

**MY
LIFE
AS A
CHRISTIAN
ACTIVIST**

by
Mario Carota

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DEDICATED
TO MY
HONEY
OF
SIXTY-SEVEN YEARS

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*The significance of the medieval contribution consists,
 not in its particular theories as to prices and interest,
 which occur in all ages,
 whenever the circumstances of the economic environment
 expose consumer and borrower in extortion,
 but in insistence that society is a spiritual organism,
 not an economic machine,*

*and that economic activity,
which is one subordinate element within a vast and complex unity,
requires to be controlled and repressed by reference to the moral ends
for which it supplies the material means.*

*So merciless is the tyranny of economic appetites,
so prone to self-aggrandizement the empire of economic interest,
that a doctrine which confines them to the proper sphere,
as the servant, not the master, of civilization,
may reasonably be regarded as among the pregnant truisms
which are a permanent element in any sane philosophy.*

*When all is said,
the fact remains that,
on the small scale involved,
the problem of moralizing economic life
was faced and not abandoned.*

*The experiment may have been impracticable,
And almost from the first it was discredited
by the notorious corruption
of ecclesiastical authorities,
who preached renunciation and gave a lesson in greed.*

*But it had in it something of the heroic,
and to ignore the nobility of the conception
is not less absurd
than to idealize its practical results.*

R. H. Tawney
1922

FOREWORD

Eighth-eighth years ago I was born in the small town of Arnold, Pennsylvania – just a

few miles outside of Pittsburgh. I was given my body by my parents, John and Anna Carota, who were recent immigrants from Italy. They had come to the United States in order to find a better life for themselves.

My fondest memory of my short life in Pennsylvania was that of going to the high cliff overlooking the Mongahela river and watching the river flow by.

I was raised in the small town of Roosevelt, Long Island. Our house was located just across the street from a dairy from which I used to go and get fresh milk for our family each and every day. My father worked as a janitor in the printing plant of the Doubleday Publishing Co.

When I reached the age of our, my mother enrolled me in the local grammar school. However, since the normal age for entering the school seven, she lied about my age. She did this so that she could begin to learn the English language from me.

Because of the great depression that began in 1930, my father began to work for Doubledays only three days in week. Thus, my mother went to work in clothing factory as a sewing machine operator in order to bring in some more income. I still admire her because she worked so hard to support the family. I had two younger brothers who were named Johnny and Harold.

After graduating from Hempstead High School I went on to a university located in Alfred, New York. Since my father earned such a small salary, he could not support the expenses involved in going to the university. I could not afford to eat at the University's cafeteria so I created a system to feed four other students in order to get something to eat for myself. I used my mother's recipes to cook spaghetti for the students. Fortunately, my customers enjoyed my meals and so everybody was happy with the entire arrangement.

During my summer vacations I worked as a caddy to earn extra income for the family. My Dad and I used to walk all the way to the Bethpage golf course, some five miles away. There I would caddy for two rounds of golf, usually for Japanese players, who only gave us a dollar each round. After that I then had to walk all the way home with my Dad for another five miles. When we reached home I gave all of my earnings of two dollars to my Mother, who then gave me five cents to buy an ice cream cone.

In the final years of my studies the government came out with a program of flight instructions without any charge. I believe that this was part of President Roosevelt's desire to prepare the country for World War II. So every day I would go to the local small airport and take instructions on how to fly an airplane. In a short time I received my license to be a pilot. It was a great thrill to take my first flight without anyone else in the cockpit.

It was also the event that caused me to join the U.S. Navy and become a Navy pilot.



WHY I MARRIED MY LOVE OF SIXTY-SEVEN YEARS

It was a hot, muggy Chicago evening when we slipped into a dairy bar for an ice cream sundae. This took place during World War II when I was stationed at the Glenview Naval Air Station as a flight instructor and officer. I just by chance happened to meet Estelle when I was going to an adult evening school because I was bored in my after-duty hours. She was going to the It was a hot, muggy Chicago evening when we slipped into a dairy bar for an ice cream sundae. This took place during World War II when I was stationed at the Glenview Naval Air Station as a flight instructor and same school for a badly needed change because she was recovering from over studying during her college years.

That was the beginning of an intensive courtship of only three months and that ended up with a brief three week engagement and a marriage that took place on Christmas Eve in the year 1942. Despite this short period of time, as I proudly tell everyone now, we have been happily married for over sixty-five years.

But we keep reminding ourselves that this miracle is only due to the fact that we became united and have remained united with Christ as the center of our marriage and family life. The Mexican people, with whom we are now working as lay missionaries, are astounded when we tell them how short our courtship was. They are used to going together for six or seven years before they make any final commitment.

What made me want to get married to my Honey was because of a conversation that took place that unforgettable evening in the dairy bar. After looking lovingly at her beautiful face with her long, sandy colored hair I suddenly became curious as to what she wanted out of life. If things were to get serious between us, I wanted to know more about her. I already knew that she was very spiritual because of her devotion to Christ. I also knew that she was quite philosophical because of her major in philosophy at the De Paul University. What was more important to me were her aspirations for her future life. So I asked her, "What do you want out of life?" She hesitated and thought for a moment before she calmly answered, "I just want to be

good!” Now this astounded me. I expected the normal reply about wanting to have a house and a family. Instead she had given me a much more profound answer. Once I recovered I realized that this was the girl I wanted to marry. However it took three more months before that happy event took place.

Since it was war time, I could not get leave from my superior officers for more than three days during the Christmas season for the wedding and the honeymoon. In the mean time Estelle formally became a Catholic. She had already made the mental commitment and then was baptized. The wedding was a small and quiet ceremony that took place in the chapel of the University and was carried out by Fr. Kearney, Estelle’s beloved philosophy professor, and the person most responsible for her conversion to our faith.

