</p>	<p>20</p>  <p>St. Sylvester, Pope Our Lady of Consolata</p>	<p>21</p>  <p>St. Alosius Gonzaga Bl. Thomas of Orvieto</p>
<p>22</p>  <p>The Most Holy Body and Blood of Christ</p>	<p>23</p>  <p>St. Joseph Cafasso Bl. Maria Raffaella Cimatti</p>	<p>24</p>  <p>The Nativity of St. John the Baptist</p>	<p>25</p>  <p>St. William of Vercelli St. Prosper of Aquitaine</p>	<p>26</p>  <p>St. Josemaria Escriva Bl. Jacques Ghazir Haddad</p>	<p>27</p>  <p>The Sacred Heart of Jesus St. Cyril of Alexandria</p>	<p>28</p>  <p>Immaculate Heart of Mary St. Ireaneus, Bishop</p>
<p>29</p>  <p>Sts. Peter & Paul, Apostles</p>	<p>30</p>  <p>Sts. First Martyrs of the Church of Rome</p>	<p>☾ FQ June 3 ○ FM June 11 ☽ LQ June 18 ● NM June 25</p>	<p>The Pope's Prayer Intentions for June: Let us pray that each one of us might find consolation in a personal relationship with Jesus, and from his Heart, learn to have compassion on the world.</p>			



July 2025

Saint Anne, mother of the Virgin Mary (feast day on July 26)

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Prayer Intentions for July: Let us pray that we might again learn how to discern, to know how to choose paths of life and reject everything that leads us away from Christ and the Gospel.

6



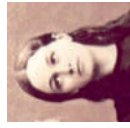
14th Sunday in Ordinary Time
St. Maria Goretti

7



St. Antonino Frantosati
Bl. Peter To Rot, martyr

13



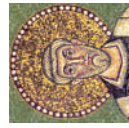
15th Sunday in Ordinary Time
St. Clelia Barbieri

14



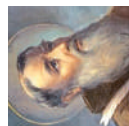
St. Camillus of Lellis
St. Francis Solano

20



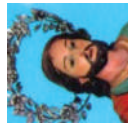
16th Sunday in Ordinary Time
St. Apollinaris, Bishop

21



St. Lawrence of Brindisi
St. Victor of Marseilles

27



17th Sunday in Ordinary Time
St. Pantaleon, doctor

28



St. Alphonsa Muttathupadathu
Sts. Nazarius & Celsus

1



St. Junipero Serra
Precious Blood of Jesus

8



Sts. Aquila & Priscilla
Bl. Pierre Vigne, priest

15



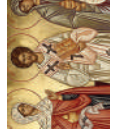
St. Bonaventure
Bishop & doctor of the Church

22



St. Mary Magdalen
St. Theodore, Bishop

29



St. Martha, St. Mary
and St. Lazarus

3



St. Thomas, Apostle
St. Leo II, Pope

10



Bl. Emmanuel Ruiz and
Companions, martyrs

17



St. Alexis, pilgrim
St. Hedwig of Poland

24



St. Charbel Makhlouf
St. Christina the Astonishing

31



St. Ignatius of Loyola
St. Giustino de Jacobis

4



St. Elizabeth of Portugal
Bl. Pier Giorgio Frassati

11



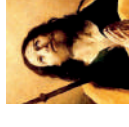
St. Benedict, Abbot
St. Pius I, Pope

18



St. Frederick, Bishop
St. Simon de Lipnica

25



St. James the Greater,
Apostle

5



St. Anthony Mary Zaccaria
St. Angela of Foligno

12



Sts. Louis Martin and
Zélie Guérin, spouses

19



St. Arsène, ermite
St. Pierre Crisci de Foligno

26



St. Anne & St. Joachim
St. George Preca, priest

☾ FQ July 2

○ FM July 10

☾ LQ July 18

● NM July 24



August 2025

The Immaculate Conception, painting by Francisco de Zurbarán (1661)

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

The Pope's Prayer Intentions for August:

Let us pray that societies where coexistence seems more difficult might not succumb to the temptation of confrontation for ethnic, political, religious or ideological reasons.

3



18th Sunday in Ordinary Time
St. Lydia

4



St. John Mary Vianney
Patron of parish priests

5



Bl. Frederick Janssoone
Dedic. Santa Maria Maggiore

6



Transfiguration
of the Lord

7



St. Cajetan
St. Sixtus II, Pope

8



St. Dominic, priest
St. Mary MacKillop

9



St. Edith Stein, martyr
St. Maurilius, Bishop

10



19th Sunday in Ordinary Time
St. Lawrence, martyr

11



St. Clare, virgin
St. Susanna, martyr

12



St. Jane Frances
de Chantal, nun

13



St. Benilde Romançon
Sts. Pontian & Hippolytus

14



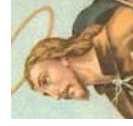
St. Maximilian Kolbe, martyr
Bl. Elizabeth Renzi

15



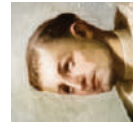
Assumption of Mary
St. Tarcisius, martyr

16



St. Roch, pilgrim
St. Stephen of Hungary, King

17



20th Sunday in Ordinary Time
St. Hyacinth, priest

18



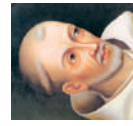
St. Helena
St. Albert Hurtado Crucifaga

19



St. John Eudes, priest
St. Ezechiel Moreno y Dias

20



St. Bernard of Clairvaux
Abbot, doctor of the Church

21



St. Pius X, Pope
Bl. Victoire Rasoamanarivo

22



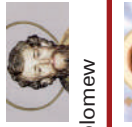
The Queenship of Mary
St. Symphorian of Autun

23



St. Rose of Lima
St. Philip Beniti

24



St. Bartholomew

25



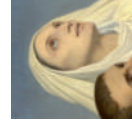
St. Louis of France, king
St. Joseph Calasanz

26



St. Mariam Baouardy
Our Lady of Czestochowa

27



St. Monica
St. Caesarius of Arles

28



St. Augustin, évêque
Ste Joaquina de Vedruna

29



Martyre de st Jean-Baptiste
Ste Sabine, martyrre

30



St. Jeanne Jugan
St. Narcisca de Jesus



September 2025

Orthodox icon of the Holy Archangels Michael and Gabriel, Odessa region, Ukraine/shutterstock.com/185583822

