

MICHAEL

For the Triumph of the Immaculate

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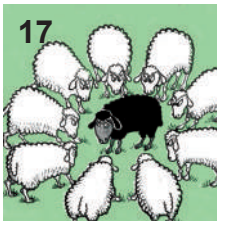
A journal of Catholic patriots for the Kingship of Christ and Mary in souls, in families and in nations

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

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Letter from the Editor

God remains the master of history

One of the great mysteries of the Christian faith—and a great consolation for all of us—is that despite all the human errors and bad decisions (wars, injustices, crimes, etc.), God remains master of human history, and accomplishes his plan of love, while respecting human freedom. In other words, God's love and power are so great that He can turn what was intrinsically evil into good.

Let's take the example, in the Bible, of Joseph sold by his brothers (Genesis 37). He was certainly sold out of hatred and jealousy, which is obviously wrong, but God saw to it that this action later turned out for the best, since it was Joseph, who later became the most powerful man in Egypt, working alongside Pharaoh, who was able to save his brothers and the whole tribe of Jacob from famine.

Of course, this is beyond our understanding, but what is impossible for man is possible for God. All we have to do is trust God in all circumstances because, as Saint Paul says, "All things work together for good to those who love God" (Romans 8:28).

Similar examples can even be drawn from the life of Louis Even, the founder of MICHAEL, whose fiftieth anniversary of death we celebrate in 2024. (*See page 4.*) Firstly, in his youth, when he was a Brother of Christian Instruction in France, an anti-clerical law passed by the French government in 1903 expelled all religious from France; Louis Even was therefore sent by his superiors to Canada.

Secondly, Louis Even had to leave teaching in the Montreal area because he had become deaf, and hearing aids at the time were not what they are today. Mr. Even was therefore reassigned by his superiors to the community printing works in Laprairie. In 1920, Mr. Even was released from his vows and joined the Garden City Press in Ste-Anne de Bellevue, west of Montreal.

He and his boss, J.J. Harpell, had a great concern for social justice, and it was there in 1934 that Louis Even discovered the luminous solution of Economic Democracy (or Social Credit), which was to change the course of his life. (*See page 5.*) Mr Even exclaimed: "This is a light on my path, I must make it known to everyone." If Louis Even had not been sent to Canada, and had not entered the employment of the Garden City Press, he would never have known about Social Credit, and would never have founded the MICHAEL movement.

In his Providence, God sometimes acts in mysterious ways, but we must know how to abandon ourselves to Him and put our trust in Him. A remarkable example of this trust in God is that of Saint Thérèse of Lisieux, to whom Pope Francis recently dedicated an apostolic exhortation that begins with these words: "It is confidence and nothing but confidence that must lead us to Love." (*See page 27.*)

At a time when the media are filling us with worrying news (wars, digital money replacing paper money, artificial intelligence that could be used to control people), we can logically fear the future, and even be paralysed by fear. With this in mind, it's worth re-reading what the Pope wrote in his Exhortation:

"The complete confidence that becomes an abandonment in Love sets us free from obsessive calculations, constant worry about the future and fears that take away our peace. In her final days, Therese insisted on this: 'We who run in the way of love shouldn't be thinking of suffering that can take place in the future; it's a lack of confidence.' If we are in the hands of a Father who loves us without limits, this will be the case come what may; we will be able to move beyond whatever may happen to us and, in one way or another, His plan of love and fullness will come to fulfilment in our lives."

Do we have enough faith, do we trust God enough, to think and act in this way in our lives? Another example of total trust in God and His Divine Providence is that of a Canadian nun, Saint Marguerite d'Youville. (*See page 20.*)

You will notice that this issue talks a lot about the economy and monetary reform, with the aim of putting an end to the scandal of poverty and ensuring that everyone has at least what they need. This does not mean that the MICHAEL magazine has become materialistic—the salvation of souls remains the main objective—but quite simply that while a sufficiency of material goods does not necessarily make a man virtuous, the absence of material goods makes the practice of any virtue impossible. Indeed, in the Book of Proverbs (30:8-9), we read: "Lord, give me neither poverty nor riches, but give me the bread I need, lest I be full and deny You and say, 'Who is Yahweh?' And lest I become poor and steal, and offend the name of my God."

Pope Paul VI wrote in his encyclical *Populorum Progressio* (paragraph 75): "It is the person who is motivated by genuine love, more than anyone else, who pits his intelligence against the problems of poverty, trying to uncover the causes and looking for effective ways of combatting and overcoming them." This describes Louis Even's work very well; he really did seek to educate people about the causes of poverty—the current money-debt system—and the means of combating it—the financial proposals of Social Credit, or Economic Democracy. Enjoy your reading!

Alain Pilote, Editor

50th anniversary of the death of Louis Even

The discovery of Social Credit was a turning point in his life

***by* Alain Pilote**



Louis Even

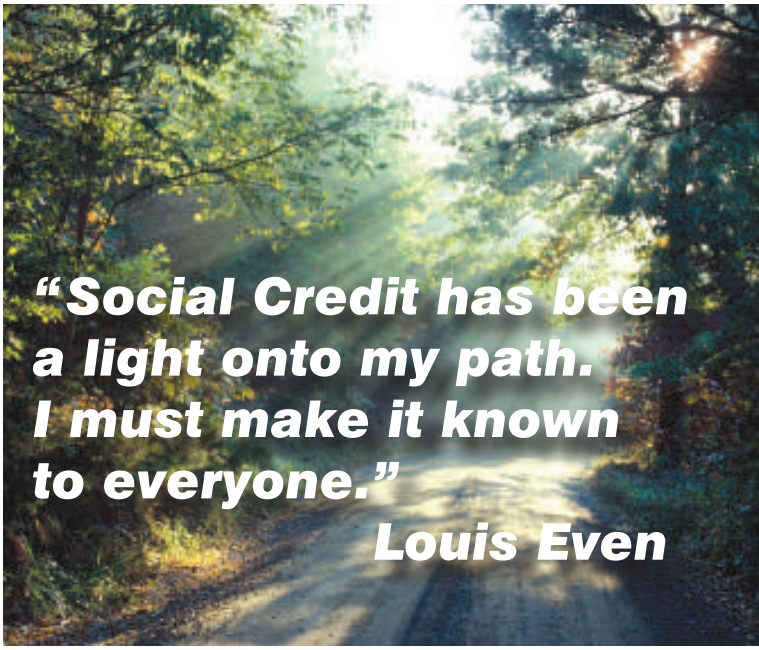
Louis Even, the founder of MICHAEL, died on 29 September 1974 at the age of 89, 50 years ago in 2024. Throughout this year, starting with this issue of January-February 2024, we will be highlighting several aspects of Louis Even's remarkable life, including his spirituality, his courage and his trust in Divine Providence.

However, we must begin this series with the event that changed the course of his life: his discovery of the financial solution devised by the Scottish engineer Clifford Hugh Douglas, then known as Social Credit—a set of financial principles and proposals devised in 1917 (and first enunciated in 1918) by the Scottish engineer Clifford Hugh Douglas, to address the problem of the chronic lack of purchasing power in the hands of consumers. The words "social credit" mean social money—or national money, money issued by society—as opposed to today's money which is "bank credit"—money issued by banks.

When Louis Even discovered the great light of Social Credit in 1934, he immediately understood to what extent this solution would perfectly apply the Church's teaching on social justice—especially as regards the right of all to material goods, the distribution of daily bread to all, through the allocation of a social dividend to every human being.



Entrance of the headquarters of MICHAEL in Rougemont, Quebec. With the emergence of the MICHAEL magazine and the Pilgrims of Saint Michael, it is a veritable "institute" for training in social justice and the apostolate that Louis Even founded in 1939.



By the way, you'll notice that in recent years we've preferred to refer to Douglas's financial principles as 'Economic Democracy' instead of 'Social Credit', to avoid confusion with the system of control in Communist China, also called 'Social Credit', which gives or subtracts points to citizens depending on whether or not they obey government directives. What Douglas, Louis Even and MICHAEL teach is quite the opposite: they talk about money at the service of society, respecting the freedom of every citizen.

Some people, especially new readers, may wonder why the MICHAEL magazine always focuses on the question of money. Louis Even writes: "It is because all economic problems, and almost all political problems, are above all problems of money. We never claim that the monetary question is the only one to be settled, the only one that should occupy us. Not even that it is the most important issue. But it is the most pressing, because everything is due to a money problem."

Look at all the different problems affecting society at the moment, and you'll see that almost all of

them have to do with money: public and private sector employees demanding pay rises, governments trying to reduce their deficits and debts by cutting services and raising taxes, companies laying off employees to cut costs, families struggling to make ends meet, and so on.

It was for these reasons that Louis Even decided to propagate Douglas's doctrine. What's more, the words 'social credit' don't just refer to a monetary reform, they also refer to the bond of trust that makes it possible to live in society, that there is a minimum of order that allows us to exchange products and move around freely without the risk of being attacked in the street or robbed by your neighbour. Without respect for moral order—without religion—life in society is impossible: it's disorder, revolution and anarchy.

As we shall see in the next issue, Mr Even was a religious, a Brother of Christian Instruction, and therefore an educator, who also had a great devotion to the Blessed Virgin: the good Lord used all this in Louis Even to help him found his great work of MICHAEL.

Mr. Even understood Social Credit straight away, but he could well have said "That's all very well, but I'll leave it to others to make it known." No, Mr. Even also had the heart of an apostle and a great love for the poor. It was his Catholic faith, and his great love for the Blessed Virgin, that made him say: "Social Credit is a light on my path; everyone must know that." And he went so far as to leave his job in the middle of an economic crisis (with a wife and children) to give himself totally to the cause of Social Credit, trusting in Divine Providence, which was not lacking.

What's more, Mr. Even understood from the outset that he was attacking not just bankers, but a satanic power. Money is Satan's main instrument for corrupting souls. Saint Paul wrote: "The love of money is the root of all evil" (1 Timothy 6:10). The devil uses today's money system to enslave the whole world, so that people idolize money instead of worshiping the good Lord.

Social Credit is a means (ensuring that goods reach those who need them), but the salvation of souls is the ultimate end. Mr. Even has also understood this. We'll look at this in more detail in the next issue, when we examine the spirituality of his Work. ❖

Alain Pilote

Historical notes on Social Credit

The origins of the Movement founded by Louis Even

It is Louis Even who wrote the following article, in 1964. He did not sign it, and he speaks of himself in the third person.



Mr. Even at Garden City Press

It is in the last months of 1934 that Louis Even read for the first time a book on Social Credit.

Mr. Even was then working at Garden City Press, printing shops of the Industrial and Educational Publishing Company, at Ste-Anne de Bellevue, near Montreal. The president of the company, J. J. Harpell, was more than a businessman: he wanted to promote the intellectual development, the general knowledge, of his employees. To this end, he had established the Study Circle of Gardenvale (by the name of the post office located in the same printing shop). Each week, during the winter months, the 120 or so employees of the establishment met together every Friday night in the hall of the City Hall for a lesson of which Louis Even was the teacher.

From electricity to money

For the lessons of the 1934-35 winter, the topic studied was electricity: what everyone should know in matters of electricity. A proper book written by Dr. W. L. Goodwin, and translated by Louis, Even had been printed the preceeding summer especially for this winter course.

Much was being said at that time about the monopoly of electricity and of its relations with the Royal Bank of Canada, then the largest bank of the country. And the study of the monopoly of electricity soon led to the discovery of the existence of the powerful monopoly of money and credit.

Besides, Mr. Harpell had already been set on the track by the honorable Fielding, minister of Finances of the liberal government in Ottawa. Until his entry to the ministry, Mr. Fielding had been editor of the Journal of Commerce, printed at Garden City Press. Relations between Mr. Harpell and Mr. Fielding were close. And one day, Mr. Fielding, then minister of Finances, had told Mr. Harpell: "If you want to know where the financial power resides in Canada, look towards the ▶

▶ banks and the insurance companies."

It was therefore decided, right from that winter of 1934-35, that the course of the following winter would bear on the study of money and credit. And everyone set out to find a book on that topic, an existing book or manuscript that would be printed at Garden City Press.

Research

The call for a book was launched in *The Instructor*, the organ of the circle published during the winter months. Answers came: books, pamphlets, a few manuscripts. Upon reception, Mr. Harpell looked them over, and passed them on to Mr. Even to have his opinion.





J.J. Harpell and his printing shop in Ste-Anne

Among the works thus received there was, for example, a large manuscript of Gerald Grattan McGeer, mayor of Vancouver and federal deputy for Vancouver-Burrard (since the senator), who wanted to remedy the Depression that then raged by an abundance of public works that the government would finance by creations of money. The theory may have been generous, but surely a bit wild, and it placed too much importance on the State enterprises. Nevertheless, the work of G. G. McGeer was printed by Garden City Press for the author himself who entitled it *The Conquest of Poverty*.