After the wedding, Fr. Kearney gave us a little gift. It was this simple gift from him that was mainly responsible for our present mission against usury, although we never realized it at the time. He was an admirer of Dorothy Day and Peter Maurin, the founders of the Catholic Worker Movement. Since they only charged a penny an issue, the gift was not worth that much materially. But spiritually, that little gift completely shaped our future lives.

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Once we learned about the positions they held against the war, we became pacifists even though I was already a member of the armed forces. Fortunately, I came to serve under commanding officers who accepted my beliefs and allowed me to carry out only non-combatant assignments. Because of the violent war going on around us, we were more committed to pacifism than the other social justice issues of the Catholic Worker Movement. We admired their efforts to feed and house the poor. But, we were to become much more committed to those issues as time went on.

A most curious thing happened one very early weekday morning on the way to our little rented house outside the naval air base. A car suddenly followed us for a bit then went along side of us motioning us to pull over to the curb. This we did even though it was a plain car. But we could see in the dawn’s early light that it was by a uniformed officer. Because he was shining his flashlight into our eyes we could not see that it was my commanding officer until he reached our car. He was out patrolling the base and looking for some of the errant pilots who were bringing their dates back into their rooms. His loud and angry voice betrayed who he was “What are you two up? What are doing driving around at this God-forsaken hour?”

“I beg your pardon, Sir,” I answered meekly, “We were just coming from the daily mass at the chapel.”

Recovering his normal posture, he embarrassingly replied, “Oh, that’s where you were. Alright, you can go now.” Resuming our journey, we laughed all the way to the gate

where the sentry waved us through.

Building on the foundation of daily Mass, we began to explore our faith together by studying scripture and talking about philosophy. Estelle was well versed in philosophy, having majored in it at the university. Instead, I had mostly studied science, mathematics and physics. Nonetheless, with her help I began to get to learn more about philosophy.

As far as theology was concerned, it was even worse. So I was grateful when we started attending courses in theology given by Fr. Kearney in the evenings. He was professor with a great sense of humor. Thus I soon began to appreciate the theological aspects of my faith. His teaching method was to make his students think by just asking questions instead of giving long lectures. But he never commented on any student answer. If you were wrong, he just asked someone else. Estelle admired him greatly and had many fond memories of him. Laughingly, she recalled how he once told her, “I hate to admit it, but for once you were right.”

Thus we grew together and prepared ourselves for a life of spiritual growth and more important, a life of action and service. Like most men oriented towards service and action rather than contemplation and teaching. At that time, however, I never realized that I would someday become a Christian activist.

All of this led to our decision to have a large family as our vocation in life.

WE WORK OUT OUR VOCATION

Pensacola, Florida

1945



In addition to being a naval flight instructor I continued to develop my spiritual life. Although I had been practicing Catholic all my life, it was only a nodding relationship to my faith.

I had been raised in a poor immigrant family and my parents had come from an Italian culture where the scandals of the Church administrators had alienated them from the Church. In addition, since they were foreigners who could not understand what the English services were all about, they could not see any point going to church.

Nonetheless, I went to Mass alone each and every Sunday and received the sacraments like a good young Catholic should. The providential thing that kept me going, week after week, was that somehow I managed to become an altar boy at the early age of ten. And that was what made me endure the long walk, all alone, from our little bungalow on Greenwich St., where I was raised, to the tiny other side of the village of Roosevelt on Long Island, New York.

As Estelle and I delved into our faith, hand in hand, we tried to discern what God would have us do with our lives. Together we prayed for an increase of our faith.

We studied scripture to learn more about Christ's teachings and love for us. We were motivated by all of this because we had decided to dedicate our lives to God when we were first married but did not know in just what path to follow.

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At first we considered the vocation of teaching because Estelle was converted to our faith by here two college professors, Kato and Fr. Kearney. But soon we realized it would be better for us a married couple to adopt unwanted babies and raise them on a farm. In this way we would be working with children on a full time basis. Little did we realize at that time what caring for a large family on a twenty-four basis really meant.

During the way, there were many babies born to single mothers. And except for an occasional adoption of blue-eyed blond babies by the rich or movie stars, it was not the fashion for most children to be adopted.

We wanted our family to live and work in a wholesome country environment – even though we were both city slickers and knew next to nothing about farming. But, in our usual academic way we could overcome that problem by going to the library and reading up on agriculture.

But we had to wait for the end of the war before we could begin to carry our plans. In the meantime, I was sent out to the South Pacific with my flight squadron. As it seemed that we would soon go into combat I approached by commanding officer and told him that since I was a pacifist, I could not engage in any combat duty. He was kind enough to accept my position and only gave me non-combatant duty such as ferrying men and supplies.

All of this led to our decision to have a large family as our vocation in life.

THE SALE OF OUR COTTAGE - INTEREST FREE

Monterey, California

1947

We shall never forget the day that peace was declared and World War II finally ended. We rejoiced because now everyone could return to normal. And we were happy personally because we were now free to get back to civilian life and carry

out our plans for a family. As soon as we heard the news over the radio we rushed out onto the streets to join our fellow servicemen who were out there cheering and celebrating the great event. So we loaded up our old 1941 black Buick sedan with our few personal belongings and head for California right away. We knew exactly where to go because we had decided to go back to Monterey where Estelle's health had improved greatly because of the mild and dry climate.

Fortunately, the Franciscan Sisters, where we went to daily mass, had a couple of spare rooms in there convent that we could live in while we looked for "the farm" However, Monterey was far from being a farming community, although it had a nice group of fishermen who fished for sardines in the bay of Monterey.

Nonetheless, we thought we could find some acreage that we could make into a farm. The farming land in nearby Carmel Valley we much too expensive because it was a beautiful resort area.