Sunday

Monday

Tuesday

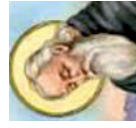
Wednesday

Thursday

Friday

Saturday

- FM Sept. 7
- ⤵ LO Sept. 14
- NM Sept. 21
- ⊂ FQ Sept. 30



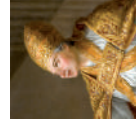
1

St. Giles, Abbot
St. Beatrice da Silva Meneses



2

Bl. André Grasset
St. Ingrid of Sweden



3

St. Gregory the Great
Pope & Doctor of the Church



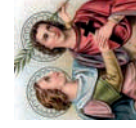
4

Bl. Dina Belanger
St. Rosalia, virgin



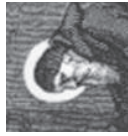
5

St. Teresa of Calcutta
St. Lawrence Giustiniani



6

Sts. Donatian & Rogatian
Bl. Bertrand de Guarrigues



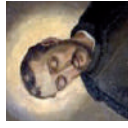
7

23rd Sunday in Ordinary Time
St. Cloud, monk



8

Nativity of the Virgin Mary
Bl. Frederic Ozanam



9

St. Peter Claver
Bl. Pierre Bonhomme



10

St. Nicholas of Tolentino
St. Aubert of Avranches



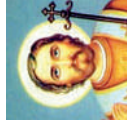
11

St. John Gabriel Perboyre
Sts. Protus & Hyacinth-



12

Most Holy Name of Mary
St. Emilian, Bishop



13

St. John Chrysostom
Bishop, Doctor of the Church



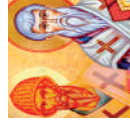
14

The Exaltation of
the Holy Cross



15

Our Lady of Sorrows
St. Catherine of Genoa



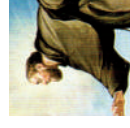
16

St. Cornelius and
St. Cyprian, martyrs



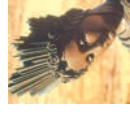
17

St. Robert Bellarmine
St. Hildegard of Bingen



18

St. Joseph of Cupertino
St. Sophia



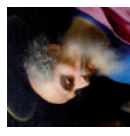
19

Notre-Dame de la Salette
St. Janvier, év. et martyr



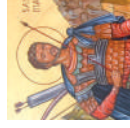
20

St. Andrew Kim Taegon
& Companions, martyrs



21

25th Sunday in Ordinary Time
St. Matthew, Apostle



22

St. Maurice and
Companions, martyrs



23

St. Pio of Pietrelcina
St. Linus, Pope



24

Bl. Emilie Gamelin
Our Lady of Mercy



25

Sts. Cosman & Damian
St. Vicent Stramb



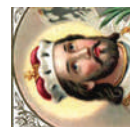
26

Sts. Canadian Martyrs



27

St. Vincent de Paul



28

26th Sunday in Ordinary Time
St. Wencenslaus



29

Sts. Michael, Gabriel
& Raphael, Archangels



30

St. Jerome
St. Gregory the Enlightener



31

St. Joseph of Cupertino
St. Sophia

The Pope's Prayer Intentions for September:

Let us pray that, inspired by Saint Francis,
we might experience our interdependence with
all creatures who are loved by God and worthy of
love and respect.



October 2025

Statue of Our Lady of the Holy Rosary at
Our Lady of Peace Church in Bangkok,
Thailand/shutterstock.com/222102146

Sunday

Monday

Tuesday

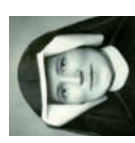
Wednesday

Thursday

Friday

Saturday

The Pope's Prayer Intentions for October:
Let us pray that believers in different religious
traditions might work together to defend and
promote peace, justice and human fraternity.



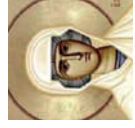
5
27th Sunday in Ordinary Time
St. Faustina Kowalska



6
Bl. Marie Rose Durocher
St. Bruno



7
Our Lady of the Rosary
St. Mark 1, Pope



8
St. Pelagia
Bl. Martyrs of Barcelona



9
St. John Henry Newman
St. John Leonardi



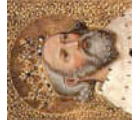
10
St. Daniel Comboni
St. Francis Borgia



11
St. John XXIII, Pope
St. Alexander Sauli



12
28th Sunday in Ordinary Time
St. Carlo Acutis



13
St. Edward, king
Thanksgiving Day (Canada)



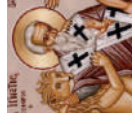
14
St. Callistus I, Pope



15
St. Teresa of Avila
Doctor of the Church



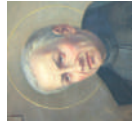
16
St. Marguerite d'Youville
St. Margaret M. Alacoque



17
St. Ignatius of Antioch,
Bishop and martyr



18
St. Luke, Evangelist
St. Peter of Alcantara



19
29th Sunday in Ordinary Time
St. Paul of the Cross



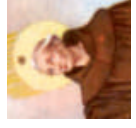
20
St. M. Bertilla Boscardin
St. Vitalis, Bishop



21
St. Laura Montoya Upegui
Bl. Charles of Austria



22
St. John Paul II, Pope



23
St. John of Capistran



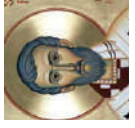
24
St. Anthony Mary Claret
St. Luigi Guanella, priest



25
Sts. Crispin & Crispinian
St. Cuthbert Mayne, martyr



26
30th Sunday in Ordinary Time
St. Evaristus, pope



27
St. Frumentius, Bishop



28
Sts. Simon and Jude,
Apostles



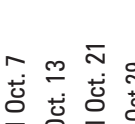
29
St. Gaetano Errico
Bl. Chiara Badano



30
St. Angelo of Acri
St. Helena of Anjou



31
St. Alphonsus Rodriguez
St. Quentin, martyr



○ FM Oct. 7
☾ LO Oct. 13
● NM Oct. 21
☾ FO Oct. 29



November 2025

Statue of Christ the King in Garajau, near Funchal (Madeirare)/
shutterstock.com/2327466373

Sunday

Monday

Tuesday

Wednesday

Thursday

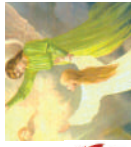
Friday

Saturday

The Pope's Prayer Intentions for November:

Let us pray that those who are struggling with suicidal thoughts might find the support, care and love they need in their community, and be open to the beauty of life.

2



Commemoration of all the faithful departed

3



St. Martin de Porres
St. Hubert, Bishop

4



St. Charles Borromeo
St. Felix of Valois

5



St. Guido Maria Conforti
Sts. Zachary & Elizabeth

6



St. Leonard, hermit

Nov. 2, Day-light Saving
Time ends:
clocks are turned back-

7



St. Vincenzo Grossi
Bl. Anthony Baldimuci

○ FM Nov. 5
⤵ LQ Nov. 12
● NM Nov. 20
☾ FQ Nov. 28

8



St. Elizabeth of the Trinity
Bl. John Duns Scot

9



Dedication of the Lateran Basilica

10



St. Leo the Great, Pope
St. Andrew Avellinoe

11



St. Martin of Tours
St. Victor, martyr

12



St. Josephat Kuncewicz
Bishop and martyr

13



St. Stanislas Kostka
Ste Agostina Petrantoni

14



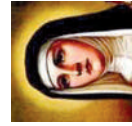
St. Lawrence O'Toole
St. Sidonius, Abbot

15



St. Albert the Great
Bl. Mary of the Passion

16



30th Sunday in Ordinary Time
St. Gertrude of Helta

17



St. Elizabeth of Hungary
St. Gregory of Tours

18



Dedication of Basilicas of St. Peter and St. Paul

19



St. Raphael Kalinowski
St. Mechtild of Hackeborn

20



St. Edmund, martyr
Bl. Maria Fortuna Viti

21



Presentation of Mary
Bl. Frances Siedliska

22



St. Cecilia, martyr
Bl. Salvatore Lilli, martyr

23



Christ, King of the Universe

24



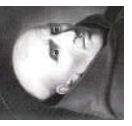
St. Andrew Dung-Lac and Companions, martyrs