(Note: It was the same Mr. McGeer who asked Graham Towers, Governor of the Bank of Canada, the following question in 1939: "Will you tell me why a government with the power to create money should give that power away to a private monopoly and then borrow that which Parliament can create itself, back at interest, to the point of national bankruptcy?")

There was also another manuscript, less voluminous, by Mrs. A. I. Caldwell of Bristol, New Brunswick. This lady was the sister of the great fish exporter of St. John, N.B., Mr. McLean (made senator since), a man well informed on the present monetary system. It is the manuscript of Mrs. Caldwell, entitled *Money – What is it?*, that was chosen as the manual for the next winter course of the Study Circle of Gardenvale. It was translated into French by Louis Even.

A book was received also, written by Sylvio Gesell, whose theory has made a good number of disciples in many countries. Gesell recommended a taxed money to promote its circulation: the bearer of a bill (paper money) would have to stick to the back of it, on the 1st and 15th of each month, a stamp equal to 2 per cent of the value of the bill. These stamps, of course, would have to be bought, and no one would accept a ticket that would not be stamped to date. 'At the end of two years, the bill would be taken out of circulation, since there would be no more place for the stamps, but the sum of these stamps' would have given the government the price of the bill: the new bill was thus prepaid. Louis Even did not like this theory too much: it would force the individual to spend his money rapidly, so as not to see his money melt gradually between his hands. It is contrary to the freedom of choice of the individual.

Stroke of light

One day, the mail brought a simple pamphlet of 96 pages entitled *From Debt to Prosperity* by J. Crate Larkin, of Buffalo. It was a summary of the monetary doctrine of Douglas. Louis Even began reading it on the train he took daily between Montreal and Ste-Anne de Bellevue. He was immediately conquered.

He recognized there a group of principles which, once applied, would make a "perfect" monetary system: a system of finance flexible enough to answer to all the situations of economics, bending itself to the economical facts instead of dictating to them or contradicting them, respecting absolutely the freedom of choice of the individuals, serving faithfully the production and consumption, answering to the demands of the social sector as well as to those of economics.

And immediately, also, Louis Even thought to himself: "Everyone must be made aware of this!" From then on all his thoughts would go to the means for realizing this wish.

Two more books, more developed than Larkin's pamphlet, were also received about Social Credit: *Social Credit for Canada* by W. A. Tutte, and *Economic Nationalism* by Maurice Colbourne. Afterwards Louis Even acquired other works by Douglas himself and others on the same topic. All in English.

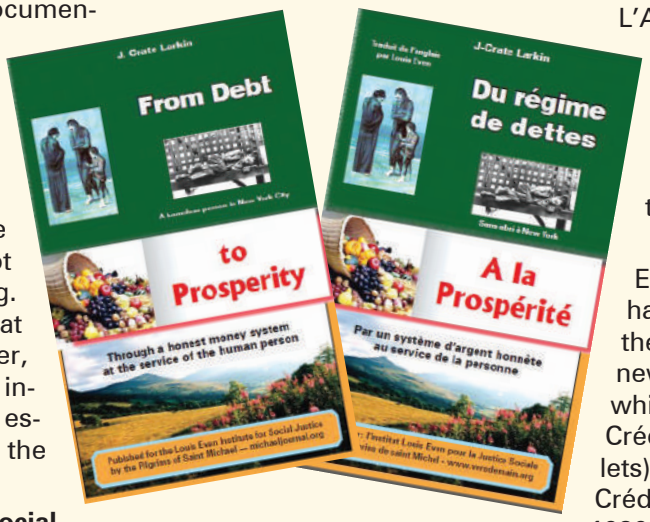
At the request of Louis Even, Mr. Harpell had a French translation printed of Larkin's pamphlet *From Debt to Prosperity*. It was a beginning of French literature printed about Social Credit. Louis Even had made the translation from English.

In 1959, our Movement held a congress in Allardville, New Brunswick, Canada. On that occasion, Mr. Even explained how he came across Social Credit:

"As far as I am concerned, every day of my life (and I am sure it will be the same for me on the other side of the veil as well) I will be blessing the Good Lord for putting Social Credit upon my path in this life. I will always remember that fateful day in 1934 when I was riding on the train that was taking me from Montreal to my job in Sainte Anne de Bellevue.

I was privileged to read a 96-page pamphlet that explained Social Credit to me (J. Crate Larkin's booklet, From Debt to Prosperity). I was not looking for Social Credit on that particular day. However, I was looking for something that would put an end to the stupid financial crisis with which we were all struggling during that time.

"I had read many things that day, besides having worked at my regular job. I was a professor for the workers of our printing house, of which there were more than 100 workers. Every week we held a study-session with the workers. We had chosen for that particular day a session on the question of money and credit. Therefore, we were looking for documentaries on the subject. I had read many manuscripts, a few small pamphlets and different books that had been sent to us. In all of these documentaries, I found that efforts were made to improve the situation. But there were things that were ridiculous; there were problems in all of them. They were saying that one could come to the help of the people but not without requiring something. Not without the condition that programs were put together, or that a dictatorship was installed, or that socialism was established in order to come to the help of the people.



"When I came upon Social Credit, I said: 'This is fantastic!' It hit me straight between the eyes like a thunderbolt, and I made up my mind immediately that I had just discovered a "truth" on my path. The other books all had shadows in their overall portrayal of the problems with the financial system at that particular time. There were no grey areas in Social Credit's overall picture of the exact problem with the financial system. A very great truth had fallen onto my path.

"After reading a few pages on Social Credit, even before I completed the entire book, when I saw what Social Credit was all about, I said to myself: 'This is so wonderful that all people have to come to know what Social Credit is. It came upon my path; it has to be put onto the path of all people.' It is Providence who put Social Credit onto my path, and even though I was not very wealthy at that particular time in my life and I did not know how to go about making this great truth known to everyone, I had the desire to do so. I was practically vowing that I would start to make this great truth known to everyone as soon as possible. I kept working at my regular job, and I could only give time to the cause of Social Credit on weekends. Then one day, thanks to the initiative and support of Mrs. Gilberte Cote-Mercier, I was able to leave my regular job at the printing house (Sept. 4, 1938) , and become a Full-time Pilgrim for the great Social Credit cause."

During the winter of 1935-36, all the employees at Garden City Press were made aware of Douglas' doctrine during the weekly courses on money and credit.

In early January 1936, the Association of Chartered Accountants of the City of Quebec, at the suggestion of Brother Ferdinand, a professor at the Académie commerciale, asked Mr. Even to give a lecture on Social Credit. Mr. Even had a choice audience that evening. Among them, in the front row: Mr. J.-Ernest Grégoire, mayor of Quebec City and Member of the Legislative Assembly of Quebec for Montmagny; his friend, Doctor Philippe Hamel, also a MLA and a great fighter against the trusts; their mutual friend, Doctor Marcoux; the editor-in-chief of the newspaper L'Action Catholique, Eugène l'Heureux, etc. There were also several brothers from the Académie and others from the public who were to become active members of the movement in formation.

That same year, Louis Even submitted a project he had had in mind for a long time: the publication of a periodical newsletter (monthly if possible), which he would call Cahiers du Crédit Social (Social Credit booklets). The first issue of Cahiers du Crédit Social was dated October 1936. Mr. Even was still working at Garden City press. He wrote the Cahiers in his evenings and toured the country on weekends.

The Cahiers never exceeded 2,400 subscribers; but a good proportion of the copies were sold through the intermediary of propagandists who regularly took 40 copies for a dollar for each issue, selling them at 5 cents each. The Cahiers could not be published regularly every month. Enough copies had to be sold to pay the printer at least part of the accumulated debt before a new issue could be published. In three years, from October 1936 to August 1939, a total of 16 issues appeared. ❖

Louis Even

Finally, in September 1939, just as Canada entered the war against Germany, the decision was made to launch a periodical (in French), Vers Demain (literally, Towards Tomorrow, for a better future) which has been published continuously ever since. In 1953, in order to reach the English-speaking world, Louis Even founded a magazine that he called Social Credit, and later, The Union of Electors. Between 1968 and 1973, the periodical was titled Vers Demain like its French counterpart. In 1974, the title was changed to Michael. This periodical has also been published in Polish since September, 1999, and in Spanish since April, 2003.

From Debt to Prosperity

Here are excerpts from the booklet "From Debt to Prosperity", written by J.-Crate Larkin of Buffalo, in the United States, which explains the proposals of Social Credit, or Economic Democracy. It was this book that changed the course of Louis Even's life and made him an ardent propagandist of Social Credit in 1934. (The French version was translated by Louis Even.) The full text of this book can be found on our website.

by J. Crate Larkin

This booklet outlines briefly the economic analysis and constructive proposals known as Social Credit. These are basically the work of Major Clifford Hugh Douglas (1879-1952), a Scottish engineer of broad practical experience in science, business, and economics.

The proposals of Social Credit are designed to revive business, to preserve private property and the profit system, to reduce debt, to lower taxes, and to provide economic security for every American citizen.



Clifford Hugh Douglas

These aims would be accomplished by the issuance of purchasing power directly to consumers in the form of credit. Three definite practical steps are required:

1. The establishment in the United States Treasury of a National Credit Account in which the nation is credited with the production of real wealth and debited with its consumption.

2. The sale of all consumers' goods at the Just Price, by means of a Retail Discount determined by the true cost of production.

3. The issuance of monthly Dividends to every American citizen.

Social Credit very properly comes under the heading of "THE NEW ECONOMICS," which approaches our present-day business problems from the practical viewpoint of a civilization equipped with every modern device of science for satisfying the needs and desires of its members. In answer to the problems of Poverty and Depression, Social Credit proposes a definite solution, the most sensible and least difficult way out of our financial confusion. Social Credit points the way from depression to permanent economic security, achieved through the true financial valuation of America's Real Wealth and the provision of adequate buying power to American citizens.

Social Credit is founded on two propositions:

First, that money must accurately reflect the true facts of our real wealth. Second, that in any civilized nation where the money system reflects the facts and performs its function of distributing goods and services for consumption, in that nation prosperity and permanent economic security will be achieved, and poverty, paralyzing debt, and depression banished.

Yet Social Credit is neither Socialism, Fascism, nor Communism, for it involves no confiscation and would sacrifice neither the liberty nor property rights of anyone. More than anything else, it means every day common sense applied to money and business.

Should the principles of Social Credit be put into operation today by the President and Congress of the United States, within six months the economic security of every American citizen would be won, and the nation could enjoy the prosperity of plenty warranted by its rich resources.

The nature of money

We know then that goods are conveyed from producers to consumers by means of money. Money is thus the connecting link between production and consumption. It acts as a bridge between the desire for goods on the part of the consumer and their supply on the part of the producer.

From this it should be plain that money is something numerical, not a material substance. Money is not wealth, but a symbol of wealth and a means of measuring its value. Money gives us a method for applying number values to goods… Money is NOT a commodity with substance, size and weight, like wheat or steel. Thinking about money as a commodity, such as gold, instead of as a measure of value, has caused much of our confusion today.

Two kinds of money

There are mainly two kinds of money in use today. The first of these is currency, or tangible government money which circulates as coins; pennies, nickels, dimes, quarters, and dollar bills. The second is credit money, or bank deposits circulating in the form of cheques.

Currency is only the pin-money of business. Credit money, or cheques (Editor's note: cheques at the time this book was written, but today credit-money is essentially electronic money stored on bank cards, or more recently, on mobile phone applications) is used in practically all large transactions, where coins or bills are not convenient. In fact, more than 90% of our business is done with credit money.

We know that currency is issued by the government as coins or printed bills, but many people do not know just where or how credit money comes into



Two types of money: cash and bank cards

existence. We use cheques (and now bank cards) because they are safe and handy; they can be written for paying an exact amount to specific individuals, and so long as they are acceptable, we think no more about it.

The cheque system is in itself a great advance upon the use of tokens in many ways. But its invention has resulted in the banks, not indeed coining money as that is quite unnecessary, **but creating money without even the issue of printed notes.**

The method by which the banker makes money is ingenious and consists largely of bookkeeping. This kind of money is born in a bank and dies in a bank. And the bank is responsible both for its birth and its death. The banker creates the means of payment out of nothing.

The fact that banks create and destroy money by the bookkeeping process of issuing or cancelling credits is illustrated by any ordinary bank loan. Suppose we go to the bank to borrow $1,000. The banker passes judgment on our credit rating, accepts our note, and grants the loan, crediting our account exactly as though we had deposited this sum in cash. We are now "in debt" to our friend the banker. We owe him the $1,000 we have borrowed, plus the interest he charges for its use. We can then write cheques against our new account, and these cheques are acceptable as money.