So we started looking around the edges of Monterey. One day we went up a little used road leading away from the famous Del Monte Hotel. There we came across a seven and one-half acre plot that looked quite attractive to us even though there was no running water or electricity. We closed a deal with the Hotel, the owners of the property, using our Navy discharge bonus.

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Obviously, we needed a place to live so I went out and bought some tools, and a book on building houses, so that I could build a simple two-room cabin by the side of the road. Within a month we had a small but livable cabin but it was sixty days before we obtained electricity. But water, the much more critical need was another problem. We solved it by getting a trailer and put two water drums on it. Then every day after mass at the Sister's chapel we would fill up the drums and haul it back to our cabin. We parked the trailer on the hill above the cabin and by gosh there was enough pressure to give us running water in the cabin by the road.

In an unbelievable short time, after telling the priests and sisters about our plans to adopt twelve children, two of them arrived! However, starting with just two was not that easy in a tiny cabin without running water or electricity. Changing diapers in the middle of the night by candle-light was a bit of a chore for my Honey. So we sold off half of our purchase to pay off the mortgage and searched for other options. While we looked we began building a normal house on the hillside overlooking the road. By that time I was more skillful at carpentry, wiring and plumbing so this helped us to build our new home without having to borrow any money from a bank. In addition, my kid brother, Harold, came out to California to help us do the building.

After completing our small but beautiful new redwood home we moved out of the

first cabin. It was great to have so much more room and with nice shiny pine wood floors. It was not long after that when a single mother with three small children family saw our empty cabin and asked if they could buy it and that we agreed to sell it on a plot of land for their home-site. The unusual thing about the transaction was that we agreed to take the payments in monthly installments and not charge interest. We were still committed to the Catholic Worker principles enough to not charge interest even though we had not yet completely grasped the significance of the evils of usury.

We never thought much more about the transaction until fifty years later when we were surprised one day when one of the sons of that family looked us up as we were working on our mission in San Bruno, California I was not at home at the time but he found my Honey and explained, *"Boy am I glad that I have finally found you. Somehow I found out that you wound up in Aptos and when I looked up the Carota name in the telephone directory I called your daughter Martha and she told me you were up here in San Bruno."* *"You were fortunate, weren't you?"* replied Estelle.

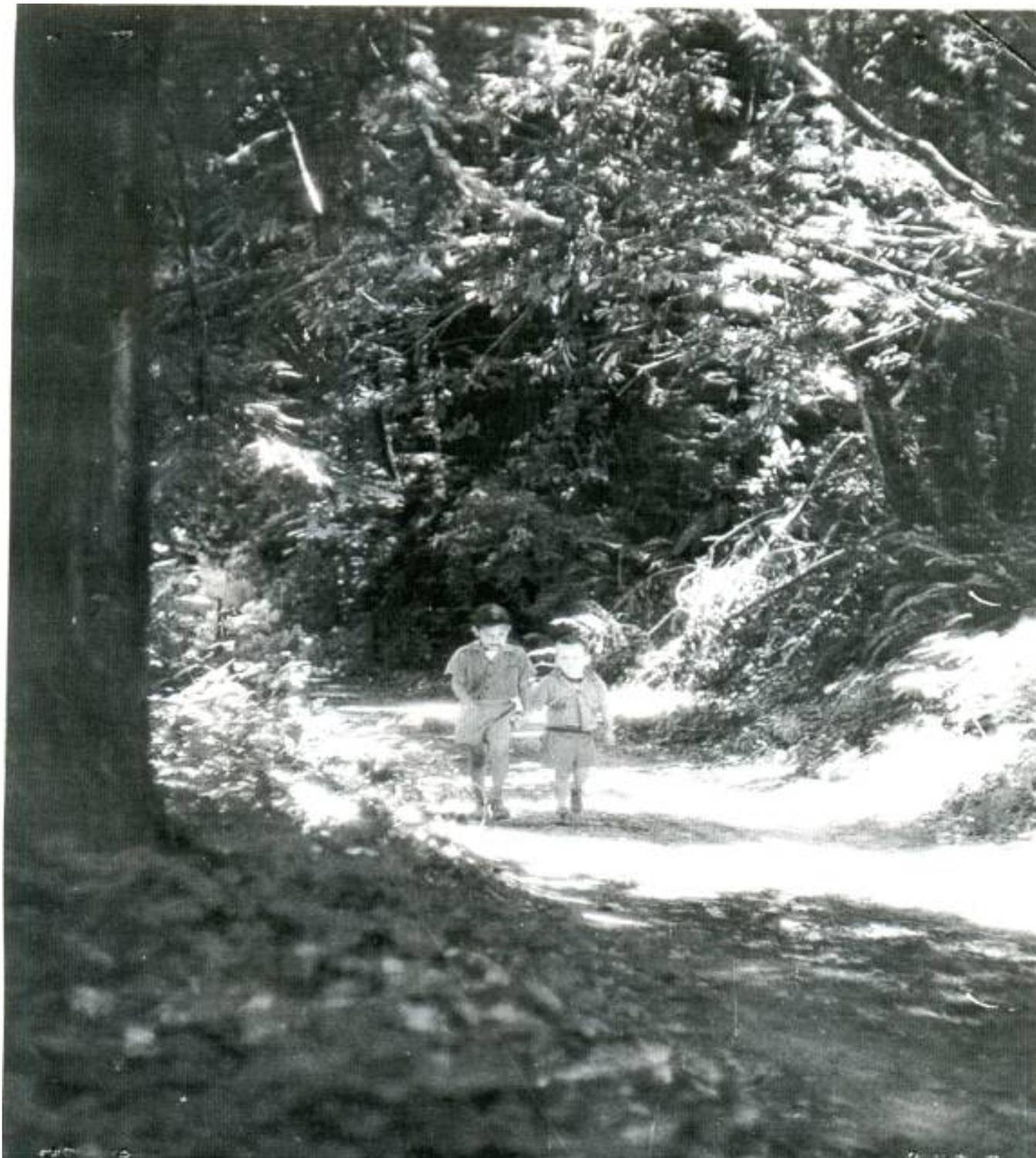
Then, out of curiosity she added, *"But who are you and why did you look us up?"* *"Oh, do you remember the family you sold the cabin back in the forties in Monterey?"* he answered eagerly. *"Well I am one of the sons and I have never forgotten what you did to help us, especially by giving us that mortgage without charging interest. I came all the way here just to thank you!"*

Generosity does have its rewards!