25



St. Catherine of Alexandria
Bl. Luigi & Maria Quattrochi

26



St. Leonard of Port Maurice
St. John Berchmans

27



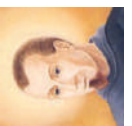
Our Lady of the Miraculous Medal

28



St. Catherine Laboure
Our Lady of Kibeho

29






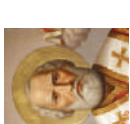

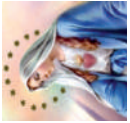




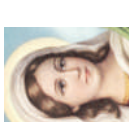




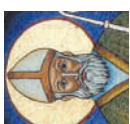


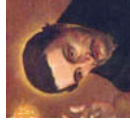


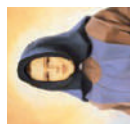

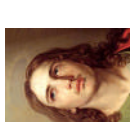

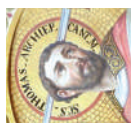

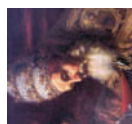


St. Francis Fasani
St. Joseph Pignatelli



December 2025

Shutterstock.com/ 1249867171

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>○ FM Dec. 5 〕 LQ De. 11 ● NM Dec. 20 ◀ FQ Dec. 27</p>	<p>1</p>  <p>St. Charles de Foucauld</p>	<p>2</p>  <p>St. Bibiana, martyr Bl. Raphael Chylinski</p>	<p>3</p>  <p>St. Francis Xavier, priest Bl. J. Nepomuk von Tschiderer</p>	<p>4</p>  <p>St. John Damascene St. Barbara, virgin & martyr</p>	<p>5</p>  <p>St. Sabas, Abbot Bl. Philip Rinaldi</p>	<p>6</p>  <p>St. Nicholas of Myra, Bishop St. Peter Pascual, martyr</p>
<p>7</p>  <p>2nd Sunday of Advent St. Ambrose</p>	<p>8</p>  <p>Immaculate Conception of the Bl. Virgin Mary</p>	<p>9</p>  <p>St. Juan Diego</p>	<p>10</p>  <p>Our Lady of Loreto Bl. Marco Antonio Durando</p>	<p>11</p>  <p>St. Damasus I, Pope St. Mary Maravillas de Jesus</p>	<p>12</p>  <p>Our Lady of Guadalupe, Patron of the Americas</p>	<p>13</p>  <p>St. Lucia, martyr St. Odilia</p>
<p>14</p>  <p>3rd Sunday of Advent St. John of the Cross</p>	<p>15</p>  <p>St. Virginia Bracelli St. Maria Crocifissa di Rosa</p>	<p>16</p>  <p>Bl. Clemente Marchisio Bl. Mary of the Angels</p>	<p>17</p>  <p>St. Joseph Manyanet y Vives Bl. Hyacinth Marie Cormier</p>	<p>18</p>  <p>St. Gatian, Bishop Bl. Giulia Nemesia Valle</p>	<p>19</p>  <p>St. Anastasius I, Pope Bl. Urban V, Pope</p>	<p>20</p>  <p>St. Dominic of Silos St. Vincent Romano</p>
<p>21</p>  <p>4th Sunday of Advent St. Peter Canisius</p>	<p>22</p>  <p>St. Frances Xavier Cabrini, foundress</p>	<p>23</p>  <p>St John of Kenty</p>	<p>24</p>  <p>St. Paola Elizabeth Cerioli St. Adela, Abbess</p>	<p>25</p>  <p>Christmas (Nativity of the Lord)</p>	<p>26</p>  <p>St. Stephen, 1st martyr Bl. Secondo Pollo</p>	<p>27</p>  <p>St. John, Apostle St. Fabiolaa</p>
<p>28</p>  <p>The Holy Family la Sainte Famille</p>	<p>29</p>  <p>St. Thomas Becket St. Marcellus of Constantinople</p>	<p>30</p>  <p>Bl. Eugenia Ravasco Bl. John Mary Boccardo</p>	<p>31</p>  <p>St. Sylvester I, Pope Bl. Alan de Solminihac</p>	<p>Prayer Intentions for December: Let us pray that Christians living in areas of war or conflict, especially in the Middle East, might be seeds of peace, reconciliation and hope.</p>		



2025, a Holy Year whose theme is Hope

The Holy Year, or Jubilee, first celebrated by the Catholic Church in the year 1300, has its origin in Leviticus, a book of the Old Testament in which a Jubilee Year is recognized every 50 years. In a Jubilee Year, slaves and prisoners would be freed, and debts erased. It is therefore a time of conversion, penance, forgiveness and remission of temporal penalties incurred for sin (what are called indulgences).

In 1470, Pope Paul II decreed that the jubilee would be celebrated every 25 years, which has been the norm ever since. Exceptionally, the pope can decide on a jubilee on other occasions, as was the case in 1933 and 1983, to celebrate the 1900th and 1950th anniversary of the resurrection of Jesus Christ, or in 2015, the Holy Year of Mercy.

On May 9, 2024, Pope Francis published the letter of indiction (convocation) for the jubilee of the Holy Year 2025, entitled "Spes non confundit" — Hope does not disappoint — explaining why this theme of hope was chosen, and what it means for the Church and all the faithful. We learn, among other things, that if hope is above all about obtaining eternal life and the happiness of heaven, it also concerns the need to live in peace and to obtain the bread of each day, without having to worry about tomorrow (which would be realized under Economic Democracy), because this is also the will of God the Creator for all humans. Here are large excerpts from the letter.

by Pope Francis

Hope does not disappoint

SPES NON CONFUNDIT. "Hope does not disappoint" (Rom 5:5). In the spirit of hope, the Apostle Paul addressed these words of encouragement to the Christian community of Rome. Hope is also the central message of the coming Jubilee that, in accordance with an ancient tradition, the Pope proclaims every twenty-five years.

Everyone knows what it is to hope. In the heart of each person, hope dwells as the desire and expectation of good things to come, despite our not knowing what the future may bring. Even so, uncertainty about the future may at times give rise to conflicting feelings, ranging from confident trust to apprehensiveness, from serenity to anxiety, from firm conviction to hesitation and doubt. Often we come across people who are discouraged, pessimistic and cynical about the future, as if nothing could possibly bring them happiness. For all of us, may the Jubilee be an opportunity to be renewed in hope. God's word helps us find reasons for that hope. Taking it as our guide, let us return to the message that the Apostle Paul wished to communicate to the Christians of Rome. (...)

Endurance and patience

Saint Paul is a realist. He knows that life has its joys and sorrows, that love is tested amid trials, and that hope can falter in the face of suffering. Even so, he can write: "We boast in our sufferings, knowing that suffering produces endurance, and endurance produces character, and character produces hope" (Rom 5:3-4).(...)

In this way, we learn to practise a virtue closely linked to hope, namely patience. In our fast-paced world, we are used to wanting everything now. We no longer have time simply to be with others; even families find it hard to get together and enjoy one another's company. Patience has been put to flight by frenetic haste, and this has proved detrimental, since it leads to impatience, anxiety and even gratuitous violence, resulting in more unhappiness and self-centredness. (...)

Pilgrims on a journey of hope

This interplay of hope and patience makes us see clearly that the Christian life is a journey calling

for moments of greater intensity to encourage and sustain hope as the constant companion that guides our steps towards the goal of our encounter with the Lord Jesus. (...)

Pilgrimage is of course a fundamental element of every Jubilee event. Setting out on a journey is traditionally associated with our human quest for meaning in life. A pilgrimage on foot is a great aid for rediscovering the value of silence, effort and simplicity of life. In the coming year (2025), pilgrims of hope will surely travel the ancient and more modern routes in order to experience the Jubilee to the full. (...)

Sustained by this great tradition, and certain that the Jubilee Year will be for the entire Church a lively experience of grace and hope, I hereby decree that the Holy Door of the Basilica of Saint Peter in the Vatican will be opened on 24 December 2024, thus inaugurating the Ordinary Jubilee. (...)

I further decree that on Sunday, 29 December 2024, in every cathedral and co-cathedral, diocesan bishops are to celebrate Holy Mass as the solemn opening of the Jubilee Year, using the ritual indications that will be provided for that occasion... The Ordinary Jubilee will conclude with the closing of the Holy Door in the Papal Basilica of Saint Peter in the Vatican on 6 January 2026, the Solemnity of the Epiphany of the Lord.

Signs of hope

In addition to finding hope in God's grace, we are also called to discover hope in the signs of the times that the Lord gives us. (...) The first sign of hope should be the desire for peace in our world, which once more finds itself immersed in the tragedy of war. Heedless of the horrors of the past, humanity is confronting yet another ordeal, as many peoples are prey to brutality and violence. What does the future hold for those peoples, who have already endured so much? How is it possible that their desperate plea for help is not motivating world leaders to resolve the numerous regional conflicts in view of their possible consequences at the global level? Is it too much to dream that arms can fall silent and cease to rain down destruction and death? (...)

Looking to the future with hope also entails having enthusiasm for life and a readiness to share it. Sadly, in many situations this is lacking. A first effect of this is the loss of the desire to transmit life. A number of countries are experiencing an alarming decline in the birthrate as a result of today's frenetic

pace, fears about the future, the lack of job security and adequate social policies, and social models whose agenda is dictated by the quest for profit rather than concern for relationships. In certain quarters, the tendency "to blame population growth, instead of extreme and selective consumerism on the part of some, is one way of refusing to face the [real] issues".