Now the banks are permitted to lend up to ten times their actual cash reserve, and in so doing the banker "creates" in the case of our loan, $1,000 (less interest) in new money. But when the time comes to repay this sum the credit he has extended to us is destroyed. We can no longer write cheques against it. Indeed, we must pay the banker promptly or forfeit whatever security has been placed with him as collateral. If we cannot pay, our security then passes into his hands.

In other words, every bank loan creates a deposit and every repayment of a bank loan destroys a deposit. What has it cost the bank to lend us $1,000? Nothing but the expense incurred in its bookkeeping.

Is it any wonder that we sink in a flood of debt when every article of wealth we buy must be paid for with money which itself is debt?... The debt cannot be liquidated because it grows faster than business can repay it. It can never be repaid, now or at any other time.

The time for the change has come

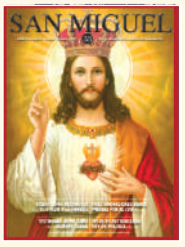
The creation and circulation of money by the banking system is a direct usurpation of the essential prerogative of government, giving to that system paramount influence over the national well-being. The Government, in allowing the banking system to enjoy a practical monopoly of this power, has forfeited a duty which now it must resume.

(Editor's note: In the French version of Larkin's book, Louis Even added: "It is futile to expect the masters of the system to correct it themselves; to do so they would have to relinquish the control they have usurped, because a sound currency can never emerge from a private monopoly that seeks only profits. Should we wait passively for governments to bring about change? Today they are subservient to the masters of finance, at whose door they slavishly ask permission to use the nation's real credit, indebting the entire nation to obtain this permission. **If they show**









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any desire to rectify the situation, the organised force of the money powers stands before them. What can they do, unless they have that other all-powerful force, enlightened public opinion, on their side?)

The monopoly of credit can no longer continue to issue money only as debt. The time for the change has come... Social Credit meets this challenge. The Douglas solution to this, the greatest problem of our day, provides a scientific money system by basing the supply of credit directly upon the supply of goods. Douglas has defined Social Credit as "the ability to monetize our existing real wealth for the benefit of society." Social Credit gives us a definite practical plan for the use of this money system, designed specifically to overcome the chronic shortage of buying power.

In Major Douglas' own words, "The business of a modern and effective financial system is to issue credit to the consumer, up to the limit of the productive capacity of the producer, so that either the consumer's real demand is satiated, or the producer's capacity is exhausted, whichever happens first."

Sufficient money must be available to express accurately the demand for wanted goods. Money, being the bridge between desire and goods, must depend upon our Real Credit; that is to say, the rate at which we as a nation can deliver the goods and services we require to live.

What must be done

Two things are necessary to make the money system reflect our Real Credit. Both must be done by the government of the nation, acting as the representative of the people. Both can easily be done by existing governmental agencies.

We have seen that the first necessity is to restore to the nation its constitutional right to control our own money system. The government must exercise its sovereign power to control the money supply of the nation. This includes credit as well as currency. This action is the first requirement for permanent business recovery.

Second, the government must gather together the facts and figures of our ability to produce and deliver useful wanted goods for consumption. As we have seen, our Real Credit rests upon this solid foundation.

Once the nation regains constitutional control of its own money system, the immediate practical step proposed by Social Credit is to appoint a non-political National Credit Commission. As its primary duty this Commission would take a national inventory of our actual productive capacity for wanted goods. Based on this capacity to produce wealth, a National Credit Account would be established in the Department of Finance of the nation (in the USA, for example, the United States Treasury).

A rough example in round numbers (see below) will illustrate in a general way how the National Credit Account provides the facts necessary to monetize our Real Wealth. In terms of this example, based on the Real Credit of the United States, the Treasury could issue 25 Billion dollars in CREDIT money, thus transforming this Real Credit into Financial Credit available to consumers for shopping. ❖

At quarterly intervals, the Federal Credit Commission would submit the following statement of Real Credit to the U.S. Treasury — **NATIONAL CREDIT ACCOUNT** (figures in billions of dollars).

Credit (Additions to Real Wealth)		Debit (Substractions from Real Wealth)	
1. PRODUCTION		1. CONSUMPTION	60
(a) Shoppers goods	70	(Shopper's goods at retail including National Dividends spent)	
(b) Capital goods	25		
2. Imports (Real Wealth received)	3	2. Exports (Real Wealth sent abroad)	6
3. Appreciation (Increase in commercial capitalized value of operating assets)	2	3. Depreciation (Wear and tear on plants, business equipment, etc.)	9
4. Payments on Foreign Debts (Received from other nations)	?	4. Payments on National Debt (Spent to retire bonds held by banks, reduce taxation, etc.)	?
Total ADDITION to Real Wealth (Enrichment)	100	Total SUBSTRACTION from Real Wealth (Impoverishment)	75
REAL CREDIT BALANCE (Surplus Net Enrichment of Real Wealth)	25	} Available to finance additionnal consumption. (By means of a Discount and Dividend)	

(These figures are merely illustrative, not factual.)

God or Mammon



Fr. Peter Coffey

From 1920 onwards, C.H. Douglas's writings became extremely popular, and were the subject of study circles throughout the British Empire, and even in Japan and the United States. In Ireland, Father Peter Coffey (1876-1943), Doctor of Philosophy and Professor of Metaphysics at the famous Maynooth College, also supported Douglas's Social Credit reform, or Economic Democracy, with its compensated dividend and discount. Here is what he wrote on March 3, 1932, in a letter to a Canadian Jesuit, Father Richard:

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

"I have studied the whole subject for fifteen years, and I am honestly convinced that the Douglas reform proposals do not run counter to Catholic teaching on private property, and are not socialistic... Only — as I see it — the alternative to their adoption is the chaos of Communism."

In 1940, Fr. Coffey wrote the following brochure, the title of which refers to the famous phrase of Jesus in the Gospel (Lk 16:13): "You cannot serve two masters... God or Mammon (God or money)."

by Fr. Peter Coffey

Frustrated in front of plenty

Though the ills of society, economic and political, are obvious and menacing, their real causation must be discovered by accurate diagnosis before they can be remedied...

What is the purpose of the industrial and economic organization of society? Is it to provide employment—work—for all? Or is it to produce, and make available, material goods and services with the least possible amount of work (employment)?

The process of increasing the productive efficiency of human labour, and of gradually diminishing the amount of it required—and of supplementing it by labour-saving machinery during the past 150 years, has now reached the stage at which society, so organized, can make available an ample sufficiency of the material necessities of life for all with a steadily diminishing amount of human labour.

But this organization has been working so defectively—has so deplorably failed to deliver for use any more than a mere fraction of the wealth which it is equipped to produce—that:

(1) the public does not yet realize the enormous productive capacity of the industrial system, and

(2) it still believes that a sufficiency of wealth can be produced only by the whole population labouring as long and as hard as people had to work ages ago, before modern labour-saving machinery was invented.

Hence, machinery is blamed as a curse instead of seeking to discover why machinery is being more and more held up idle, and what is preventing the distribution and enjoyment of its products.

People generally are just beginning to realize that the world, under the capitalist industrial and economic regime, has reached the age of potential plenty. They hear of millions of tons of wheat and coffee being destroyed; crops being deliberately reduced; wealth in a variety of forms being destroyed instead of being distributed for consumption; men willing to work being kept idle; machines and factories running only for a short time in all countries; while at the same time millions of the world's population are in destitution, and their natural right to marriage frustrated because the system is failing to distribute the ample and increasing wealth which it could produce if it were permitted.

But while they rightly cry out for a reform of the system, they are mostly ignorant and in error as to what is really wrong, and hence espouse futile and unlawful schemes of reform.

These schemes are Communism and Socialism—unlawful because they deny natural human rights; futile, because they wrongly diagnose, and would therefore fail to cure the economic evils from which society is suffering. The Popes have condemned them, and that is enough for Catholics.

The purpose of an economic system

To find the right remedy, we must diagnose the disease aright. The obvious and natural purpose of all economic and industrial association is to provide material goods and services for use and consumption. To serve this end, there are two processes:

(a) production (including transport) and

(b) distribution of products among consumers by exchange (trade, commerce). ▶



▶ The former is becoming ever more and more efficient. Therefore, the defect lies in the latter; it is the distribution that has broken down.

Now the medium of distribution is money. The monetary system is not discharging its natural function: i.e. is not delivering the goods.

A defective monetary system

Money is essentially a system of exchange tickets, the value or validity of which is based on men's belief (credit) in the wealth-producing capacity of the community using them. Its sole right function is to ensure that all the wealth which the community is capable of producing be continuously produced and exchanged among consumers for use.

It is the duty of the State to so control the system of issuing money tickets for wealth-production, and cancelling them through wealth-consumption, that the system effectively discharges the above-mentioned function. But all modern governments have neglected that duty by committing the whole money system to the unfettered control of groups of private citizens, who have ignored that essential purpose of the system, and have made it subserve an opposite and anti-social purpose: which is nothing less than monopoly and consolidation of all economic and even political power, and domination of society in their hands.

Pope Pius XI, in his encyclical letter *Quadragesimo Anno*, has explicitly called attention to this international world monopoly of finance, and indicated some of its disastrous consequences.

The controllers of this financing or banking system issue the community's money tickets (for wealth-production and distribution) to the community as a debt to themselves (at interest), and recall and cancel these tickets (through prices for a portion of the wealth produced) before the total wealth thus produced is exchanged for use by consumers: thus causing an ever-widening chasm between the community's purchasing power as consumers, and the total of accounted prices (which is the total money due to the banking system) for the wealth which the community has produced.

Hence forced export and competitive struggles of nations for foreign markets: hence the piling up of international debts: hence economic conflicts, leading to wars: hence the progressive mortgaging of the whole industrial plant and capital and wealth-sources of society to the world-monopoly of banking.

The State has become a slave

Another disastrous consequence, indicated by the Pope, is the effective enslavement of the State (i.e., of all modern governments of all political organizations and authority in the modern world) to a superstate plutocracy in which supreme political power is usurped and wielded by the monopolistic controllers of the very lifeblood of economics and industry, which is finance.

Now, this utter perversion of right order for the industrial and economic organization, and the authority of this latter ought to be (in the temporal domain) supreme. This authority derives rightly from God, and not from the superior might or craft of those who have usurped economic domination and who are swayed by greed for power.

But, as a consequence of this growing financial impoverishment of the masses, and of progressive mortgaging of the community's productive plant and capital and wealth sources to the finance-controllers, the State had perforce to take over and administer many of the economic organs within the State.

Pope Pius XI, in *Quadragesimo Anno*, has indicated some of those cooperative organizations — guilds or corporations — of wealth producers, the purpose of which would be to secure a better-planned and more efficient production of wealth.

But they can accomplish this purpose only if the State first makes the money system subserve industry by legally directing this money system to keep the products of the community's industry (as producers) distributed for use to the community (as consumers).

It is the duty of those commissioned to teach and to rule, whether in Church or in State, not only to formulate sound practical principles for the guidance of men in their social, political, and economic relations, but also to study the actual conditions prevailing in those relations, so as to be able rightly to apply the principles to the facts, for the elimination of abuses and the amelioration of conditions.

Society has been robbed of its credit

The banking system alone has and exercises de facto the power of creating and cancelling money.

The value, validity, purchasing power of this money rests ultimately not on gold, but on the National Credit, i.e., the community's potential rate of real wealth production compared with consumption.

Therefore, the community should not be forced to pay a perpetual money levy to private creators and issuers of money on its creation and issue. The community is forced to pay such a levy, and this in money which not the community, but only the bankers can create.

This payment of interest by the community to the banking system for money newly created (and costless) is on a wholly different footing from interest charged on already circulating money by individuals who have earned and saved this money, and invested it in (or lent it to) industry.

Consequences

The consequences of this failure of money to discharge its essential function are disastrous and cumulative:

a) Cut-throat competition to recover proportionately the greatest sum in prices in return for the least volume of goods sold;

b) A steady stream of bankruptcies (of the weaker and less ruthless producers) as an inevitable result of the mathematical impossibility of recovering for the banks more money than exists in the community;

c) The replacing of competition by monopolistic rings to raise prices;

d) The growing accumulation of an unsaleable surplus in each capitalist country;

e) The forced export of this surplus and consequent struggle for foreign markets, ending in international economic and military conflicts;

f) The development of the banking policy of financing capital equipment to provide consumers with money to purchase some of the otherwise unsaleable surplus of consumers' goods;

g) The gradual breakdown of this device, owing partly to substitution of machinery for human and wage-paid employment, and partly through the capital equipment becoming excessive and lying idle (through lack of consumer's incomes which would purchase its ultimate products).

The true remedy

The governments wanted to remedy these situations through various palliatives, through public works, or direct aid to the most destitute.