HOME SCHOOLING IN A REDWOOD FOREST

Aptos, California

1948



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It only took a couple of years to realize that our desired country life on a farm could not be achieved in water scarce Monterey. So we began to think about looking for a more suitable location. Providentially, we learned of a fifteen-acre apple farm just outside Aptos which is about forty miles north of Monterey.

The way we learned about was interesting. It seemed that a small apple farmer in the Pajaro Valley of Watsonville used to donate apples to the Sisters convent. Near Aptos he owned a number of small apple orchards. So one day we went to see him about getting one of them.

It was a steep hillside farm located on a beautiful small stream that ran miraculously all year round. And, it was located on the edge of a beautiful redwood forest. To us the more attractive part, after living in Monterey's near desert, was that the Valencia Creek would provide us with water, good clean water, for all of our needs. Thus, when the farmer offered to sell it to us for fifty-five hundred dollars with only a small down payment of fifty dollars and with small monthly payments, it became an offer that we could not turn down. To make the deal even sweeter, once we started making the payments, he even decided to not charge interest on the mortgage. Thus our forgiveness of interest shows that generosity that starts around eventually comes back around.

Another cute example of this is what happened with the surplus artichokes we obtained from some sympathetic growers in the Carmel Valley. They decided to give some of the artichokes to feed our children. However, there we were given so many that we decided to share them with the Sisters. A few days later, Mother Superior asked us one day after Mass if we wanted some groceries that had already been given to them. Were we surprised to find that she was giving us some of the very same artichokes.

We moved as quickly as we could and sold our place in Monterey. This helped us to pay off the cost of the new farm in Aptos and provided the income to live on while we were homesteading. We had a tiny trailer in which to live, with our four children that we had adopted by then, until the tenants living in the old farmhouse moved out. We were most anxious to get into the house because the trailer had no bathroom and we were not accustomed to using an outhouse. After a month, when they finally left, we rushed up to the vacant house to see what the bathroom was like. Much to our consternation we found only a bare drainage pipe sticking up out of the floor. The tenants had taken the toilet with them!

Once we settled down in the small and humble three-room cottage we began removing the old wallpaper and did some painting to make our new home a bit more attractive. In between, we began carrying out the education of our children by teaching at home. Home schooling in the fifties was a rare thing that very few families did. Most of them sent their children on to the public schools to receive their education. Instead our wonderful family doctor, Dr. Greer, insisted that we teach our children at home. On a visit to him one day, he told us, "Look, I usually do not give families advice about how to raise their children but in this case I feel that I should. It is about the education of your children. You both are college graduates, aren't you?"

We replied a bit hesitantly, "Yes we are. And more than that, Estelle is a certified

teacher.” “Well,” he continued more enthusiastically, “That is all the more reason why you should teach your children at home. Look, I am on the Board of Education and I know that you are more qualified than the teachers we employ. So I want to encourage you to teach your children at home.”

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It did not take us long before we both agreed with Dr. Greer. The idea of being able to integrate academic learning with enthusiasm for our life of faith caught on.

And now that we had an existing apple farm we would have an ample opportunity for the children to develop their talents as well by working a bit gathering wood for the fireplace or building another larger home as well as learning to care for our cow, calf and a handful off ducks and chickens.

The Sisters in Monterey were so enthusiastic about our home school idea they gave us work books, textbooks and even an old blackboard from their own school. We started seating the children around the kitchen table until there were enough scholars to need individual desks.

For recreation, after school they played around in the creek or built boats after that for an hour a day. And on the weekends, there were walks to discover the redwood forest around us.

The children all helped with tasks the founding of a new homestead demands of everyone. When the boys grew older they cut oak firewood with me that a neighbor three year olds in the family learn the value of service to each member of the family by watching and participating in daily family life. As a result they learn of the value of other's needs and how to relate to all of the members of the extended family as well as society as a whole. We believe that children need to learn how to relate to the family members (not just fight over everything) as well as the extended family and society. Two and three year olds are anxious to be part of the activities of the family - if they are permitted to remain with permitted us to cut.

As time went on some of the children were sent out to the local schools. But we are eternally grateful that we made the decision to teach them at home because we believe that schoolwork plus participation in our daily life gave our children a more complete development.

Now, as everyone knows, home schooling is a large and growing program in the United States and Canada. There are now hundreds of thousands of children being taught at home by their parents. One of the factors in this increase for Catholic families is that the Catholic Church has finally endorsed and encourages home schooling. The main reason for this is that this is an inalienable right given by God to families.

However, when we first started to teach our children at home, some of our priest friends, including Fr. Garcia, criticized this decision. They believed that this would

keep our children from being “socialized” by being out in the outside world. Fortunately, even this has been minimized as home school families now get together frequently for social purposes.

Interestingly enough, there are absolutely no Mexican families doing home schooling with their children. Instead they have to concentrate on getting all the formal credentials so that their children can get into a university. However, in Canada and the United States, home schooling has been regularly accepted by all the community colleges so that is no concern for home schooling families. As it is normal for children to rebel against some of the practices of their parents, none of our own children are now carrying on this heritage. We are in hopes, however, that some of our grandchildren will! We have learned that the most important element missing from modern childhood development is the lack of constructive work as part of their education. The only work that most children do is the heavy burden of doing their homework after they get out of school. And the only role of the parents is to support the very expensive school system.