Men and women, created in the image and likeness of God (cf. Gen 1:26), cannot rest content with getting along one day at a time, settling for the here and now and seeking fulfilment in material realities alone. This leads to a narrow individualism and the loss of hope; it gives rise to a sadness that lodges in the heart and brings forth fruits of discontent and intolerance.

On the left, the official logo of the Holy Year; the cross of Christ is like an anchor for us.



Young people without hope

During the Holy Year, we are called to be tangible signs of hope for those of our brothers and sisters who experience hardships of any kind. (...)

Signs of hope are also needed by those who are the very embodiment of hope, namely, the young. Sadly, they often see their dreams and aspirations frustrated. We must not

disappoint them, for the future depends on their enthusiasm. It is gratifying to see the energy they demonstrate, for example, by rolling up their

sleeves and volunteering to help when disasters strike and people are in need.

Yet it is sad to see young people who are without hope, who face an uncertain and unpromising future, who lack employment or job security, or realistic prospects after finishing school. Without the hope that their dreams can come true, they will inevitably grow discouraged and listless. Escaping into drugs, risk-taking and the pursuit of momentary pleasure does greater harm to them in particular, since it closes them to life's beauty and richness, and can lead to depression and even self-destructive actions.

For this reason, the Jubilee should inspire the Church to make greater efforts to reach out to them. With renewed passion, let us demonstrate care and concern for adolescents, students and young couples, the rising generation. Let us draw close to the young, for they are the joy and hope of the Church and of the world! (...)

I ask with all my heart that hope be granted to the billions of the poor, who often lack the essentials of life. Before the constant tide of new forms of impoverishment, we can easily grow inured and

► **resigned. Yet we must not close our eyes to the dramatic situations that we now encounter all around us, not only in certain parts of the world.**

Each day we meet people who are poor or impoverished; they may even be our next-door neighbours. Often they are homeless or lack sufficient food for the day. They suffer from exclusion and indifference on the part of many. It is scandalous that in a world possessed of immense resources, destined largely to producing weapons, the poor continue to be “the majority of the planet’s population, billions of people.

The goods of the earth destined for everyone

Echoing the age-old message of the prophets, the Jubilee reminds us that the goods of the earth are not destined for a privileged few, but for everyone. The rich must be generous and not avert their eyes from the faces of their brothers and sisters in need. Here I think especially of those who lack water and food: hunger is a scandal, an open wound on the body of our humanity, and it summons all of us to a serious examination of conscience.

I renew my appeal that “with the money spent on weapons and other military expenditures, let us establish a global fund that can finally put an end to hunger and favour development in the most impoverished countries, so that their citizens will not resort to violent or illusory situations, or have to leave their countries in order to seek a more dignified life”.

Cancel debts

Another heartfelt appeal that I would make in light of the coming Jubilee is directed to the more affluent nations. I ask that they acknowledge the gravity of so many of their past decisions and determine to forgive the debts of countries that will never be able to repay them. More than a question of generosity, this is a matter of justice. It is made all the more serious today by a new form of injustice which we increasingly recognize, namely, that “a true ‘ecological debt’ exists, particularly between the global North and South, connected to commercial imbalances with effects on the environment and the disproportionate use of natural resources by certain countries over long periods of time”.

As sacred Scripture teaches, the earth is the Lord’s and all of us dwell in it as “aliens and tenants” (Lev 25:23). If we really wish to prepare a path to peace in our world, let us commit ourselves to remedying the remote causes of injustice, settling unjust and unpayable debts, and feeding the hungry.

Anchored in hope

Hope, together with faith and charity, makes up the triptych of the “theological virtues” that express the heart of the Christian life (cf. 1 Cor 13:13; 1 Thess 1:3). In their inseparable unity, hope is the virtue that, so to speak, gives inward direction and purpose

to the life of believers. For this reason, the Apostle Paul encourages us to “rejoice in hope, be patient in suffering, and persevere in prayer” (Rom 12:12).

Surely we need to “abound in hope” (cf. Rom 15:13), so that we may bear credible and attractive witness to the faith and love that dwell in our hearts; that our faith may be joyful and our charity enthusiastic; and that each of us may be able to offer a smile, a small gesture of friendship, a kind look, a ready ear, a good deed, in the knowledge that, in the Spirit of Jesus, these can become, for those who receive them, rich seeds of hope. Yet what is the basis of our hope? To understand this, let us stop and reflect on “the reasons for our hope” (cf. 1 Pet 3:15).

What is hope?

“I believe in life everlasting”. (Apostles’ Creed) So our faith professes. Christian hope finds in these words an essential foundation. For hope is “that theological virtue by which we desire... eternal life as our happiness”. Catechism of the Catholic Church, No. 1817.)

The Second Vatican Council says of hope that, “when people are deprived of this divine support, and lack hope in eternal life, their dignity is deeply impaired, as may so often be seen today. The problems of life and death, of guilt and suffering, remain unsolved, so that people are frequently thrown into despair”. (*Gaudium et Spes*, 21.)

We, however, by virtue of the hope in which we were saved, can view the passage of time with the certainty that the history of humanity and our own individual history are not doomed to a dead end or a dark abyss, but directed to an encounter with the Lord of glory. As a result, we live our lives in expectation of his return and in the hope of living forever in him. In this spirit, we make our own the heartfelt prayer of the first Christians with which sacred Scripture ends: “Come, Lord Jesus!” (Rev 22:20).

The hope of eternal life

Christ died, was buried, was raised and appeared. For our sake, Jesus experienced the drama of death. The Father’s love raised him in the power of the Spirit, and made of his humanity the first fruits of our eternal salvation. Christian hope consists precisely in this: that in facing death, which appears to be the end of everything, we have the certainty that, thanks to the grace of Christ imparted to us in Bap-

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tism, "life is changed, not ended", forever. Buried with Christ in Baptism, we receive in his resurrection the gift of a new life that breaks down the walls of death, making it a passage to eternity.

The goal to which we tend on our earthly pilgrimage (cf. Rom 6:22). The most convincing testimony to this hope is provided by the martyrs. Steadfast in their faith in the risen Christ, they renounced life itself here below, rather than betray their Lord. Martyrs, as confessors of the life that knows no end, are present and numerous in every age, and perhaps even more so in our own day. We need to treasure their testimony, in order to confirm our hope and allow it to bear good fruit.

What, then, will become of us after death? With Jesus, beyond this threshold we will find eternal life, consisting in full communion with God as we forever contemplate and share in his infinite love. All that we now experience in hope, we shall then see in reality. We are reminded of the words of Saint Augustine: "When I am one with you in all my being, there will be no more pain and toil; my life shall be true life, a life wholly filled by you".

What will characterize this fullness of communion? Being happy. Happiness is our human vocation, a goal to which all aspire. But what is happiness? What is the happiness that we await and desire?

Not some fleeting pleasure, a momentary satisfaction that, once experienced, keeps us longing for more, in a desperate quest that leaves our hearts unsated and increasingly empty. We aspire to a happiness that is definitively found in the one thing that can bring us fulfilment, which is love. Thus, we will be able to say even now: I am loved, therefore I exist; and I will live forever in the love that does not disappoint, the love from which nothing can ever separate me. Let us listen once more to the words of the Apostle: "I am convinced that neither death, nor life, nor angels, nor rulers, nor things present, nor things to come, nor powers, nor height, nor depth, nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord" (Rom 8:38-39).

The indulgence and forgiveness of sins

The sacrament of Penance assures us that God wipes away our sins... Still, as we know from personal experience, every sin "leaves its mark". Sin has consequences, not only outwardly in the effects of the wrong we do, but also inwardly, inasmuch as "every sin, even venial, entails an unhealthy attachment to creatures, which must be purified either here on earth, or after death, in the state called Purgatory". In our humanity, weak and attracted by evil, certain residual effects of sin remain. These are removed by the indulgence, always by the grace of Christ, who, as Saint Paul VI wrote, "is himself our 'indulgence'"

The Apostolic Penitentiary will issue norms for



Pope Francis

obtaining and rendering spiritually fruitful the practice of the Jubilee indulgence.