And the governments can get the money necessary for these remedies only by two ways:

a) Through taxes, taken on the already insufficient incomes of the consumers;

b) Through loans from the banks, new money created by the banks, but which must be repaid with the interest.

The failure of these remedies is obvious. They will leave the consumers with a bigger debt and less purchasing power...

To solve the problem, it is clear that the governments must:

a) Take back their prerogative, and exercise themselves the control over the volume of money required for the population;

b) Base the money on the productive capacity of the country;

c) Issue new money, no longer as an interest-bearing debt to the bankers, but debt-free;

d) Give a national dividend to each citizen.

At the same time, in order to prevent automatically any inflation or deflation of prices, and to maintain a perfect and constant balance between prices and purchasing power, prices must be subjected to a national discount, set in accordance with the statistics of production and consumption. This discount will be calculated so as to fill the gap between prices and collective purchasing power. ❖

Father Peter Coffey

Make sure MICHAEL moves when you move.

If you have recently moved, or are about to, send us your new address. You will save us money because when mail is undeliverable and is returned to us, we pay extra costs. Thank you.

For an effective fight against inflation

***by* Louis Even**

Where do we find this enemy?

Everyone today is complaining of inflation, and with good reason. Governments, citizens, producers and consumers, all are in accord on this one fact, that inflation is the major ailment of our existing economy. It chokes off the flow of goods on the domestic market; it placés exporters at a disadvantage with regards to competitors who can offer their products at a reduced price; it reduces the amount of goods a family can buy because of ever-mounting prices, it is a cause of unemployment because of products which will not sell."...



Louis Even at his desk in 1964

So it is obvious that some sort of a fight must be put up against inflation. Very good! But then where do we find the enemy and how do we recognize him? The word inflation means a swelling up, a puffing out. So it shouldn't be hard to recognize since by its definition it is a swelling, a distension.

Just where is this: swelling this distension? In the pocket book or in prices?

I hardly think we shall find anyone complaining about having too much money in his pocket or in his account at the bank. But get anyone to talk about prices and you will soon find out just where this swelling, this distension is occuring: the unions especially have based their case for demanding increased wages mainly on the inflation of prices. So most everyone has a pretty fair idea of where this inflation is taking place.

Let's have that established once and for all: our worst economic enemy, inflation, is in prices and not in our pocketbooks.

But now we find a very strange situation has arisen. All the great savants, all the big names in the spheres of economics and politics are unanimous in declaring that the one way in which to banish inflation is to deflate our pocketbooks! Our poor wallets, which are already pitifully thin, must be diminished even more, while prices, which are swelling and swelling at an increasing speed, aren't even brought into the picture.

The banks, joining in this grand concert—in fact, they are conducting it—practice thé réstriction of credit, giving as their reason for doing so that they are combatting inflation. Restriction of credit exercised against the production side of our economy has for its effect to diminish production; but it has no effect on prices: Quite the contrary, in fact, it is when products are scarce that prices tend to increase.

Restriction of credit is always accompanied by an increase in the rates of interest charged to those who would borrow, or who succeed in,obtaining loans. Now, obviously, an increase in interest rates certainly isn't going to help prices take a downward trend. Again, the contrary is true; producers must, of necessity, include in their prices all their financial charges, and this will include the increased rate of interest which they are obliged to pay: Higher interest rates make for higher prices.

The high-browed savants sitting in their ivory towers in the universities or on the councils of the financiers recommend the increase of taxes as a means of fighting inflation. And what will an increase in taxation achieve? The taxes paid by producers are included in the prices they charge the consumers. Increase taxes and you are bound to increase prices. Again this is only too painfully clear to anyone who is not befuddled by all the technical jargon which these savants employ in order to mask the true effect that their plans and schemes will have. As for the taxes which are paid by the consuming public, these simply reduce still more the contents of the consumer's purse. They have no effect on the prices, where the real inflation exists.

The compensated reduction of prices

Now, since inflation is to be found in prices, it is prices which must be treated. There the remedy must be applied, and not elsewhere.

Does this mean that prices must be frozen, fixed by government decree? By no means: prices pertain to producers, to the middlemen, to the merchants.

So much for that. Now, what about getting prices down? How can this be done without hurting financially those who have a right to regain what they have spent in costs, along with a just and legitimate profit?

Clifford Hugh Douglas, the Scotsman who founded the Social Credit school, studied this question deeply and came up with a very concrete and logic-

al proposition. Douglas, a very hard-headed and down-to-earth engineer, studied the question from every angle, looking at the problem, as it were, from the viewpoint of an engineer, disregarding the flummery of all the old and usless formulas which scholastic economists love to hold up to the public. That was than a century ago. (Douglas's first writings were published in 1918.) Had his proposal been adopted at that time, we should not today be floundering about in seemingly incurable and growing inflation; nor for that matter, would we be afflicted with a great deal of other economic nonsense whose only effect is to cause misery to incalculable multitudes.

What is this proposal of Social Credit? It consists of establishing two prices: 1) the accounting price; 2) the discounted and compensated price. The purchaser pays only the second.

The introduction of a double price would not be something new. Everyone at one time or another has seen this price ticket: "Regulår price $80.00; special price for this sale – $64.00." The regular price of $80.00 is the accounting price. The special sale price of $64.00 is the discounted price. So the discount is here $16.00, or 20% of the accounting price.

Well, the method proposed by Social Credit also makes use of the double price, but this practice is carried to refinement and perfection in that the discount will be general, that it will be applied to all products, that the percentage will be the same for all, and that the merchant will be compensated for the discount. In other words, the seller gets the accounting price while the buyer pays only the discounted price.

This general discount, which is usually called by the Social Crediters the national discount, would vary according to the state of the nation's economic health, but it would apply, without distinction, to every retail house or organization.

The question now arises: by whom and how is the seller to be compensated for the discount, if he is to realize the accounting price? And how can this be done without causing inflation?

An appropriate monetary organization

Let us state right off that the setting of a discount rate for the country and the compensation of the retailer will be the function of şome monetary organization established by the government, but free of government intervention in the exercise of its functions; it would determine the rate of discount mathematically, according to the statistics compiled on production and consumption. In other words, without any interference from politicians or private interests, it would operate, in principle, somewhat after the fashion of our courts, where judges, appointed by the government, render judgements according to laws which they have not legislated, according to the proofs established by facts, of which they are not authors.

This monetary organization could very easily be the Bank of Canada adapted to this end, or the chartered banks acting as the agents of society.

Upon the presentation of sales slips showing the discount granted the customers, the organization would grant to the merchant the total amount of the discount. This is just the rëverse of the sales tax, where the merchant takes the money from the customer and gives it to the government.

These credits granted to merchants would be based upon the same foundation as are the credits created and loaned to borrowers by the banks, namely, the capacity of the country to produce, which capacity is national wealth, and not something owned by the banks. It is a base without which all the money in the world would be worth exactly nothing; but it is itself of value to no one as long as there is no financial credit to make it available to society. And the best proof of this is that restriction of credit decreases production.

But what about inflation? Will not all these credits, freely distributed, tend to aggravate rather than subdue inflation?

You cannot have inflation and deflation at one and the same time in the same medium. Credits which are issued to deflate prices cannot at the same time inflate them.

It is a common error to call every increase of the amount of money in circulation inflation. You can have inflation when the issuing of credits or money brings with it an increase in prices. This happens when the issuance of credit in the form of interest-laden loans by the chartered banks: the interest is the factor causing inflation. But an issuance of a credit, which is made upon condition that prices be lowered, is not a factor involving inflation, but deflation.

Another objection: Is the wholesaler not likely to increase his accounting price since he is sure of getting it back thanks to the discount, which of course, will be greater?

In the first place, competition will continue to play its role in the matter of price as well as of quality. The buyer isn't going there where the prices are higher. And if there is no sale of goods, there is no discount and no compensation.

Secondly, an increase in purchasing power, which in this fashion reaches the consumer without having passed through production, does not in any way affect the price which must go back to the manufacturer or producer. Why should the price go up? The difficulty in understanding this resides precisely in the fact that today all money entering into circulation must pass through industry, hence must appear in the price, the accounting price.

Thirdly, if, in spite of competition, there should ▶

▶ arise abuses in certain places, there is nothing to prevent the inserting of protective clauses in the procedure. This compensation is instituted to favor society, the merchant as well as the buyer. Society, therefore, can demand that the beneficiaries of the compensated discount should retrict themselves to a reasonable profit in establishing the accounting price. The sanction could be the loss of the privilege of the discount, which would have the effect of branding those guilty, in the eyes of the buying public. ❖

Louis Even

A cannot buy A + B

Producers must include all their production costs in their prices if they want to stay in business. The wages paid to his employees—which Douglas calls "A payments"—are only part of the cost of producing the product. The producer also has other production costs that are not distributed in wages, but which he must include in his prices: payments for materials, taxes, bank charges, machine maintenance and replacement, etc. Douglas calls the payments made to others "A payments". Douglas calls the payments to other organizations "B payments".

The product's selling price 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.

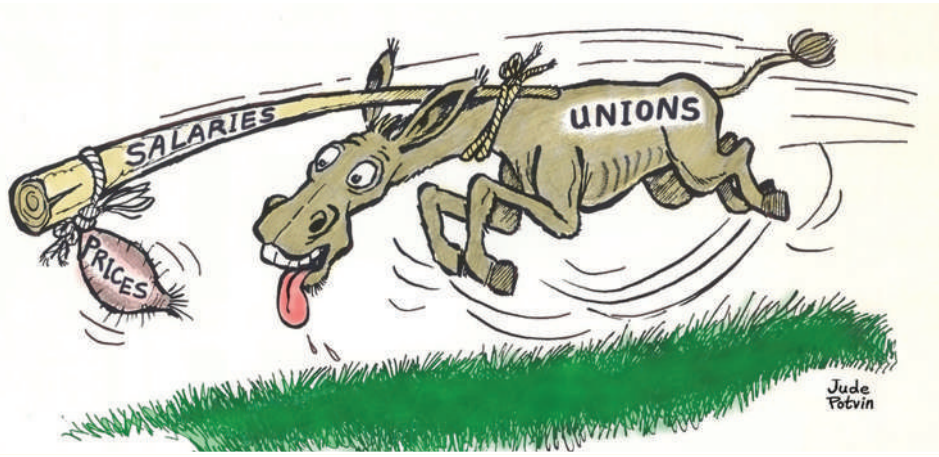
When the finished product is offered to the public, it comes with a prize. But some of the money in that price was distributed perhaps six months, a year or more ago. Another part will be distributed only after the product has been sold and the dealer has used his profit. Another part, perhaps in ten years' time, when the machine, whose wear and tear is included in the price, is replaced by a new one. And so on.

Then there are people who receive money and don't use it. (They save it.) This money is in the prices; it's not in the purchasing power of those who need the products.

Repayment of fixed-term bank loans and the current tax system further accentuate the mismatch between prices and purchasing power. Hence the accumulation of products. Hence unemployment and the rest.

Some may retort that the companies paid by the "B" payments (those having supplied the raw materials, machinery, etc.) pay wages to their own employees, and that part of the "B" payments thus becomes "A" payments (wages). This does not change the truth of what has been said earlier: it is simply a wage distributed at another stage of production, and this wage (A) is not distributed without entering into a price, which cannot be less than A + B. The gap always exists.

Poor donkey! A longer pole won't bring the turnip closer!



The Social Credit dividend would increase incomes without increasing prices nor salaries nor taxes.