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Sadly, this includes putting pressure on their children to do their homework so that they can get a degree and a good paying job without doing any manual labor.

The present “job” culture, with its emphasis on getting a good education so as to be able to get a well paid position in a corporation prevents children from ever being aware of doing anything for anyone but themselves. This kind of self-oriented education starts when the child is only two years old.

There are now nursery schools so that Mom can go out to work. But, worst of all, Mom has no time to teach her children about being of service to others in the family such as taking Grandma’s glasses to her, helping Mom with straightening up the house or be doing any of the little things that two year olds love to do because Mom or the other children are doing them.

More important than just academic learning, the two and their mother and the other kids after nursery school age.

But as a part of a nursery, kinder, pre-school institution they only experience fitting into the mass educational system, leaving them with a very limited vision of the needs of everyone else in the family and society. Instead of having Mom teach them to be kind to baby and older brothers or grandpa, they learn ABC and 1, 2, 3, and 4 by the age of four. No wonder bright children are bored with school so early.

Before the modern age children did not begin school until eight or nine years old. This gave youngsters more years to learn how to relate to others in the family and society through the important dimension of being of service to others.

Parents have already succeeded in life. They have built permanent family ties, their home, business and good relationship with neighbors and the community. And by a Christian marriage, God has appointed parents to pass on their vision of life, fun, love, work and desire to be of service to the family and to the community.

When our country was young and communities were small there were ample opportunities for youngsters to want to participate in social activities that benefited the whole community such as helping neighbors build their barns, community building of schools and churches and having church socials to raise the necessary funds. As the community became politically conscious of their part in the country's welfare, the political process began and the young observed what an important role they would take in it.

The primary cause of this inability to consider other people's needs before their own comes from the absence of the father and mother who once used to work in the home. Less than a hundred years ago most parents were self-employed. Except for the very poor who had to work in factories, they were farmers, blacksmiths, millers, carpenters, shoe makers, wagon makers, seamstresses, tailors, etc. All worked in their homes or adjoining shops practicing their own family enterprise. In fact, almost everything was made from raw materials in the home for the family. As the children grew they were drawn to learn how to do what everyone else was doing in the family and thereby learned how to make and do everything the family needed. This work also enabled them to provide housing and food for their own families at a later date.

We found that work, especially work in a community enterprise, was a powerful and much needed agent for the education and development of our children because of three factors: First, in a family enterprise the child felt that his contribution was needed by everyone else for the success of the enterprise. Second, the child, little by little, learned skills so as to be able to make a significant contribution

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Third, once the child learned to make this much needed contribution to the enterprise, the rest of the family recognized and was grateful for the help. The child then obtained a satisfaction from, well done that cannot be obtained in any other way.

One of our boys, Paul, loved to do what everyone else was doing at the age of two in the preparation of our apples to make pies. Another brother would peel the apples with a simple apple peeling and slicing machine by putting in an apple and then turning the handle one, that cannot be obtained in any other way.

One of our boys loved to do what everyone else was doing at the age of two in the preparation of our apples to make pies. Another brother would peel the apples with a simple apple peeling and slicing machine by putting in an apple and then turning the

handle. His other brothers and sisters took the slices and broke them up to make a huge pan apple cake with all the brown sugar, oatmeal and butter on top. This little one sat on his high chair among all the others and pulled the apples apart just as he saw the others doing until the pan was full -- which took almost an hour of hungry volunteer labor. Later on this same boy turned out to be a very competent apple grower.

We are convinced that this kind of working together, of being needed, making a contribution and achieving recognition are absolutely essential for a healthy development of children because it gives them confidence - especially in themselves. It is also very valuable for the development of the community spirit within the family.

How can children see any value in manual labor or work if society keeps telling them only to study hard to get a good job? Then, of course, to become a boss so that they will not have to work!

If there is one common complement that we have received from our grown and married children, it is that we taught them how to work. One of the great privileges and responsibilities of parents is to prepare their children to earn a living and to be able to support their own families - either through self-employment or through working at a job for others. Work is of an inestimable value for preparing children to do this. It gives them precious opportunities for hands-on ways to learn under the supervision of the parents who can patiently accept the natural mistakes as part of the process.

It was so obvious that mass education did very little to prepare youth in this way -especially to be self-employed. So, we constantly urged our children to become self-employed. In fact, we made it our family policy to promise our support to do this but told them that if they went out to just get a job, they were on their own.

We have met many young people who are very adept with computers. On further inquiry as to how they learn to use computers, we were gratified to find that most of them learned on their own. However, it was their parents who furnished the computers and software plus the time to learn through trial and error to make this possible. In fact, that is what education is all about. Children learn on their own if they have sufficient resources, inspiration and encouragement to keep them going. It is amazing what children can do once they are given the proper resources and tools. This type of education, through work, gives young people a self-confidence that is most difficult to obtain in any other way.

This is not only a plus for the family but for the young people as well. Once they learn carpentry, plumbing, and electricity, as well as computing skills, they can be of great assistance for the constant maintenance needed for the family to survive. In addition, they eventually were skilled enough to build their home for their families. At the prices that electricians, carpenters and plumbers charge, it can also mean a great deal of savings.

Later on when we had to move to Canada and we bought an old run down hundred year old

wooden house on Prince Edward Island, one son did all of the rebuilding of the caved-in foundation, the others put new plaster and wallpapered the walls.

This not only helped me spend more time earning the money to buy the materials but helped them improve their own skills.