Hope is an anchor

In our journey towards the Jubilee, let us return to Scripture and realize that it speaks to us in these words: "May we who have taken refuge in him be strongly encouraged to seize the hope set before us. We have this hope, a sure and steadfast anchor of the soul, a hope that enters the inner shrine behind the curtain, where Jesus, a forerunner on our behalf, has entered" (Heb 6:18-20). Those words are a forceful encouragement for us never to lose the hope we have been given, to hold fast to that hope and to find in God our refuge and our strength.....

The image of the anchor is eloquent; it helps us to recognize the stability and security that is ours amid the troubled waters of this life, provided we entrust ourselves to the Lord Jesus. The storms that buffet us will never prevail, for we are firmly anchored in the hope born of grace, which enables us to live in Christ and to overcome sin, fear and death. This hope, which transcends life's fleeting pleasures and the achievement of our immediate goals, makes us rise above our trials and difficulties, and inspires us to keep pressing forward, never losing sight of the grandeur of the heavenly goal to which we have been called.

The coming Jubilee will thus be a Holy Year marked by the hope that does not fade, our hope in God. May it help us to recover the confident trust that we require, in the Church and in society, in our interpersonal relationships, in international relations, and in our task of promoting the dignity of all persons and respect for God's gift of creation. May the witness of believers be for our world a leaven of authentic hope, a harbinger of new heavens and a new earth (cf. 2 Pet 3:13), where men and women will dwell in justice and harmony, in joyful expectation of the fulfilment of the Lord's promises. ❖

Pope Francis

What will the world of tomorrow be?

Louis Even wrote an article, first published in March 1960, comparing the choice between communism and Economic Democracy (also known as Social Credit, developed by Scottish engineer Clifford Hugh Douglas, not to be confused with Chinese social credit, a system of surveillance and control).

Even though communism fell in Russia and Eastern Europe, let's remember that the Bolshevik revolution of 1917 was financed by Wall Street bankers to take a snapshot of what their one world government (the New World Order) would look like on a global scale.

The socialists of the Fabian school (Sydney Webb, George Bernard Shaw et al), founders of the London School of Economics, shared Karl Marx's ideas on communism, but differed in their approaches to achieve it. Whereas Marx advocated revolution, the Fabians chose a long term approach, using socialism and centralization to achieve the same end.

We have a recent version of communism advocated by Klaus Schwab's World Economic Forum, which infamously told us: "You will own nothing and be happy". The World Economic Forum wants the worldwide implementation of the Chinese social credit system which awards and subtracts points to citizens depending on one's compliance with the state. Further, with the elimination of paper money and its replacement by a digital currency, control over the population of the world would be achieved.

As Father Peter Coffey of Ireland wrote in a letter to Canadian Jesuit priest, Father Richard, on March 3, 1932:

"I've studied the subject for 15 years and I consider financial reform, as proposed by Douglas, essential to the re-establishment of a Christian economic system and therefore the only opposition to a revolutionary, violent and atheistic communism.

"As for the possibility of carrying out this reform in concrete terms with the mass psychology of a doped-up public and with all the power of the world capitalist press aligned against it? That is the secret of the gods! But I see only one alternative: it's either Douglas Social Credit or the chaos of communism. The whole crux of the tragic transition from capitalism to communism is currently located in finance."

The choice is between the economic system of Douglas and Louis Even, or the social credit system of Communist China and the World Economic Forum. The Pilgrims of St. Michael aims to inform the public so the better choice will be made.

A. Pilote

by Louis Even

A change is unavoidable

Only the privileged few would argue that the present state of world affairs is satisfactory. On the contrary, it could be said that the greater part of the population of most countries is in a revolt that takes many shapes and forms.

Employees revolt against the conditions under which they work. Employers revolt against financial restrictions, against government interference and against

the complex maze which controls their businesses. Individuals balk at the ever-growing burden of taxation. The unemployed and the penniless revolt against the hopeless situation in which they find themselves.

Revolt against conditions that irritate us is natural. It is the reaction of men who will not allow themselves to be belittled or destroyed by negative circumstances that hinder their future. Revolt against such a situation is the first step in deciding to modify it. It is the forerunner of a major upheaval or, at least, heralds a major change.

Today, revolt is generalized and growing. This leads us to the conclusion that fundamental changes are unavoidable. It has become a common place to say that a new world is in the making. What remains to be seen is what it will be made of. Will it be revolution and chaos leading to dictatorship? Or shall we see well-ordered changes that lead us slowly but surely to overall satisfaction?

A common social objective

The purpose of any association is to facilitate each and every member in the satisfaction of their needs more easily than if they pursued their objectives alone. This is the case with workers and farmer's unions, business associations, corporations, co-ops, sports clubs, etc. Each association pursues the particular goals sought by its members upon their joining.

Society's objective, sought by the association to which all citizens belong, is to facilitate the procurement of all the goods that the people of a nation have agreed they want.

People's needs are certainly multiple and varied. Among the individuals who make up a society, some will prioritize things that will leave others completely indifferent.



*Louis Even (1885-1974)
Founder of MICHAEL*

Now there are, without any doubt, two things that every individual seeks from the society to which he belongs. These two things are economic security and personal freedom.

By economic security we mean access to the necessities of life to satisfy one's basic needs, including food, clothing, lodging, medical care, and such education as is necessary in modern society.

Theoretically, personal freedom is of greater importance than economic security. But in practice, freedom cannot be achieved until one's economic needs are met.

However, once he has acquired the basics and is living decently, the individual who has an affinity for freedom may refuse to participate in undertakings that would shackle him, even though they might make him richer. He would cherish his freedom as a value greater than money or greater than an increase in material comfort.

As for one who is insatiable, he who seeks to gather an ever-larger fortune and runs after money, more money, and still more money, he is a slave.

It might be said that freedom begins with the satisfaction of our basic needs and ends as we start chasing the superfluous.

Socialism or capitalism?

When discussing economic security, politicians, economists and sociologists maintain that guaranteeing economic security requires surrendering our personal freedom. They are in this way upholding, unconsciously perhaps, socialist thinking. Governments have been creeping in this direction rather than facing and changing a dishonest financial system.

Socialists promise everyone will have economic security, but not without state intervention, central planning and state-run economies with cumbersome bureaucracy and onerous regulations. In this society, citizens are coerced, confined, registered and harnessed like domestic animals.

The Social Credit movement wants no part of this form of "economic security". Social Credit wants each citizen to have the security and freedom of a capitalist. A member of society is entitled to a monetary Dividend. Social Credit teaches that each citizen is the co heir of a social capital that society's workers are busily turning into products. Therefore it maintains the reward given to the workers in the form of wages but it introduces a Dividend to all, whether or not they are working in production.

An abundance of goods for all

The purpose of an economic system is to provide goods and services that meet human needs, in the quantity needed, when they are needed and where they are needed.

Today this goal can easily be reached and is characteristic of modern production. We can easily make

"Give me neither poverty nor riches, grant me only my share of food, for fear that, surrounded by plenty, I should fall away and say, 'Yahweh-who is Yahweh?' or else, in destitution, take to stealing and profane the name of my God." (Proverbs 30:8-9)



in abundance the variety of essential goods and we can do it with an ever-decreasing need for human labor.

Man has always endeavored to satisfy his needs with a minimum expenditure of time and energy so that he might engage in pursuits other than purely economic ones. Today, the goal has been reached; enough goods can be provided without the need for everyone to be working in production.

It remains to be decided whether or not each individual, by reason of his being a member of society, and for no other reason, has a right to share in this abundant production. Is this a well founded right?