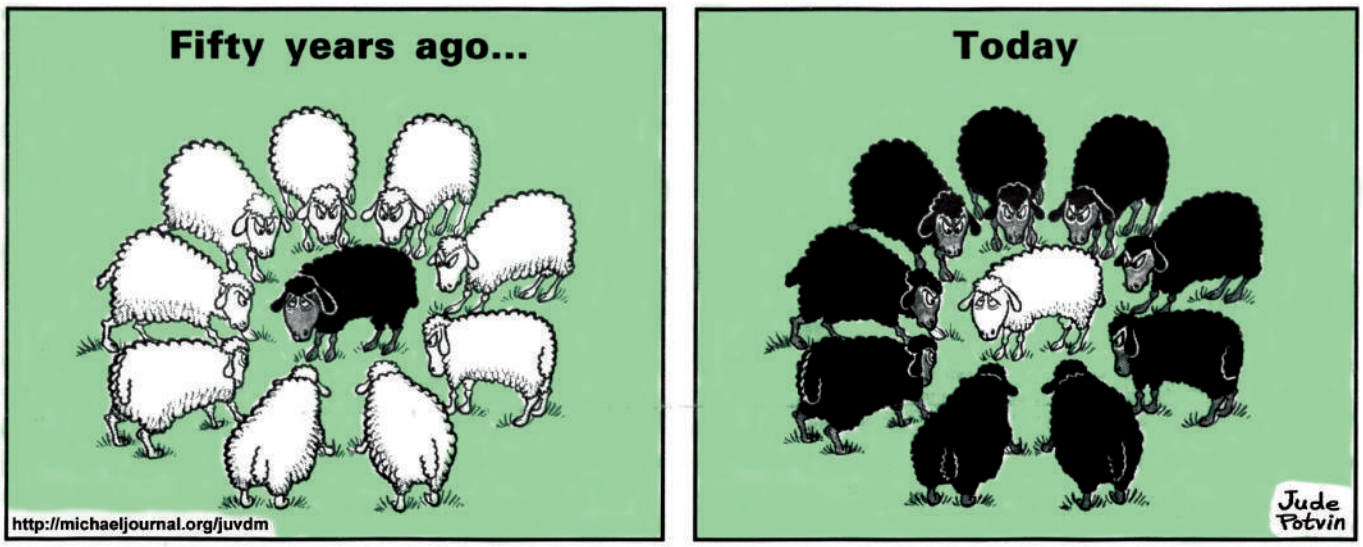
Even if we try to raise wages to catch up with prices, the rise in wages will automatically be included in prices, and nothing will be settled. (It's like the donkey chasing the turnip in the cartoon.) To be able to buy all the production, therefore, we need additional income outside wages, at least equal to B. This is what the social credit dividend, granted every month to every citizen of the country, would do. (Mind you, this dividend would be financed by new money created by the nation and not by taxpayers' money, which would then come from wages).

Without this other source of income (the dividend), there should theoretically be a mountain of unsold products in the current system. If the products are selling just fine, we've got a mountain of debt instead! In fact, since people don't have enough money, merchants have to encourage credit sales to sell off their merchandise. (Buy now, pay later... in 36 instalments!) ❖

A. Pilote

Let us give testimony to the truth

"The time will come when people will not endure sound doctrine" (2 Timothy 4:3)



***by* Alain Pilote**

A black sheep is someone who is considered as behaving badly. Fifty years ago, people who did bad things and committed public sins were considered black sheep and shunned by the rest of society. However, a disastrous change has taken place over the last fifty years. **Today, all of society has been turned upside down, and it is now the opposite which holds true; those who try to be good Christians are now the ones who are considered the black sheep and who are despised by the rest of society.**

The reasoning today is this: what is done by the majority is considered to be "all right". For example, if the majority of the people do not go to church on Sunday, then those who still do go will be called the "oddballs", the "Jesus freaks", eccentric people who have a problem, etc... For centuries, abortion was always considered murder, but now we no longer imprison those who murder the infant in the mother's womb, but rather, we imprison those who denounce these murders!

We have completely lost the sense of true values today; what was once considered evil in God's eyes is now seen as acceptable. Similarly, if one denounces homosexuality, or preaches chastity before marriage, they are considered "intolerant", or even bigots. Yet, the Commandments of God are quite clear and will never change. St. Paul declares that **"...neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor homosexuals, nor thieves, nor the covetous, nor drunkards, nor revilers, nor swindlers will inherit the kingdom of God"** (1 Cor. 6:9). And the list of examples could go on.

So, what is the problem? It is the battle between God and Satan, between good and evil that continues since the beginning of the world to be fought upon the earth. Because so many no longer arm themselves with the means to remain in God's grace, they fall into the traps set by the devil and listen to his lies. St. Paul also wrote: **"For the time will come when people will not endure sound doctrine, but having itching ears they will accumulate for themselves teachers to suit their own likings, and will turn away from listening to the truth and wander into myths"** (2 Tim. 4:3-4).

People call "virtues" what are actually vices. People do not want to believe the truths of the Catholic faith, to believe in the real presence of God in the Holy Eucharist, but they make false idols and are willing to believe the lies of Satan like astrology, reincarnation, aliens, etc.. To see these lies so prevalent, one can not help but make the connection with these terrible words of Our Lord: **"But when the Son of man comes, will he find any faith on earth?"** (Luke 18:8.)

As Pope St. John Paul II wrote in his Encyclical Letter *Evangelium Vitae* (The Gospel of Life): ▶

out Him, 'they became futile in their thinking' so that 'their senseless minds were darkened' (1:21); 'claiming to be wise, they became fools' (1:22)."

These people do not want the Commandments; they want the freedom to be able to commit all the sins that they desire. How foolish they are! God has put into the heart of man a desire for the infinite that only He, God, and no other creature can fulfill. Therefore, the man who lives in sin may seek happiness, but he will never find it. St. Augustine who, early on, led a very immoral life, after his conversion wrote in his Confessions: **"You have created us for You, Lord, and our heart is happy only when it rests in You."**



"I am the Way; I am Truth and Life"(John 14:6)
"Cut off from Me you can do nothing (John 15:5)

People claim to free themselves from God and His Commandments, but they become slaves to their sins. For them, the mere presence of practicing Christians is a reproach. Christians and Catholics are a threat to today's way of life, and as a result, they are persecuted for not going along, so to speak, with the trend of the world. But Jesus said: **"The servant is not greater than the master. If they have persecuted Me, they will also persecute you"** (John 15:20).

Things can and will change

Faced with these situations where injustice and evil seem to prosper, many are tempted to become discouraged and to doubt. If you happen to talk to them about the need to correct the financial system, they will tell you: "We know you are right, but there is nothing you can do; people are too corrupt, the Bankers are too powerful, etc." But we, as Christians, know that there is no place for discouragement because we are certain that the final victory belongs to God; that good will triumph over evil. With God's help, along with our human efforts, everything is possible. In his Wednesday weekly audience of January 31, 2001, Pope John Paul II explained that we must never lose hope:

"The Second Letter of Peter mentioned above had already considered this, reflecting the objections of those who are suspicious or skeptical or even 'scoffers', and who ask themselves: 'Where is the promise of His coming? For ever since the fathers fell asleep, all things have continued as they were from the beginning of creation' (2 Pt 3: 3-4).

"There is the disheartened attitude of those who renounce every effort regarding history and its transformation. They are convinced that nothing can change, that every effort is bound to be useless, that God is absent and in no way interested in this minuscule point in the universe which is the earth... If, in fact, nothing can change, what is the sense of hoping? One can only sit on the sidelines of life, letting the repetitive movement of human events complete its perennial cycle.

"With this attitude, many men and women have already fallen on the fringes of history, without confidence, indifferent to everything, unable to struggle or hope. But the Christian vision is clearly explained by Jesus when, asked by the Pharisees when the kingdom of God was coming, He answered them: "The kingdom of God is not coming with signs to be observed; nor will they say, 'Lo, here it is!' or 'There!' for behold, the kingdom of God is in the midst of you!" (Lk 17: 20-21).

"The temptation of those who imagine apocalyptic scenes of the in-breaking of God's kingdom and who close their eyes, weighed down with the sleep of indifference, is opposed by Christ in the quiet coming of the new heavens and the new earth. This coming is similar to the hidden but vigorous growth of the seed sprouting from the ground (cf. Mk 4:26-29).

"God therefore entered the world and human history and proceeds silently, waiting patiently for humanity with its delays and conditioning. He respects its freedom, supports it when it is gripped by desperation, leads it step by step and invites it to collaborate on the project of truth, justice and peace of the kingdom. Divine action and human effort must therefore be intertwined. 'There is no question, then, of the Christian message inhibiting men from building up the world or making them disinterested in the good of their fellows: on the contrary,

it is an incentive to do these very things' (*Gaudium et spes*, n. 34).

"The mission of the Church, consequently, is not only to bring men the message and grace of Christ, but also to permeate and improve the whole range of the temporal order with the evangelical spirit' (*Apostolicam actuositatem*, n. 5). The spiritual and temporal orders 'are distinct; they are nevertheless so closely linked that God's plan is, in Christ, to take the whole world up again and make of it a new creation, in an initial way here on earth, in full realization at the end of time' (*ibid*).

"Heartened by this certainty, Christians walk courageously on the world's highways, seeking to follow in God's footsteps and to cooperate with Him in giving birth to a horizon in which 'steadfast love and faithfulness will meet; righteousness and peace will kiss each other' (Ps 85 [84]:11)."

Give testimony to the truth

In concrete terms, what must we do? Give testimony to the truth, defend the truth, stand up for justice and God's rights. Before being condemned to death, Jesus answered to Pilate: **"For this I was born, and for this I came into the world; that I should give testimony to the truth"** (John 18:37). We must defend the truth, whether some people like it or not.

You are afraid of persecution? Think about it in this way: Whatever you say, you will never be able to please everyone. Therefore, since you can never please everyone, make sure to at least please God; that's the only thing that matters. God does not even ask us to succeed in everything that we do, but He wants for us to at least try; to try to be witnesses. What is impossible for you to do, God will do it, provided you do your small part, cooperating in His work of salvation. One example of being a witness for anyone who knows about the work of MICHAEL: you can make it a duty to give testimony with this magazine by making it known to others and by finding new subscribers.

In each situation, do not ask yourself what others are thinking about you, but rather, what God is thinking about you. We must never be ashamed of God or of our faith. **"For whoever is ashamed of Me and My words in this adulterous and sinful generation, the Son of Man will also be ashamed of him when He comes in the glory of His Father with the holy angels"** (Mark 8:38). Jesus tells us: **"Fear not…I am with you always, until the end of the age." (Mt 28:20.)**

The state of grace

Our goal towards God should be "to know Him, to love Him, and to serve Him in this world, and to be happy with Him forever in the next" (Baltimore Catechism, Ques. 6). If we miss out on this, then we have lost everything. To live on earth ignoring this objective would be pure madness. We are but pilgrims upon the earth; we are only passing through. Our true home is in Heaven, but be careful; we do not go there automatically. As it is written at the end of the Gospel of Matthew on the Last Judgement, we will only go there if we have put into practice the love of God and of our neighbor. Otherwise, it will be the eternal fire of Hell, being deprived of God for all eternity.

Without the help of God, we cannot remain in the state of grace. We totally need His help, His Sacraments. To remain in the state of grace, the Pope suggests to the youth these five means: **frequent Communion and Confession, prayer, meditating on Holy Scripture, and Eucharistic Adoration.** God's greatest desire is to live in union with us in our hearts. This is why He created for us the sacrament of the Holy Eucharist, which is the most intimate means of uniting Himself with us: to give Himself as Food. What a great mystery of Love!



But, in order to receive the Body of Christ, we must not have serious (mortal) sin on our conscience. The first condition for salvation is to recognize that we are sinners and that we need the forgiveness of God in the confessional. He who says that there is no sin cannot be saved because he does not need God's forgiveness. To be forgiven, serious (mortal) sins must be confessed individually to a priest in the confessional. ❖

Alain Pilote

Saint Marguerite d'Youville
Mother of Universal Charity





The founders of MICHAEL have always had a special devotion to Saint Marguerite d'Youville (1701-1771), foundress of the Sisters of Charity of Montreal, commonly known as the Grey Nuns. A painting of Saint Marguerite d'Youville (photo above) is displayed in the dining room of Saint Michael's House, right next to the image of the Eternal Father, a reproduction of a painting made in 1741 by the French artist Challe, at the request of Saint Marguerite d'Youville. And still today, at the MICHAEL's motherhouse in Rougemont, we recite the following prayer every day:

"Eternal Father, deign to grant us the grace of your protection over our homes; we ask this of you with faith, trust and love, through the intercession of Saint Marguerite d'Youville, your faithful servant whose life was a tribute of filial abandonment to your Providence. Saint Marguerite d'Youville, pray for us."

Two of Saint Marguerite d'Youville's sons, François and Charles Duforst, became priests, and it was Charles, his mother's first biographer, who coined the expression "Mother of Universal Charity", which was used by Pope John XXIII at the beatification of Marguerite d'Youville on May 3, 1959. In Canada, the liturgical feast of Saint Marguerite d'Youville is celebrated on October 16, and in other countries on December 23.

Here is a summary of her life, as published in the September 2001 letter from Saint-Joseph de Clairval Abbey:[1]

by Dom Antoine Marie, OSB

During Marguerite d'Youville's canonization ceremony, Pope John Paul II observed that "the foundress of the 'Gray Sisters' gives us a great example; she was able to overcome her disappointments and accept suffering as Christ's cross. Surrendering herself to the hands of Providence, she continued on her way in hope. Confidence did not leave her... Her life was utterly in the Creator's hands." This attitude was truly wise, for "recognizing this utter dependence with respect to the Creator is a source of wisdom and freedom, of joy and confidence" (*Catechism of the Catholic Church*, CCC, 301). In fact, after creation, God does not abandon His creatures to their own devices, but "at every moment, upholds and sustains them in being, enables them to act and brings them to their final end" (ibid.). The life of our saint gives vivid witness to this.