Permit us to say something about the word "BORED." Thanks be to God, we rarely, if ever, heard this come out of the mouths of our children. They always had so much to do that they were never bored with their life. It is so upsetting to hear our grandchildren tell their parents that they are "BORED." If only they could pitch in and do some work for their overloaded parents, they'd stop being bored.

In comparison, learning to be a Christian activist is so exciting because it draws others into the spirit of serving others.

We, as parents, were grateful this experience because we did not wish to raise our children without some involvement in the world around us. We believed that reaching out to help others was a very important part of our children's development.

HOSTING BRACEROS

Aptos, California

1950

The nearby Pajaro Valley had a rich black soil that made it a fertile area for farmers to grow crops. There were many any apple orchards that had been planted by immigrants from Yugoslavia. And now there were many fields of lettuce planted by the more recent Americans. The problem for the local farmers was that the normal American would not and could not do the hard labor of cultivating and harvesting the crops. This was especially true in the lettuce fields which required back breaking stoop labor using short handled hoes to remove weeds. From previous experience of the willingness of Mexican field workers to do this hard work the farmers persuaded the American government to make an agreement with the Mexican government. This allowed Mexican workers to come to the United States to do the labor needed during harvest times. As we traveled back and forth to Watsonville we could the Mexican farm workers doing this heavy farm work.

At first it was only a casual observance but it soon turned into a bit of involvement. We could see how poorly they were housed in dormitories that had one hundred to a hundred and fifty workers with only one toilet. Although they were fed, the food was not that good. The worst part was that the Mexicans had to pay extra for their room and board.

One rainy day when returning from Watsonville I picked up one of the workers, Enrique Barrera Munoz, arid brought home to our house out of the bad weather. This was the

beginning of our work with the "Braceros" (a Spanish word meaning arms). We then began visiting him and his fellow workers and started inviting them to our home for a Sunday spaghetti meal. They were so lonely for their families that they welcomed the change from having to live in crowded dormitories without their wives and children. It was also an opportunity for them to get to know some American families and their culture. Although our Spanish was limited, we were able to communicate. Love and compassion needs no other language. Since Enrique and his fellow-workers were very spiritual and wanted to go to Mass, we started taking a bunch of them to Mass on Sundays. By then we had nine children, which now included some of our own natural children as well as adopted ones, and transportation became a bit of a problem.

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Fortunately, the nearby Salesian Sisters had an army surplus bus that they no longer needed and sold it to us for a song. It burned a lot of gasoline but it was able to not only take our family to Mass but a group of Mexicans as well. Helping them maintain their faith was the least we could do.

These works of hospitality benefited our children as they learned about the people of another culture. Fortunately it was not just a one way street of help. We had started building a much larger house for our growing family. The Mexicans were only too glad to pitch in and help with some of the heavy work of excavating the earth for the foundations.

We, as parents, were grateful this experience because we did not wish to raise our children without some involvement in the world around us. We believed that reaching out to help others was a very important part of our children's development.

RESEARCHING THE DOCTRINE ON USURY

Watsonville, California

1950

Once we had settled down on our farm, we began to work on the usury issue. First we needed to find out more about the history of the issue. Thus I began by going to the public library in the nearby town of Watsonville. In the various encyclopedias I found one on Religion and Morality. Under the articles on usury I found a good article with a bunch of valuable references.

One referred me to a thesis that had been written in Ireland by a graduate of the Maynooth Seminary. By writing to that seminary it was possible to get the article filled with a great deal of information about the issue. This was the real beginning of my enlightenment about usury.

The author, a Fr. Patrick Cleary, first outlined the whole history of the formulation of

the Church's doctrine against interest. He gave the laws of God against usury from the Old Testament. Then he related quoted Christ's teachings about making loans. Next he showed how the doctrine had been created and formulated through the interpretations of these laws and teachings by the Early Fathers of the Church. Next he showed how these interpretations were expanded and strengthened by canon laws and the declarations of the various ecumenical councils and popes. Fr. Cleary concluded with the teachings made by the holy doctors of the Church, St. Thomas and Dun Scotus. The best statement to support my stand was that the Holy Office of the Vatican, on May 8, 1821, declared that the taking of interest on a loan was still a sin.

Fr. Cleary, however, in his closing statement said, "*All of these changes to allow the charging of interest is based merely upon the ownership of money to make the loans.*" The ordinary encyclopedias had only the normal explanations about usury being excessive interest. However, an encyclopedia on religion and morality had a long article about usury that was a much more informative. It explained that the Catholic Church once had a doctrine prohibiting the charging of interest on loans. Then it showed that the original definition of usury meant anything taken over and above of the amount of loan but that this definition had been redefined to mean only exorbitant amounts of interest. All the dictionaries I found as well as moral theological texts ignore the original definition of the Church and instead define usury in the same erroneous way.

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To this day, as the Vatican and all of the bishops continue to ignore the original doctrine, the Holy See has not come out with any new official definition of usury nor has it officially declared that the charging of interest is allowed.

WE REFUSE TO BUILD NUCLEAR WEAPONS

Livermore, California

1951

It took a sad truck accident to end our attempt to survive by farming apples. We were doing quite well on getting the apple orchard to produced wonderful Pippen apples without any pesticides. We even made some income by producing delicious apple cider that we sold to stores and hospitals. It was extra delicious because we did not make the cider out of the typical green apples but waited until they were yellow, sweet, ripe and full of good juice.

Then we were thought that perhaps we could sell our apples in the new farmer's market up in San Francisco. So I spent a week loading up boxes and boxes of

apples and cartons of gallon jugs of cider on a borrowed truck from Doug Tilton. Doug was one of two other families that we previously had made an attempt to form a Catholic Worker community in Aptos. Things did not work out for a number of reasons. The prime one was that we wanted to form a Christian community but had no idea that the primary glue for the community had to be an outreach mission where we could be of service to the poor. We were more intent on forming a community for our own needs and failed to realize that a community is a means and not an end. So, we never were able to form the community. Nonetheless, we remained friends and Doug was kind enough to lend us his truck;. But Doug told me that it had no insurance. I was not worried because I had insurance for occasions when I drove uninsured vehicles.