A great common heritage

Modern production is due in part to the existence of natural resources that were created by God for the use of all men. It is due also to scientific discoveries and their application to industry, to the perfecting of inventions, to the improvement of industrial methods and to a social organization that allows for the division of work. These factors make the system of production a huge and fruitful enterprise.

Now all of these factors — scientific discoveries, perfected techniques and methods added to one another, all forms of progress — are not earned by those who are presently employed. Nor are they the fruit of the work of existing scientists and engineers who take past research a step forward and who further develop even better techniques and methods. They are neither the fruit of progress of only the last three or four generations. They are rather the result of centuries of struggle to vanquish want; centuries of efforts, of studying the forces of nature so as to master them, of research, discovery, inventiveness and perfecting inventions that lead to innovation and further perfection of methods. It is a legacy of acquisitions that are added to one another, a legacy that is transmitted and increased from one generation to the next. It is also a function of an organized society that this transmission occurs.

Our generation is heir to past generations as were the preceding generations. It is an immense common legacy to which no one can claim an overriding right. This legacy belongs to all.

Once he has acquired the basics, the individual who has an affinity for freedom may refuse to take part in activities programs that would shackle him. As for he who is insatiable, he who runs after more and more money, he is a slave.



► Each member of society is co heir of this treasure and immense capital that has become the main factor of modern production.

It is obvious that this vast common capital must be put to use. Each person has a right to a share of the result, as co heir and co-capitalist, without denying producers who mobilize this capital their share for doing so.

If only 1% of the population was needed to maintain modern production while using this immense real capital, more real than the pieces of paper or the numbers we call dollars, would it be logical to say that only 1% of the population should share in this production? The same argument holds if, instead of 1%, we say 40%. The other 60% cannot be excluded from the right to a share. They still hold their title as co heirs to this immense capital that is to production by the other 40%. The 40% are likewise co heirs and as such must receive the part owed to all co heirs on top of the wages they receive for working in production.

The efforts of the producer must be rewarded. But

the greater part of production is owed to the enrichment that is derived from association and from the social heritage. This represents an unearned increment of association whose fruits must be distributed to all members of the association, which is all of society.

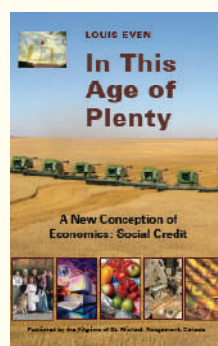
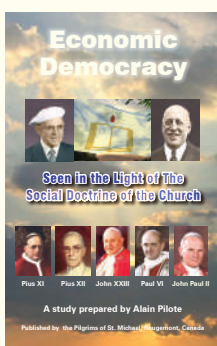
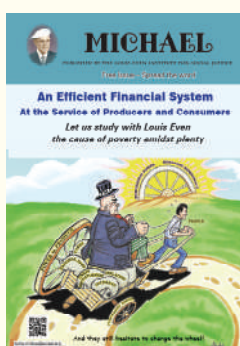
This share ought to be large enough to answer everyone's basic needs. The universal Dividend, to each and every member of society, must therefore ensure that everyone will have basic necessities. The Dividend's value will increase gradually as progress further replaces the labor of individuals in the country's production.

We must acknowledge the abundance at hand and that unrestricted economic security, and therefore the safeguarding of our personal freedom, are the birth-right of every man, woman and child of this country.

Today's financial rules disregard this right. Socialism ignores it. The application of the Social Credit financial proposals would see its realization. ❖

Louis Even

Free access to books and brochures on Economic Democracy



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Saint Giuseppe Moscati

A doctor who also cared for souls

This is our translation of the September 2015 spiritual letter from St. Joseph de Clairval Abbey, summarizing the life of St. Giuseppe (Joseph) Moscati, an Italian doctor who died in 1927 at the age of 47. He cared above all for the poorest of the sick, even paying for their medicines and also concerned about the salvation of their souls.

by Dom Antoine Marie, O.S.B.

Saint John Paul II dedicated a significant portion of his ministry as successor of Peter to those who suffer, especially the sick. On numerous occasions, he addressed the medical community. Medical professionals," he said in 1986, "have not only a technique to use, but a warm devotion that comes from the heart, mindfulness to the dignity of individuals. Remain careful not to reduce the patient to an object of care, but to make him or her the primary partner in a battle that is his battle. And, in the grave ethical problems that arise in your professions, I encourage you to find the necessary responses that are in keeping with the patient's life, in his capacity as a person."

On October 25, 1987, the Pope canonized a doctor, Giuseppe Moscati, in whom he saw "the concrete realization of the ideal of the Christian lay person."

Francesco Moscati, Giuseppe's father, was a brilliant magistrate who would later become an Appeals Court judge, first in Ancona and then in Naples. Like his wife Rosa de Luca, he was of the lineage of the Marquises of Roseto. Every year Francesco Moscati took his family to the region the family came from for a vacation in the midst of nature. They always attended Mass together in the local Poor Clares' church. Often Francesco would serve at the altar.

Giuseppe Moscati was born in Benevento, Italy on July 25, 1880, and was baptized six days later on the 31st. He was the seventh of nine children. Genaro, Alberto, and Anna, surrounded his cradle. Five years earlier, in 1875, the Moscati family had suffered the loss of twins, Maria and Anna, at an early age, then the death of another little Maria, at the age of four. After Giuseppe, Eugenio and Domenico were born. The latter would one day become mayor of Naples.

A salutary dismay

The family environment nurtured in young Giuseppe the blossoming of a faith that was profound and fully lived. He met Blessed Bartolo Longo, the founder of the Shrine of the Blessed Virgin of the Rosary of Pompeii, and would later become his doctor and was present at his death. The Moscati family



had met him at the home of Caterina Volpicelli, the foundress of the Maids of the Sacred Heart of Jesus, later canonized by Pope Benedict XVI on April 29, 2009. Francesco and Rosa were close friends with her. The Moscati family regularly visited the church of the Maids of the Sacred Heart in Naples. It was there that Giuseppe made his First Communion on the Solemnity of the Immaculate Conception, December 8, 1888. Two years later, he received the sacrament of Confirmation. In 1889, he entered the high school affiliated with the Vittorio Emanuele Institute, where he diligently devoted himself to literary studies. But already an acute sense of the precariousness of human life was beginning to develop in his soul.

He would later write, "I looked with interest at the Hospital of the Incurables, which my father had pointed out to me from our house in the distance, inspiring in me feelings of pity for the nameless suffering that was alleviated there. A salutary dismay seized me, and I began to think of the transitory character of all things. My illusions passed away, as the blossoms fell in the orange groves that surrounded me." At that time he was far from imagining that he would later dedicate his life to the sick and to medical research. ►

▶ In 1892 a tragic event took place that would change the course of his life. After falling from a horse during a military parade in Turin, his brother Alberto became epileptic. Giuseppe began to regularly spend long hours at his bedside to care for him. It was at this time that his determination to become a doctor grew. As the only one in his family to consider a career in medicine, the situation couldn't help but provoke discussions, but he stuck to his resolution. In 1897, his father died at the age of 61 as a result of a cerebral hemorrhage, but not without receiving the last sacraments. Giuseppe, who had just earned his high school diploma, resolutely enrolled in the faculty of medicine. The reasons for his choice would later be revealed in remarks addressed to his students: **"Remember that in choosing medicine, you are committing yourselves to a sublime mission. With God in your heart, persevere in practicing the good teachings of your parents, love and pity towards those who suffer, with faith and enthusiasm, deaf to both praise and criticism, aiming only to do good."**

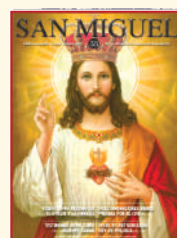
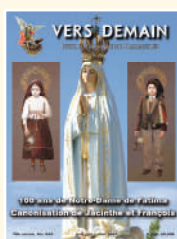
Competence and faith

However, a wind of revolution and atheism was blowing on the student youth, and the faculties of philosophy and medicine in Naples were its primary hotbeds. However, while his classmates were demonstrating in the streets, Giuseppe, judging that serious and thorough study required peacefulness and serenity of mind, refused to allow himself to be distracted from his work. He went on to excel in his profession, and would not give in in the least when it came to his religious convictions, in spite of the prevailing atheist sentiment. On August 4, 1903, at the age of only 23, he obtained his doctorate in medicine with the top grade and the jury's commendation. That same year, he won the competitive exam for temporary assistant at the Hospital of the Incurables—at the time, one of the most renowned hospi-

tals in Europe—then, in 1908, the competitive exam for assistant at the Institute of Chemical Physiology. His scientific abilities aroused admiration. He could have striven after a brilliant university career, but he preferred to serve patients. In addition to his commitments in the laboratory, he continued to examine patients and very quickly acquired an extraordinary ability to make quick and accurate diagnoses. His experience did not suffice to explain this particular gift. He had very profound instincts and a compassion that went beyond the physical ailment: "Remember," he would tell his students, "that life is a mission, a duty; it is suffering! Every one of us must have his battle station. Remember that you must be concerned not only about the body, but about the groaning souls that turn to you for help."