Marie-Marguerite Dufrost de Lagemmerais came into the world on October 15, 1701, in Varennes, near Montreal, in "New France" (called "Canada" after

1 *www.clairval.com/index.php/en/letter/?id=2031001*

1763). Her father, a Breton gentleman who had lived in New France since 1687, was an army officer. Marguerite's mother, Marie-Renée de Varennes, was the daughter of an officer, René Gauthier de Varennes, a knight in the Royal Order of Saint Louis.

Marie-Marguerite (custom dictated that she be called "Marguerite"), was the eldest in a family of six children. Orphaned by her father at the age of seven, Marguerite entered the school of poverty at a yet tender age. Her father had never had more than an officer's meager salary to support his family, that is to say, just enough to keep the family from starvation. Upon his death, his widow and her six children were forced into beggary. Six years of painful waiting passed before a derisory pension was paid to Madame Dufrost to raise her family. Thanks to the support of charitable individuals, Marguerite was sent to an Ursuline boarding school for two years in Quebec. She gained a strong religious education there, in keeping with the formation she had received from her family. At the age of twelve, she returned home to help her mother in household tasks and the raising of her brothers and sisters.



On August 12, 1722, she married François d'Youville, who was a handsome knight, but also an adventurer of questionable morals, the son of a fur and alcohol trafficker, and himself also a trafficker. In a few years, he had squandered his fortune and destroyed his health as well as his wife's happiness. He died in 1730, at the age of twenty-eight, after eight years of an unhappy marriage. He bequeathed debts to his wife, leaving her two young children and pregnant with a third—four others had died in infancy.

Marguerite accepted all these trials with courage, in a spirit of faith. She knew that Divine Providence's care is tangible and immediate, that it sees to everything, from the smallest matters to the greatest world and historical events. In fact, Jesus asked for filial abandon to the Providence of the heavenly Father, who meets the least of His children's needs: So do not worry and say, 'What are we to eat?' or 'What are we to drink?'... Your heavenly Father knows that you need them all. But seek first the kingdom of God and His righteousness, and all these things will be given you besides (Mt 6:31-33).

"Console yourself, Madame..."

Trials were to bear the fruit of sanctification in Marguerite's life, which seemed to have begun so badly. Father de Lescöat, the young widow's confessor, told her, at the beginning of her mourning, "Console yourself, Madame, God has destined you for great works, and you will rebuild a crumbling house." Indeed, in the city of Montreal, a hospital founded in 1692 and named Charon Hospital, after its founder, was decadent. Two Sulpician priests, Father de Lescöat and Father Normant, successive pastors at Notre-Dame Parish, hoped to recover possession of and save this institution, which was indispensable to the city's poor. Unlike today, the eighteenth century hospitals did not specialize in medical care; rather, they were places of welcome for all manner of poor people.

Upon Father de Lescöat's death, Father Normant became Madame d'Youville's spiritual director. He noticed the piety of the young woman who, with tears of sincerity, mourned the husband who had so little deserved her. He considered the mother sparing no expense for the education of her two sons, François and Charles, future priests. He saw this woman visit the poor and the sick; he saw her go to the general hospital to mend the rags of some neglected and filthy poor; he observed this charitable person's ingenuity and her marvelous spirit of initiative. In addition to the great personal traits that God had given her was yet added an intimate love of God the Father. She entered into a spirit of adoption, through which we cry, Abba, Father! (Rm 8:15), with an almost reckless confidence in the Father's Providence, which is never lacking for those who work for the sanctification of His Name and the coming His Kingdom.

In Father Normant's eyes, this woman was capable of rebuilding the hospital, and to this end God would perhaps make her the mother of a religious family. Filled with these ideas, he suggested to Marguerite d'Youville to take some poor persons into her home; this would be a novitiate suitable for the task to come. The priest then recruited her a fellow worker. Soon, two other young women joined them. They moved into a rented house, with five poor persons who would quickly become ten. And thus was formed the core of a new community. This was in 1737. But this charitable undertaking was to undergo serious trials.



On November 21, 1737, the feast of the Presentation of Mary in the Temple, Marguerite welcomed a blind woman into her home. This gesture of hospitality was the starting point of a great adventure in the service of the poor.

Intoxicated from alcohol?

Certain individuals cast a disapproving eye on the Sulpician Fathers' initiative. They were suspected of ▶

wanting to completely liquidate the general hospital, so as to take back the land and buildings, which would then be rightfully theirs. In addition, some elderly Hospitaller Brothers lived there—why replace them with a community that didn't yet exist? Wouldn't that be a flagrant departure from the founders' intentions? A petition signed by the most prominent citizens of Montreal, and sent to Count de Maurepas, the Secretary of State, demanded that Madame d'Youville be expelled from the city. Among the leaders of those who signed the petition were close relatives of Madame d'Youville, still filled with strong resentment against François d'Youville and his father who, through their trafficking, had ruined many honest merchants, thereby disgracing the family.



On All Saints' Day, Marguerite and her companions left their house to go to Mass. Immediately, they were met by a crowd of people which railed against them with shouts and screams, and then chased them, hurling stones. In the days that followed, similar scenes recurred. Always consisting in invented fabrications, the slander went at a good pace: the Sulpician priests were accused of furnishing Madame d'Youville and her assistants with alcohol, which they secretly sold to the Indians, only after having drunk some of it themselves. Consequently they were called, ironically, the "Soeurs grises," which is both "Gray Sisters" and "Tipsy Sisters" in French, meaning the women were "grisées," or drunk from alcohol.

At the same time, one of Madame d'Youville's most devoted companions died on the job. Father Normant, practically the only supporter of the growing community, likewise was struck down by a fatal disease. Marguerite d'Youville herself was confined to a chair by stubborn knee pain. On top of that, on January 31, 1745, a fire forced the little community out of its home, and left their half-clad group in the snow. Gossips did not fail to see in this a "righteous punishment from Heaven." But by Divine Providence's merciful plan, a charitable woman made her home available to Marguerite d'Youville so that she might continue her work.

A question as pressing as it is unavoidable

The reversals this goodly undertaking met with allowed the following question to arise: "If God the Father almighty, the Creator of the ordered and good world, cares for all His creatures, why does evil exist? To this question, as pressing as it is unavoidable, as painful as it is mysterious, no quick answer will suffice. Only Christian faith as a whole constitutes the answer to this question..." (CCC, 309). "God is infinitely good and all His works are good. Yet no one can escape the experience of suffering or the evils in nature which seem to be linked to the limitations proper to creatures,:and above all to the question of moral evil... 'I sought whence evil comes and there was no solution,' said Saint Augustine, and his own painful quest would only be resolved by his conversion to the living God. For the mystery of lawlessness (2 Thess 2:7) is clarified only in the light of the mystery of our religion (1 Tim 3:16)" (CCC, 385).

"In time, we can discover that God in His almighty Providence can bring a good from the consequences of an evil, even a moral evil, caused by His creatures. It was not you, said Joseph to his brothers, who sent me here, but God... You meant evil against me; but God meant it for good, to bring it about that many people should be kept alive (Gn 45:8; 50:20)" (CCC, 312). Saint Augustine wrote, "For almighty God..., because He is supremely good, would never allow any evil whatsoever to exist in His works if He were not so all-powerful and good as to cause good to emerge from evil itself" (CCC, 311).

"From the greatest moral evil ever committed—the rejection and murder of God's only Son, caused by the sins of all men—God, by His grace that abounded all the more (Rm 5:20), brought the greatest of goods: the glorification of Christ and our redemption. But for all that, evil never becomes a good" (CCC, 312). "The revelation of Divine Love in Christ manifested at the same time the extent of evil and the superabundance of grace (cf. Rm 5:20). We must therefore approach the question of the origin of evil by fixing the eyes of our faith on Him who alone is its Conqueror" (CCC, 385). By His Passion and Death, Christ gave redemptive value to suffering and death, and made them into a means of sanctification. United to His, the many crosses borne by men and women lead to the Resurrection.

An unenviable taking of possession

Saint Marguerite d'Youville considered her trials in the light of Christ. In 1747, faced with the hospital's effective bankruptcy, the regional administration made an unexpected and nearly unbelievable decision—to temporarily entrust the establishment's administration to Madame d'Youville. The taking of possession was put into effect on Saturday, October 7, 1747, on the Feast



of Our Lady of the Rosary. The foundress, who was sick that day, had to be transported there on a mattress laid in a cart. Her five companions and nine poor persons followed. The building entrusted to her was in a pitiful state—the walls were full of cracks, the roofs had holes in them everywhere, 1,226 windows were missing... Two very elderly Hospitaller brothers lived there, serving four poor, sick persons. Thanks to help from many individuals, Marguerite and her companions gradually rectified the situation. However, it remained precarious.

The idea to merge the hospital in Montreal with that in Quebec dawned on the Canadian administration. One fine morning in 1751, Madame d'Youville learned from a town crier that the 1747 contract that entrusted her with the administration of the hospital had been nullified, and that she was to give up her position to the nuns of Quebec. But Marguerite did not see things that way—with fearless eloquence, she pleaded her case before the civil and religious authorities. From then on, she was able to depend on public opinion. For four years, the people had observed the work carried out by her companions in the hospital. They had seen how the women were peaceful and good, merciful towards all human misery.

In addition, Marguerite, with her feminine intuition, found the means of making opposition fall—she offered to pay all the state's debts in the business, down to the last penny, and these debts were enormous. In 1753, she could finally take the hospital back into her hands. Two years later, the bishop elevated Marguerite's little group of companions to the status of a religious community. In the spirit of humility and forgiveness for the ridicule endured at the beginning of the foundation, the name chosen for the Sisters was "Gray Sisters," (Soeurs grises), and their chosen habit was, indeed, the color gray. They had had to endure sixteen years of hard work, bitter struggles, and trials of every kind in order to arrive at this official recognition.

Overwhelming activity

Madame d'Youville did everything possible to help the hospital grow. She accommodated women pensioners. She and her daughters busied themselves with all sorts of sewing work, including clothing for the king's troops, dress for the Indians, ornaments for the tribal chiefs. They embarked upon the production of hosts and candles, the restoration of an abandoned brewery, the sale of lime, building stone, sand... All the poor in the hospital who could help were occupied in some sort of useful work. At the restored farm at Saint Charles' Point, pastures for animals were set up. A boat for voyages and excursions was brought into commission for the public, with profits going to the hospital. All this activity bore fruit. The Brothers' debts were paid in full, and money was put into savings to ensure the security of the poor. Many buildings were constructed; the hospital was expanded, and its



On June 15, 1755, Monseigneur de Pontbriand, Bishop of Quebec, approved the new institute and, on August 25, Marguerite d'Youville and her eleven companions donned the grey dress and black headdress they had chosen as their distinctive costume..

church was completed. Its doors were open to all the poor, and to all those who were accepted nowhere else: epileptics, lepers, women of ill-repute to be rehabilitated, wounded or sick English prisoners. In 1761, Mother d'Youville established a nursery for foundlings and received 328 of them in eleven years. For these poor little ones, wet-nurses were located and paid.

Yet, the series of ordeals had not come to an end. In 1756, the French and Indian War began between France and England, who had long fought over the New World. It ended with British victory, sanctioned by the Treaty of Paris in 1763. The evils stemming from the war were numerous—famine, price increases in Montreal which was flooded with refugees, fear for the future and for the survival of religious communities, an exodus of protectors, friends, and relatives to France, resulting in a perceptible decrease in collections despite the increasing numbers of poor to relieve, the devaluation of the currency, etc. Marguerite d'Youville and her Sisters sacrificed themselves to the best of their ability.

"Be calm..."

But another calamity struck: the blaze of May 18, 1765 which, after having consumed more then one hundred homes in the city, reached the hospital, destroying it and forcing 118 individuals onto the streets. In this desperate situation, Mother Marguerite d'Youville drew from her faith the courage to set to work again without any fuss. First, she gathered her frightened daughters and told them, "My children, we are going to thank God on our knees for the cross He has just sent us, by reciting the Te Deum (prayer of thanksgiving)." After that, as she was getting up, she said these words, inspired by Heaven: "Don't worry, the house will not burn again."

Saint Marguerite d'Youville's attitude in the face of this disaster is an heroic example of faith in Divine Providence, which overlooks nothing. Saint Catherine of Sienna said to those who are scandalized and rebel against what happens to them: "Everything comes from love, all is ordained for the salvation of man; God does nothing without this goal in mind." And Saint Thomas More, shortly before his martyrdom, ▶

consoled his daughter: "Nothing can come but that that God wills. And I make me very sure that whatsoever that be, seem it never so bad in sight, it shall indeed be the best" (cf. CCC, 313). Saint Francis de Sales wrote to one of his correspondents, who was afflicted with trials: "You must throw yourself with utter self-abandonment into the arms of Providence, for this is the desirable time for it. Practically everyone knows how to entrust himself to God amid the comfort and peace of prosperity; but to commit oneself to God in the midst of storms and tempests is proper to His children. I say, to commit oneself to Him with complete abandonment."