On that fateful Saturday morning at five a.m., I headed over the Santa Cruz mountains to get to my destination. On the way down the mountain leading through Los Gatos I was foolish enough to use the brakes and not the engine to slow the heavily loaded truck down. I noticed that I was having less and less brakes but did not worry too much about it. However, at the end of the road in the middle of the town was a sharp curve. When I applied the brakes there weren't any! I tried to make the curve but could not. Instead the truck rolled over onto its side of and smashed into a bar. All I could do was to pray, "Dear God." He saved me. He also saved others from being injured because of the early hour in the morning when all of the patrons had gone home. I was not even scratched and climbed out of the cab to survey the damage. There were apples strewn all over the street and broken jars of cider pouring out our precious apple juice.

As the crowd gathered around the accident, one person asked me if the driver was injured. He looked at me in amazement when I replied, "No I wasn't."

I set out to work cleaning up the mess while waiting for a tow truck to pull Doug's truck onto its wheels again. Then, providentially, it started right up and I was able to go back home after giving away most of our hard earned fruit and juice.

The remaining problem was how to pay for the damage to the bar. Fortunately I had that insurance policy that was supposed to cover me while driving other vehicles that were uninsured. The insurance agent at first did not want to pay for the damages but I finally convinced the insurance company that they should.

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Thus we were left in a situation in which there was no way we could keep farming. Reluctantly I pulled out my college degree and started looking for a job. That did not take to long. I found a help-wanted ad placed by the University of California Radiation Laboratory in

Berkeley. They were setting up a new lab out in Livermore to develop the H-bomb under Dr. Edward Teller. Although I did not know it at the time, I was applying for a job as an engineer in a field completely against our pacifist principles.

I was readily hired because the chief engineer felt that I was not just a desk engineer but was one who was not afraid to get my hands dirty. Soon we moved up to Livermore and rented a farm house just across the street. This was providential for us because that way we could bring along our good old family cow to supply much needed milk. I went to work for our still dear friend, Ken Copenhagen, erecting a mile long vacuum pipeline that could measure the radiation from a bomb blast.

While I waited to get my extra secret security clearance I kept wondering what the laboratory was actually trying to develop. Of course, my fellow workers could not inform me until I received my security clearance. Somehow I learned on my own. One day I was reading a Fortune magazine when I ran across an article about the new Livermore Radiation Lab. To my amazement I learned that it was working to invent and test a new Hydrogen bomb. After learning this we soon agreed that we could not participate in the building of nuclear weapons. Being pacifists was not consistent with the building of nuclear weapons.

When I explained to Ken that I would have to quit because of our pacifist position, he said he would arrange to have me transferred to Berkeley where I would only work on basic nuclear physics research. Then we would not have to compromise our principles.

We were able to find a large, old, vacant sorority house to rent in Berkeley that was big enough to comfortably house our large family. It was a new adventure to live for the first time in a city but Berkeley was a nice friendly place.

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Hauling the cow back and forth to Aptos in a trailer raised a problem with the

State

Police because we could not afford a license plate for the trailer. I thought there would not be a problem because I read that farm trailers did not need license plates. However, as we headed for Aptos one weekend one of the police pulled us over. After seeing our station wagon full of kids and the trailer with a cow in it, he warmed up a bit and asked, "Let me see your driver's license." I was only too glad to give it to him.. Then I asked him, "What are we doing wrong?" Smilingly he replied, "Well the trailer does not have any license plates." I thought a big before answering, "Well, as I understand it, the law says that farm trailers do not need a license!" Becoming more serious, he said, "Yes that is true, but only for distances not over a quarter of a mile!" "Oh, I did not know that."

I am sure that our of sympathy for the children he finally decided to let us go after I promised that I would register the trailer and license it.

Then we returned to Berkeley and put the cow back up in the University's vacant land pasture, where we had received permission to do so by the president himself. The students, however, started doing some pranks with the cow. Once they took the cow and put her on the front porch of a sorority house. This led to some publicity by the local Oakland Tribune newspaper. We did not like being in the newspapers, in fact, later we even turned down a request to put us on TV.

But, Fr. Garcia, who was now kind of our personal chaplain, asked us to give up our negative feelings about publicity and felt that it would do some good to share our life with other struggling families. He had learned about us after Dorothy

Day, the founder of the Catholic Worker Movement, had visited us when we were living in Aptos. When Fr. came down one time to see us, he was so impressed with our simple life, he became a regular visitor.

The local publicity then expanded to an article in the national magazine, The Ladies Home Journal.

The positive and surprising result from all of this was a raise in my salary. When the article showed that I was only getting something like four hundred and fifty dollars a month and with ten children, the Lab immediately upped my salary to a more decent level.

Then we had a slight problem with the income tax deduction from my wages. It seems that the Lab accountants began to withhold twenty-six cents a week from my wages. The amount was insignificant but the principle upset me. When I went to payroll department for an explanation, I received an unusual explanation. At that time, this was before the large use of the computer, they used punch cards to keep track of the amount of income tax to be deducted. And since the punch cards had only room for nine dependents, instead of the ten that I had, the machines started deducting the income tax. Fortunately, the Lab was kind enough to remedy the problem. But the only way they could do it was to make my pay check out by hand each time.

While living in Berkeley we started up a Christian Family movement group with a few University professors with whom I had become acquainted. It was interesting because the sharing of scripture was quite profound. Nonetheless, the group did not last long because of our tendency to have a great deal of academic discussions without sufficient actions of service to others outside the group.