In a similar way, Saint John Paul II would say to medical professionals: "Your patients need the most humane care possible. They need spiritual care. You feel yourselves on the threshold of a mystery that is theirs alone" (October 5, 1986).

Giuseppe put into practice Jesus' words on love of one's neighbor made real to the point of His crucifixion. After having washed the feet of His disciples, Jesus told them: Do you know what I have done to you? You call Me Master and Lord; and you are right, for so I am. If I then, your Lord and Master, have washed your feet, you also ought to wash one another's feet. For I have given you an example, that you also should do as I have done to you. Amen, amen, I say to you, a servant is not greater than his master; nor is he who is sent greater than he who sent him. If you know these things, blessed are you if you do them (Jn. 13:12-17). "Love makes sacrifices for others," said Pope Francis to youth on June 21, 2015. "Look at the love of parents, of so many mothers and fathers, who in the morning arrive at work tired because they haven't slept well in order to look



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Saint Joseph Moscati said to his students: **«With God in your heart, persevere in practicing the good teachings of your parents, love and pity towards those who suffer, with faith and enthusiasm.»**

after their sick child—this is love! This is respect. This is not having a good time. This is—let's go to another key word—this is 'service'. Love is service. It is serving others. When after the washing of the feet Jesus explained the gesture to the Apostles, He taught that we are made to serve one another, and if I say that I love but I don't serve the other, don't help the other, don't enable him to go forward, don't sacrifice myself for him, this isn't love. You have carried the (World Youth Day) Cross: there is the sign of love! That history of God's love involved in works and dialogue, with respect, with forgiveness, with patience during so many centuries of history with His people, ends there—his Son on the Cross, the greatest service, which is giving one's life, sacrificing oneself, helping others."

At the risk of his life

In April 1906, an eruption of Vesuvius terrified the inhabitants of the area. In Torre del Greco, a small town six kilometers from the crater, lived a number of paralytic or elderly patients. Dr. Moscati saved them by having their hospital evacuated at the risk of his own life shortly before the roof collapsed. Two days later, he sent a letter to the Director General of hospitals in Naples, offering to reward the individuals who had helped him, but he insisted that there be no mention of him: "I beg of you, do not cite my name, so as not to stir up... the ashes!" Five years later, in 1911, a cholera epidemic plunged Naples into mourning. The ships that arrived in this port city from all over the world brought with them disease germs, and the poverty that prevailed in the filthy back alleys in some areas of the town promoted contagion. The progress of medicine limited the number of victims to some extent, but the situation remained worrisome. The Minister of Public Health tasked Dr. Moscati with conducting research on ways to overcome the scourge. Many of his suggestions to sanitize the city were adopted.

Nevertheless, Giuseppe did not abandon scientific research. He would be the author of 32 published academic papers. At age 31, he was accepted into the competition for Temporary Assistant at the Ospedali

Riuniti. One of the members of the jury, Professor Cardarelli, dazzled by his performance, avowed that in 60 years of teaching, he had never seen a young practitioner so well prepared and, on his initiative, the Royal Academy of Medicine and Surgery made him an associate member. In 1911, the Minister of Public Education granted him his doctorate in physiological chemistry and a license to teach in this field.

In the exercise of his profession, Doctor Moscati dedicated himself entirely to Christ. So as to be able to be all things to all people, he firmly made the choice to remain celibate. His devotion to the Virgin Mary—he always had his rosary with him and never failed to pray the Angelus—gave him the strength to offer his chastity to God and to guard it as a treasure. However, he also knew how to advise his students to marry, according to the writings of Saint Paul: "I wish that all were as I myself am. But each has his own special gift from God, one of one kind and one of another (1 Cor. 7:7-9)". Casting a lucid and compassionate gaze on human fragility, he invited others to purify their hearts: "Oh, if youth with their exuberance, knew that the illusions of love are passing and that they are the fruit of a lively exaltation of the senses! If an angel warned them that all that which is impure must die because impurity is evil, while they so easily swear eternal fidelity in the delirium that overcomes them, perhaps they would suffer much less and be better."

To the question: "How can we experience the love of Jesus?", Pope Francis responded, on June 21, 2015: "Permit me to speak sincerely. I don't want to be a moralist but I would like to say a word that isn't liked, an unpopular word ... Love is in works, in communicating, but love is very respectful of people, it does not use people, that is, love is chaste. And to you young people in this world, in this hedonistic world, in this world where only pleasure, having a good time, and living the good life get publicity, I say to you: be chaste, be chaste. All of us in life have gone through moments in which this virtue has been very difficult, but it is in fact the way of genuine love, of a love that is able to give life, which does not seek to use the other for one's own pleasure. It is a love that considers the life of the other person sacred: 'I respect you, I don't want to use you, I don't want to use you'. It's not easy. ... Forgive me if I say something you weren't expecting, but I ask you to strive to experience love chastely."

The greatest evil

In November 1914, Mrs. Moscati died of diabetes which was incurable at the time. She received the last sacraments with great devotion, and exhorted her family: "My dear children, I die happy. Always flee from sin, which is the greatest evil in life." Several years later, Professor Moscati would write: "I know that my parents are always at my side. I can feel their

► sweet company.” Diabetes was to remain one of his preoccupations. He would become the first doctor in Naples to experiment with insulin, and would teach a group of colleagues methods for treating this disease.

Italy entered into war in May 1915. Giuseppe Moscati volunteered to go to the front, but his request was refused. The Hospital of the Incurables was requisitioned by the army, and military authorities charged the Professor with providing care for the wounded. He became for them not only a doctor, but an attentive and loving comforter. He also devoted himself to the training of young doctors, because he considered it his duty to pass on his professional and spiritual experience to them. One of his students would testify: “He revealed to us his knowledge and, day after day, he shaped our minds and souls. He spoke to us of God, of divine Providence, of the Christian faith. And joy beamed from his face when we followed him into the churches of Naples to attend Mass.”

Giuseppe’s faithful witness to his Christian faith commanded respect, in spite of the avowed atheism that prevailed in the scientific world. He even had a crucifix installed in the new autopsy room of the Institute of Anatomical Pathology, which he directed. Next to the crucifix was an inscription from the prophet Hosea (13:14): *Ero mors tua, o mors* (O death, I will be thy death). At the Institute’s official opening, he invited his colleagues “to pay homage to Christ, who is the Life, returned after too long an absence to this place of death.” He drew from frequent reception of the sacraments, and especially from daily attendance at Mass, the boldness to publicly witness to his faith in Jesus Christ.