Famine was rampant in Montreal. One day, when the Hospital was short of bread, Marguerite d'Youville and her sisters came into the dining room and saw several barrels of fine flour, the origin of which they would never discover. Providence came to their rescue.

Marguerite d'Youville's confidence would yet again bear astonishing fruit. Less than a month after the fire, reconstruction on the hospital had begun. Four years later, in 1769, everything was once again in place, and Mother Marguerite d'Youville was completely free of debt. Many miracles followed the disaster, such as the multiplication of necessary wine in a barrel come across under the debris, and the inexplicable presence of coins in the foundress' pockets—Providence's comforting responses to the Mother's total submission and confidence. Again through concern for the poor, in order to arrange means for them, she acquired an immense piece of land, where she built a water mill. To operate it, she had a three-meter-high barrier and a canal built in the rapids. During a difficult time in Canadian history, while others lost heart and faith, giving themselves over to discouragement, this foundress demonstrated through her works the inexhaustible reserves of Christian energy.

On the verge of having nothing

A year before her death, Mother Marguerite d'Youville wrote, "We are eighteen Sisters, all disabled, who direct a house where there are one hundred seventy people to feed, and nearly as many to look after... always on the verge of having nothing, we have everything, or at least we have everything we need. Every day, I praise Divine Providence, which wishes indeed to make use of these poor subjects to do some small good!"

At the end of her life, Mother said to her daughters, "My dear Sisters, constantly remain faithful to the state which you have embraced: always walk the paths of steadfastness, obedience, and mortification—but above all, make the most perfect union reign among you." Then she added, "Ah! How happy I would be if I saw myself in Heaven with all my Sisters!"

On December 9, 1771, she suffered a stroke. On the 13th of the same month, she had a second attack. She died on the 23rd, at the age of seventy. The testimony of numerous individuals worthy of faith reported that at the moment when her soul departed from her body to enter into Heaven, a bright light shone, in the shape of a cross, above the hospital. Seeing this, and not knowing of the foundress' death, a learned and distinguished citizen exclaimed, "Ah! What cross will the poor Gray Sisters have? What is going to happen to them?"

Rooted in the Cross

The holy foundress' congregation, deeply implanted by her life's work, fertilized by her merits, has received, through her intercession before God, the abundance of heavenly fecundity. It extends from the Atlantic to the frigid Arctic Ocean, and from Canada to southern Africa. It continues today through the religious communities born of Mother Marguerite's initiative and formed in her spirit: the Sisters of Charity of the Montreal Hospital ("Soeurs grises," founded in 1737, now approximately 700 Sisters); the Sisters of Charity of Saint-Hyacinthe (founded in 1840, now about 230 Sisters); of Ottawa (founded in 1835, now about 840 Sisters); of Quebec (founded in 1849), of Nicolet (founded in 1886, merged with Montreal in 1941), of Philadelphia, USA (founded in 1921, now around 180 Sisters); and of Pembroke (founded in 1926, now approximately 180 Sisters). Pope Leo XIII solemnly approved the Congregation of Gray Sisters on July 30, 1880.

We firmly believe that God is the Master of the world and of history. In eternal life, we will fully know the wonderful ways of Providence. Here on earth, these ways are often unknown to us, but the Word of God assures us that all things work for good for those who love God (Rm 8:28). May this certainty light our path to Heaven, under the protection of the Most Blessed Virgin Mary, Mother of Perpetual Help!

We will pray to Saint Joseph for all your intentions, including your beloved deceased. ❖

Dom Antoine Marie OSB

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Saint Thérèse, a model of apostolic zeal

Here are extracts from Pope Francis' general audience in St. Peter's Square on June 7, 2023, when he cited Saint Thérèse of Lisieux as a model of apostolic zeal:

Dear brothers and sisters, good morning! Here before us are the relics of Saint Thérèse of the Child Jesus, universal patroness of missions. It is good that this is happening as we reflect on the passion for evangelization, on apostolic zeal. Today, then, let us allow the witness of Saint Thérèse to help us. She was born 150 years ago, and I plan to dedicate an Apostolic Letter to her on this anniversary. (*See page 27*.)

She is patroness of the missions, but she never went on mission. How do we explain this? She was a Carmelite nun who lived her life according to the way of littleness and weakness: she defined herself as "a small grain of sand". Having poor health, she died at the age of only 24. But though her body was sickly, her heart was vibrant; it was missionary. She recounts in her "diary" that her desire was to be a missionary, and that she wanted to be one, not just for a few years, but for the rest of her life, even until the end of the world.

Thérèse was a "spiritual sister" to several missionaries. She accompanied them from her monastery with her letters, with her prayer, and by offering continuous sacrifices for them. Without being visible, she interceded for the missions, like an engine that, although hidden, gives a vehicle the power to move forward. However, she was often not understood by her fellow nuns: she received "more thorns than roses" from them, but she accepted everything lovingly, patiently, offering even these judgments and misunderstandings together with her illness. And she did this joyfully, for the needs of the Church, so that, as she said, "roses might fall on everyone", especially the most distant.

But now, I ask myself, we can ask ourselves, where did all this zeal, this missionary strength, and this joy of interceding come from? One episode that occurred before Thérèse entered the monastery helps us to understand this. It concerns the day that changed her life, Christmas 1886, when God worked a miracle in her heart. Shortly after that, Thérèse would turn 14 years old. As the youngest child, she was pampered by everyone at home, but she was not raised badly. After returning from midnight Mass, however, her very tired father did not feel like being there when his daughter opened her gifts, and said, "Good thing it's the last year!" Thérèse, who was very sensitive and easily moved to tears, was hurt, and went up to her room and cried. But she quickly suppressed her tears, went downstairs and, full of joy, she was the one who cheered her father.

What had happened? On that night, when Jesus had made himself weak out of love, she had become strong in spirit: in just a few moments, she had come out of the prison of her selfishness and self-pity; she began to feel that "charity entered her heart, with the need to forget herself" (cf. Manuscript A, 133-134). From then on, she directed her zeal toward others, so that they might find God, and, instead of seeking consolations for herself, she set out to "console Jesus, [to] make him loved by souls", because, as Thérèse, noted, "Jesus is sick with love and [...] the sickness of love cannot be cured except by love. This then was her daily resolution: to "make Jesus loved", to intercede so that others would love him. She wrote, "I want to save souls and forget myself for them: I want to save them even after my death" (Letter to Fr. Roullan, 19 March 1897). Several times she said, "I will spend my heaven doing good on earth". This is the first episode that changed her life at 14.



The Pope recollects before the relics of Saint Thérèse

Brothers and sisters, such is the power of intercession moved by charity; such is the engine of mission! Missionaries, in fact — of whom Thérèse is patroness — are not only those who travel long distances, learn new languages, do good works, and are good at proclamation; no, a missionary is also anyone who lives as an instrument of God's love where they are. Missionaries are those who do everything so that, through their witness, their prayer, their intercession, Jesus might pass by.

This is the apostolic zeal that, let us always remember, never works by proselytism — never — or constraint, — never — but by attraction. Faith is born by attraction. One does not become Christian because they are forced by someone, but because they have been touched by love. More than having many available means, methods, and structures, which sometimes distract from what is essential, the Church needs hearts like Thérèse's, hearts that draw people to love and bring people closer to God. And let us ask the saint — we have her relics here — let us ask the saint for the grace to overcome our selfishness and let us ask for the passion to intercede so that this attraction can be greater in people and so that Jesus might be known and loved. ❖



Confidence must lead us to Love

Apostolic Exhortation of Pope Francis on the spirituality of Saint Therese de Lisieux

On 15 October 2023, the Vatican published Pope Francis' Apostolic Exhortation entitled "It is confidence", on the 150th anniversary of the birth of Saint Therese of the Child Jesus and the Holy Face (1873-1897), focusing on the spirituality of this great saint, based on her "little way of spiritual childhood", "the lift that should take us to Heaven", that is, trust in the merciful love of God, who loves us like a Father. This reminds us of that other great invocation transmitted by God to Saint Faustina Kowalska, "Jesus, I trust in You".

In these times, when we worry about a future that seems uncertain, we need more than ever to trust in God, who loves us infinitely and who, despite appearances, remains in control of human history through His providence and omnipotence, and ensures that His plan of love is fulfilled for us. Since at the end of our life on earth we will be judged on love, and "in the end, only love counts", this trust in God that leads us to love, taught by Saint Thérèse of Lisieux, is an example for us all to follow. Here are some excerpts from this exhortation.

by Pope Francis

"It is confidence and nothing but confidence that must lead us to Love". These striking words of Saint Therese of the Child Jesus and the Holy Face say it all. They sum up the genius of her spirituality and would suffice to justify the fact that she has been named a Doctor of the Church. Confidence, "nothing but confidence", is the sole path that leads us to the Love that grants everything. With confidence, the wellspring of grace overflows into our lives, the Gospel takes flesh within us and makes us channels of mercy for our brothers and sisters.

Saint Therese is one of the best known and most beloved saints in our world. Like Saint Francis of Assisi, she is loved by non-Christians and nonbelievers as well… We would do well to delve more deeply into her message as we commemorate the 150th anniversary of her birth in Alençon January 2, 1873) and the centenary of her beatification. Yet I have not chosen to issue this Exhortation on either of those dates, or on her liturgical Memorial, so that this message may transcend those celebrations and be taken up as part of the spiritual treasury of the Church. Its publication on the liturgical Memorial of Saint Teresa of Avila is a way of presenting Saint Therese of the Child Jesus and the Holy Face as the mature fruit of the reform of the Carmel and of the spirituality of the great Spanish saint.

Left: "Thérèse aux roses", painted in 1925 by Céline Martin (1865-1959), sister of Saint Thérèse of Lisieux, Sister Geneviève de la Sainte Face, also a nun at the Carmelite convent in Lisieux.



Saint Thérèse of Lisieux (left) was named secondary patron saint of France in 1944, just as Saint Joan of Arc (right) was in 1922. In the centre, the Virgin Mary, principal patron saint of France..

The earthly life of Saint Therese was brief, a mere twenty-four years, and completely ordinary, first in her family and then in the Carmel of Lisieux. The extraordinary burst of light and love that she radiated came to be known soon after her death, with the publication of her writings and thanks to the countless graces bestowed on the faithful who invoked her intercession.

The Church quickly recognized her great significance and the distinctiveness of her evangelical spirituality. Therese met Pope Leo XIII during a pilgrimage to Rome in 1887 and asked his permission to enter the Carmel at the age of fifteen. Not long ▶

after her death, Saint Pius X, sensing her spiritual grandeur, stated that she would become the greatest saint of modern times. Therese was declared Venerable in 1921 by Pope Benedict XV, who, in praising her virtues, saw them embodied in her "little way" of spiritual childhood. She was beatified a century ago and then canonized on May 17, 1925 by Pope Pius XI, who thanked the Lord for granting that she be the first Blessed whom he raised to the honour of the altars and the first Saint whom he canonized.

In 1927, the same Pope declared her the Patroness of the Missions. Therese was proclaimed one of the patron saints of France in 1944 by Venerable Pius XII, who on several occasions developed the theme of spiritual childhood. Saint Paul VI liked to recall that he was baptized on September 30, 1897, the day of her death, and on the centenary of her birth he wrote a Letter on her teaching to the Bishop of Bayeux and Lisieux.

On June 2, 1980, during his first Apostolic Journey to France, Saint John Paul II visited the Basilica dedicated to her, and in 1997 declared her a Doctor of the Church. He also referred to Therese as "an expert in the scientia amoris". Pope Benedict XVI returned to the subject of her "science of love" and proposed it as "a guide for all, especially those in the people of God who carry out their ministry as theologians". Finally, in 2015, I had the joy of canonizing her parents, Louis and Zelie, during the Synod on the Family. More recently, I devoted one of my weekly General Audience talks to Saint Therese, as part of a cycle of catecheses on apostolic zeal. (*See page 25*.)

In the name that Therese chose as a religious, Jesus stands out as the "Child" who manifests the mystery of the Incarnation, and the "Holy Face" of the one who surrendered himself completely on the Cross. She is "Saint Therese of the Child Jesus and the Holy Face". The name of Jesus was constantly on her lips, as an act of love, even to her last breath. She had also written these words in her cell: "Jesus is my one love". It was her interpretation of the supreme statement of the New Testament: "God is love" (1 Jn 4:8.16).

The little way of trust and love

One of the most important insights of Therese for the benefit of the entire People of God is her "little way", the path of trust and love, also known as the way of spiritual childhood. Everyone can follow this way, whatever their age or state in life. It is the way that the heavenly Father reveals to the little ones (cf. Mt 11:25).