Victim of success

Professor Moscati was however the victim of his own success among the students, for many of them preferred to follow his lectures rather than to attend

the official courses. Jealous colleagues schemed to prevent his professional advancement. He, however, did not allow himself to be intoxicated by his brilliant success; he even experienced frequent interior struggles, especially against the temptation to discouragement. “I read in the autobiography of Blessed Therese of Lisieux a sentence made for me,” he wrote: ‘My God, discouragement itself is a sin.’ Yes, it’s a sin that comes from pride, and that shows that I have believed myself able to do great things by myself! Whereas on the contrary, we are no more than useless servants (cf. Lk. 17:10).” Although unconcerned with career advancement and human glory, but wishing to continue to teach, he attempted in 1922 to obtain a new degree. Thinking at one point that he had failed, and no longer knowing what his obligations were, he felt a profound helplessness that he confided to one of his former teachers: “I am completely exhausted and depressed, because since the war I have worked unceasingly and experienced very strong emotions... I spend sleepless nights and I have lost the ability to teach [the degree that he thought he had failed at].”

“In the face of failure,” said Pope Francis to youth in Sardinia on September, 22, 2013, “you are right to wonder: what can we do? Of course one thing is to let oneself be overcome by pessimism and distrust. Trust in Jesus. The Lord is always with us. He comes to the shores of the sea of our life, He makes Himself close to our failures, our frailty, and our sins in order to transform them. Difficulties must not frighten you but on the contrary spur you to go beyond them. Hear Jesus’ words as though they were addressed to you. Put out into the deep and let down your nets! (Lk. 5:4)”.

In fact, Professor Moscati was completely exhausted, but he did not give in, just like the Apostles, who were afflicted in every way, but not crushed; per-

Tomb of Saint Joseph Moscati in the Church of Gesù Nuovo, Naples, Italy.



plexed, but not driven to despair (2 Cor. 4:8). Against all expectations, in the end he obtained the degree he wanted that allowed him to teach clinical medicine privately in universities and other higher education institutions. Several days later, he revealed the spirit that kept him going: "Love the truth," he wrote in his private notes, "show the person you are, without guile or fear, without subterfuge. And if the truth earns you persecution, accept it; if it brings you torment, endure it. And if you must sacrifice yourself and your own life for the truth, be strong in the sacrifice." His patience in adversity proved to be productive. Having endured difficult periods of dryness and despair, he was able to truly encourage those who were experiencing similar distress: "Come what may, remember that God never abandons anyone. The more you feel alone, neglected, scorned, misunderstood, the closer you are to capitulating under the weight of grave injustices, the more you will feel an infinite and mysterious force, which will sustain you and make you capable of good and vigorous intentions, and you will be astonished by these strengths when serenity returns. This strength is God!" Thanks to this strength that comes from God in weakness and humility (cf. 2 Cor. 12:9), Giuseppe Moscati did not hold back from the poor any of his time or money.

They have lost everything

He had the gift of offering his assistance to the poor without offending their sensibilities. One day, a penniless woman with tuberculosis realized that along with the prescription, Giuseppe had slid a fifty lira bill into the envelope. She wanted to thank him for his kindness, but he protested, "For the love of God, say nothing of this to anyone!" Called to the bedside of a sick railroad worker, he found many people gathered there. These railroad workers, who were all as poor as the patient, were taking up a collection to pay for the consultation. The priest who accompanied the doctor was getting ready to dissuade them, knowing full well that it was of no use. But the professor intervened: "Since you are in the process of collecting money by taking a portion from your hard work, I will contribute my share so that the patient may have, with the sum collected, the necessary means to be cared for." And he handed over three ten lira bills. Truly he was called "the doctor of the poor" because he himself lived meagerly in order to better care for his neediest patients. He had neither car nor horse and always traveled on foot. When he was asked about this practice, he vigorously replied, "I am poor. I do not have the means, due to my professional obligations, for such expenses! I beg you to believe me!" Upon his death, this sentence that speaks volumes was written in the register of condolences: "You did not want either flowers or tears, but we weep all the same, because the world has lost a saint, and Naples an example of virtue; but the poor

sick, they have lost everything!"

On Holy Tuesday, April 12, 1927, Professor Moscati attended Mass and received Communion in the early morning. Before going to the Hospital of the Incurables, he told his sister: "Professor Verdinois is hospitalized at Professor Stanziale's clinic—please remember about the sacraments..." Late in the morning, he returned to his own clinic where many patients awaited him. At three o'clock in the afternoon, he felt poorly. He dismissed those who were still waiting and withdrew to his room. He told the cleaning lady: "I feel ill..." A few moments later, stretched out in his armchair, his arms crossed over his chest, he tilted his head and peacefully breathed his last. He was 47 years old.

Up to the end, he gave his life to his patients, giving without counting the cost for the love of Christ. A light for our time, he remains a witness to the "wisdom of the heart" of which Pope Francis spoke in his message of December 3, 2014: "Wisdom of the heart means being with our brothers and sisters. Time spent with the sick is holy time. It is a way of praising God Who conforms us to the image of His Son, Who came not to be served but to serve, and to give His life as a ransom for many (Mt. 20:28). Did not Jesus Himself say (Lk. 22:27): I am among you as one who serves"? ❖

Dom Antoine Marie, O.S.B.

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In memory of Joseph Hooper (1956-2024)



Mr. Joseph Hooper of Ghana passed away on July 19, 2024, at the age of 68. Mr. Hooper had represented the Pilgrims of Saint Michael in Ghana since 1985. He held assemblies for us in several African countries, and was responsible for distributing tens of millions of reprinted circulars of MICHAEL that were sent to the continent. He also came to Rougemont several times and shared his enthusiasm for Social Credit and support for our work. May God reward this faithful apostle.

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What is the virtue of hope?

Here are excerpts from Pope Francis' May 8, 2024 catechesis on hope:

"Hope is the theological virtue by which we desire the kingdom of heaven and eternal life as our happiness, placing our trust in Christ's promises and relying not on our own strength, but on the help of the grace of the Holy Spirit" (*Catechism of the Catholic Church*, no. 1817). These words confirm that hope is the answer offered to our heart, when the absolute question arises in us: "What will become of me? What is the purpose of the journey? What is the destiny of the world?"

If there is no meaning to life's journey, if there is nothing at the beginning and at the end, then we wonder why on earth we should walk: man's desperation, the sensation of the pointlessness of everything, arises from this.... If hope is lacking, all the other virtues run the risk of crumbling and turning into ashes. If there were no reliable tomorrow, no bright horizon, one would only have to conclude that virtue is a futile effort. **"Only when the future is certain as a positive reality does it become possible to live the present as well"**, said Benedict XVI (*Encyclical Letter Spe salvi*, 2, 2).

The Apostle Paul presents the new logic of the Christian experience to the many doubting Christians who had not been completely reborn to hope: "If Christ has not been raised, your faith is futile and you are still in your sins. Then those also who have fallen asleep in Christ have perished. If for this life only we have hoped



In Scripture, the anchor is a symbol of hope. We read in Hebrews 6:19: "Hope is a sure and steadfast anchor of the soul."

in Christ, we are of all men most to be pitied" (1 Cor 15:17-19). It is as if he had said: if you believe in the Resurrection of Christ, then you know with certainty that no defeat and no death is forever. But if you do not believe in the Resurrection of Christ, then everything becomes hollow, even the preaching of the Apostles.

We sin against hope when we become despondent over our sins, forgetting that God is merciful and greater than our heart. We sin against hope when God's love ceases to be an eternal fire and we do not have the courage to make decisions that commit us for a lifetime.

The world today is in great need of this Christian virtue! The world needs hope, just as it greatly needs patience, a virtue that journeys hand-in-hand with hope. Patient men are weavers of goodness. They stubbornly desire peace, and even if some of them are hasty and would like everything, straight away, patience is capable of waiting. Even when around us many have succumbed to disillusionment, those who are inspired by hope and are patient are able to get through the darkest of nights. Hope and patience go together.

Brothers and sisters, let us go ahead and ask for the grace to have hope, hope with patience. Always towards that definitive encounter; always thinking that the Lord is near us, that death will never ever be victorious! ❖

Pope Francis