In the Story of a Soul, Therese tells how she discovered the little way: "I can, then, in spite of my littleness, aspire to holiness. It is impossible for me to grow up, and so I must bear with myself such as I am, with all my imperfections. But I want to seek out a means of going to heaven by a little way, a way that is very straight, very short, and totally new".



Saint Therese of the Child Jesus and the Holy Face

To describe that way, she uses the image of an elevator: "the elevator which must raise me to heaven is your arms, O Jesus! And for this, I had no need to grow up, but rather I had to remain little and become this more and more". Little, incapable of being confident in herself, and yet firmly secure in the loving power of the Lord's arms.

This is the "sweet way of love" that Jesus sets before the little and the poor, before everyone. It is the way of true happiness. In place of a Pelagian notion of holiness, individualistic and elitist, more ascetic than mystical, that primarily emphasizes human effort, Therese always stresses the primacy of God's work, his gift of grace. (…) Her boundless confidence encourages all who feel frail, limited and sinful to let themselves be elevated and transformed in order to reach greater heights. "If all weak and imperfect souls felt what the least of souls feels, that is, the soul of your little Therese, not one would despair of reaching the summit of the mount of love. Jesus does not demand great actions from us, but simply surrender and gratitude".

This insistence of Therese on God's initiative leads her, when speaking of the Eucharist, to put first not her desire to receive Jesus in Holy Communion, but rather the desire of Jesus to unite himself to us and to dwell in our hearts. In her Act of Oblation to Merciful Love, saddened by her inability to receive

communion each day, she tells Jesus: "Remain in me as in a tabernacle". Her gaze remained fixed not on herself and her own needs, but on Christ, who loves, seeks, desires and dwells within.

Daily abandonment

The confidence that Therese proposes has to do with more than our individual sanctification and salvation. It has an integral meaning that embraces the totality of concrete existence and finds application in our daily lives, where we are often assailed by fears, the desire for human security, the need to have everything under control. Here we see the importance of her invitation to a holy "abandonment".

The complete confidence that becomes an abandonment in Love sets us free from obsessive calculations, constant worry about the future and fears that take away our peace. In her final days, Therese insisted on this: "We who run in the way of love shouldn't be thinking of suffering that can take place in the future; it's a lack of confidence". If we are in the hands of a Father who loves us without limits, this will be the case come what may; we will be able to move beyond whatever may happen to us and, in one way or another, his plan of love and fullness will come to fulfilment in our lives.

Together with faith, Therese experienced a deep and boundless trust in God's infinite mercy: "confidence that must lead us to Love". Even in her darkness, she experienced the complete trust of a child that finds refuge, unafraid, in the embrace of its father and mother. For Therese, the one God is revealed above all else in his mercy, which is the key to understanding everything else that can be said of him: "To me he has granted his infinite mercy and through it I contemplate and adore the other divine perfections! All of these perfections appear to be resplendent with love, even his Justice (and perhaps this even more so than the others) seems to me clothed in love". This is one of the loftiest insights of Therese, one of her major contributions to the entire People of God. In an extraordinary way, she probed the depths of divine mercy, and drew from them the light of her limitless hope.

A most firm hope

Before entering the Carmel, Therese had felt a remarkable spiritual closeness to one of the most unfortunate of men, the criminal Henri Pranzini, sentenced to death for a triple murder for which he was unrepentant. By having Masses offered for him and praying with complete confidence for his salvation, she was convinced that she was drawing him ever closer to the blood of Jesus, and she told God that she was sure that at the last moment he would pardon him "even if he went to his death without any signs of repentance". As the reason for her certainty, she stated: "I was absolutely confident in the mercy of Jesus". How great was her emotion when she



learned that Pranzini, after mounting the scaffold, "suddenly, seized by an inspiration, turned, took hold of the crucifix the priest was holding out to him and kissed the sacred wounds three times!" This intense experience of hoping against all hope proved fundamental for her: "After this unique grace, my desire to save souls grows each day".

Therese was conscious of the tragic reality of sin, yet she remained constantly immersed in the mystery of Christ, certain that "where sin increased, grace abounded all the more" (Rom 5:20). The sin of the world is great but not infinite, whereas the merciful love of the Redeemer is indeed infinite. Therese testifies to the definitive victory of Jesus, through his passion, death and resurrection, over all the powers of evil. Filled with confidence, she dared to explain: "Jesus, allow me to save very many souls; let no soul ▶

be lost today… Jesus, pardon me if I say anything I should not say. I only want to give you joy and to console you". [48] This now leads us to consider another aspect of the breath of fresh air that is the message of Saint Therese of the Child Jesus and the Holy Face.

The greatest love in supreme simplicity

At the end of the Story of a Soul, Therese presents us with her Act of Oblation to Merciful Love. Once she surrendered completely to the working of the Spirit, she received, quietly and unobtrusively, an abundant outpouring of living water: "rivers, or better, the oceans of graces that flooded my soul". [59] This is the mystical life that, apart from any extraordinary phenomena, offers itself to all the faithful as a daily experience of love.

Therese practised charity in littleness, in the simplest things of daily life, and she did so in the company of the Virgin Mary, from whom she learned that "to love is to give everything. It's to give oneself". While preachers in those days often celebrated Mary's grandeur in ways that made her seem far removed from us, Therese showed, starting with the Gospel, that Mary is the greatest in the kingdom of heaven because she is the least (cf. Mt 18:4), the one closest to Jesus in his abasement. She saw that, if the apocrypha are full of striking and amazing feats, the Gospels show us a lowly and poor life lived in the simplicity of faith. Jesus himself wanted Mary to be the example of a soul that seeks him with a simple faith. Mary was the first to experience the "little way" in pure faith and humility. Consequently, Therese did not hesitate to write:

"Mother full of grace, I know that in Nazareth
You live in poverty, wanting nothing more.
No rapture, miracle or ecstasy
Embellish your life, O Queen of the Elect!…
The number of little ones on earth is truly great.
They can raise their eyes to you without trembling.
It's by the ordinary way, incomparable Mother,
That you like to walk to guide them to heaven".
In the heart of the Church, I shall be Love

From Saint Teresa of Avila, Therese inherited a great love for the Church and was able to plumb the depths of this mystery. We see this in her discovery of the "heart of the Church". In a lengthy prayer to Jesus, written on September 8, 1896, the sixth anniversary of her religious profession, the saint confided to the Lord that she felt driven by an immense desire, a passion for the Gospel that no vocation, by itself, could satisfy. And so, in seeking her "place" in the Church, she turned to chapters 12 and 13 of the First Letter of Saint Paul to the Corinthians.

There, in Chapter 12, the apostle employs the metaphor of the body and its members to explain that the Church embraces a great variety of hierarchically ordered charisms. Yet this description was not enough for Therese. She continued her search and read the "hymn to charity" in Chapter 13. There she came upon the eminent answer to her question, and wrote this memorable page:

"Considering the mystical body of the Church I had not recognized myself in any of the members described by Saint Paul, or rather I desired to see myself in them all. Charity gave me the key to my vocation. I understood that if the Church had a body composed of different members, the most necessary and most noble of all could not be lacking to it, and so I understood that the Church had a Heart, and that this Heart was burning with love. I understood it was love alone that made the Church's members act, that if Love ever became extinct, apostles would not preach the Gospel and martyrs would not shed their blood.

"I understood that Love comprised all vocations, that love was everything, that it embraced all times and places… in a word: that it was eternal! Then, in the excess of my delirious joy, I cried out: O Jesus, my Love... my vocation, at last I have found it… my vocation is Love! Yes, I have found my place in the



"Thérèse leaves roses on the first steps of the Infant Jesus." Watercolour by Marie du Saint-Esprit, reproducing a painting by Pascal Blanchard.



"Yes, I want to spend my heaven in doing good on earth... "It will be like a shower of roses". — Saint Therese de Lisieux

Church, and it is you, O my God, who have given me this place; in the heart of the Church, my Mother, I shall be Love. Thus I shall be everything, and thus my dream will be realized".

A shower of roses

The transformation that was taking place enabled her to pass from a fervent desire for heaven to a constant, burning desire for the good of all, culminating in her dream of continuing in heaven her mission of loving Jesus and making him loved. As she wrote in one of her last letters: "I really count on not remaining inactive in heaven. My desire is to work still for the Church and for souls". And in those very days she said, even more directly: "My heaven will be spent on earth until the end of the world. Yes, I want to spend my heaven in doing good on earth".

In those words, Therese expressed her most assured response to the singular gift that the Lord was granting her, the remarkable light that God was shedding upon her. In this way, she arrived at her ultimate personal synthesis of the Gospel, one that began with complete trust and ended in total abandonment for the sake of others. She had no doubt about the fruitfulness of that abandonment: "I think of all the good that I would like to do after my death". "God would not have given me the desire of doing good on earth after my death, if he didn't will to realize it". "It will be like a shower of roses".

She had come full circle. "C'est la confiance". It is trust that brings us to love and thus sets us free from fear. It is trust that helps us to stop looking to ourselves and enables us to put into God's hands what he alone can accomplish. Doing so provides us with an immense source of love and energy for seeking the good of our brothers and sisters. And so, amid the suffering of her last days, Therese was able to say: " I count only on love". In the end, only love counts. Trust makes roses blossom and pours them forth as an overflow of the superabundance of God's love. Let us ask, then, for such trust as a free and precious gift of grace, so that the paths of the Gospel may open up in our lives.

The centre of Christian morality is charity, as our response to the unconditional love of the Trinity. Consequently, "works of love directed towards one's neighbour are the most perfect manifestation of the interior grace of the Spirit". In the end, only love counts.

The specific contribution that Therese offers us as a saint and a Doctor of the Church is not analytical, along the lines, for example, of Saint Thomas Aquinas. Her contribution is more synthetic, for her genius consists in leading us to what is central, essential and indispensable. By her words and her personal experience she shows that, while it is true that all the Church's teachings and rules have their importance, their value, their clarity, some are more urgent and more foundational for the Christian life. That is where Therese directed her eyes and her heart.

As theologians, moralists and spiritual writers, as pastors and as believers, wherever we find ourselves, we need constantly to appropriate this insight of Therese and to draw from it consequences both theoretical and practical, doctrinal and pastoral, personal and communal. We need boldness and interior freedom to do so. ▶

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At times, the only quotes we find cited from this saint are secondary to her message, or deal with things she has in common with any other saint, such as prayer, sacrifice, Eucharistic piety, and any number of other beautiful testimonies. Yet in this way, we could be depriving ourselves of what is most specific about her gift to the Church. We forget that "each saint is a mission, planned by the Father to reflect and embody, at a specific moment in history, a certain aspect of the Gospel". Indeed, "to recognize the word that the Lord wishes to speak to us through one of his saints, we do not need to get caught up in details… What we need to contemplate is the totality of their life, their entire journey of growth in holiness, the reflection of Jesus Christ that emerges when we grasp their overall meaning as a person". This is all the more true in the case of Saint Therese, since we are dealing with a "Doctor of synthesis".



From heaven to earth, the timely witness of Saint Therese of the Child Jesus and the Holy Face endures in all the grandeur of her little way.

In an age that urges us to focus on ourselves and our own interests, Therese shows us the beauty of making our lives a gift.

At a time when the most superficial needs and desires are glorified, she testifies to the radicalism of the Gospel.

In an age of individualism, she makes us discover the value of a love that becomes intercession for others.

At a time when human beings are obsessed with grandeur and new forms of power, she points out to us the little way.

In an age that casts aside so many of our brothers and sisters, she teaches us the beauty of concern and responsibility for one another.

At a time of great complexity, she can help us rediscover the importance of simplicity, the absolute primacy of love, trust and abandonment, and thus move beyond a legalistic or moralistic mindset that would fill the Christian life with rules and regulations, and cause the joy of the Gospel to grow cold.

In an age of indifference and self-absorption, Therese inspires us to be missionary disciples, captivated by the attractiveness of Jesus and the Gospel.

A century and a half after her birth, Therese is more alive than ever in the pilgrim Church, in the heart of God's people. She accompanies us on our pilgrim way, doing good on earth, as she had so greatly desired. The most lovely signs of her spiritual vitality are the innumerable "roses" that Therese continues to strew: the graces God grants us through her loving intercession in order to sustain us on our journey through life.

Dear Saint Therese,
the Church needs to radiate the brightness,
the fragrance and the joy of the Gospel.
Send us your roses!
Help us to be, like yourself,
ever confident in God's immense love for us,
so that we may imitate each day
your "little way" of holiness.
Amen.

Given in Rome, in the Basilica of Saint John Lateran, on 15 October, the Memorial of Saint Teresa of Avila, in the year 2023, the eleventh of my Pontificate. ❖

Pope Francis