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However, when we became involved with some of Fr. Garcia's groups the situation was entirely different. There was very little intellectual discussion and, providentially, a much greater emphasis on action.

THE SPANISH MISSION BAND

California

1954

The publicity about our family life had another surprising effect. It served to connect us with the four priests of the new San Francisco diocesan Spanish mission band. Some of the priests who became aware of the Mexicans working in

the fields became concerned about the complete neglect of their spiritual welfare. When they brought this to the attention of the Archbishop, he responded by appointing a Spanish mission band of four priests to work with the braceros by visiting them in their camps and attending to their religious needs. Then one day one of the professors of the diocesan seminary organized a set of talks in order to help get the new Christian Family Movement going in the diocese. He got three speakers to come and share things about the Movement for the seminarians and the priests. The founders of the Movement, Pat and Patty Crowley gave the first talk. They, of course, talked about the Christian Family Movement and its importance to Catholic families. Then the Johnston's, parents of twelve children in San Jose, both with college degrees from Stanford, gave their talk. Finally, we gave a talk about the economic pressures on families. But Fr. Munier gave us only eight minutes to relate our feelings about a complicated topic. So I opened our talk by saying, "It is not fair that after listening to you priests for thirty-three years, that we only get eight minutes to give our side of the story." After the laughter subsided, we talked about family economics. We focused on the cost of the American debt to families. I explained that the debt was costing each and every individual about 1400 dollars, now it must be near 10,000 dollars. Thus our family, twelve in all, would have to pay 16,800 dollars! Of course, we would not have to pay this directly but indirectly we would through higher prices and higher taxes. Fr. Garcia was working with the Mexican-Americans in the Berkeley and Richmond area and invited us to help him with his mission since we were still living in Berkeley. We were only too happy to participate because it would give our children a much needed exposure to the reality of poverty faced by the Spanish speaking families.

One example, we started visiting and praying the rosary with a family living in Richmond. I always took one of our children with me so that they could meet the Spanish speaking people. My knowledge of Spanish was very meager but somehow I managed to communicate. The father of that family worked for a company that made cast iron bathtubs and he received very little in pay for the heavy work involved. One day I went to visit him at work to see personally the conditions in which he had to earn his salary. I was shocked. Here he was grinding away with a metal grinder on the inside of the bathtubs preparing them to be enameled. The dust was everywhere and even though his mouth was covered by a mask, I was sure that he still was inhaling the small metal particles.

The worst part was the deafening noise made by all the other grinders. It was pathetic, but what else could he do. He had only a limited education and could not speak English. Of course, Americans would not and could not do such hard labor, so it provided an opportunity for him to support his family. Thus we participated in the Spanish Mission and carried on even after we left Berkeley when our debts were paid off and returned to Aptos for another try at farming. We joined Fr. Garcia as he went out to local camps for the Braceros. We hope that learning about the meaning of poverty was a beneficial thing for our children. It certainly was for me and I am sure that it influenced us to go to Mexico in the near future as a missionary family to try and serve the poor.

In the meantime we did a little local missionary work by starting up Christian Family Movement groups in our diocese of Monterey-Fresno. This had little to do with poverty because the groups were made up mainly of middle-class parents who had decent jobs. It was a most enjoyable experience and this participation was exceedingly helpful for our spiritual development. There are many reasons for this. The first being that scripture and the gospels were presented to us and other couples in a simple but profound way. Although we were familiar with the gospels of the John, Matthew, Luke and Mark, this was the first time that we discussed them did with a group of other Catholic families. The sharing of one another's feelings and interpretations was good because we could learn from one another.

The second reason was that the effort to have families not only discuss scripture but act upon it by being of service to others outside our little group. We were all convinced that it was time to act and the Movement helped us think about the situation around us and do something about it. Some of our actions were kind of boy scoutish but nonetheless we were reaching out. More important, these little actions led us to more profound actions such as going to Mexico as a Christian community during a summer vacation.

The third reason, and the most profound by far, is that the Movement's basic mode of spiritual development is the same as a Christian community. It starts with the formation of a Christian community by bringing together a small group of families. They study and share scripture as a community. Then the group reaches out to be of service as a Christian Community. That is why the poor of Latin America are embracing the movement of Christian Basic Communities. The poor are eager to work on their social problems as a community. The Movement is still active here in Mexico among the working poor. In North America, the middle class are so

involved in struggling to stay alive that they do not have five minutes to devote to their spiritual development let alone belong to a movement concerned with social justice. Also their religion is based upon individual salvation rather than as members of a outgoing Christian community.

We learned about this from personal experience. When we went to San Bruno, in California, to help the Pastor to form small church communities among the working people, we were completely unable to do so. This was despite announcements at all the masses, a one week retreat during lent, handing out leaflets and going door to door. However, not one family responded by showing up at the scheduled meeting! That just shows the tremendous difference between the early Church and the modern North American Church. There is very little missionary spirit in parishes and very little formation of small basic churches.

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In the early church the whole focus of St. Paul, St. Peter and St. James the rest of the Apostles was the creation and support of Christian communities. They organized communities all over the Roman Empire despite the terrible opposition and obstacles. In the end all they received for their labor and sacrifices was persecution and death! But, in turn they obtained the ultimate reward of being with Christ forever and of giving to us this precious heritage.

OUR FIRST MISSION TO MEXICO

Legaria, Mexico City

1959

We became enthusiastic about our activities in the Christian Family Movement and kept starting up new groups in our Diocese of Monterey-Fresno. Besides, we met regularly with our local group in Aptos and went to the yearly conventions in Notre Dame. We usually drove from California to Notre Dame, Fr. Garcia and I sharing the long drive. Fr. Garcia had suggested at one of the meetings that the Movement take on some sort of a national project. I thought that was a wonderful idea because I was thinking of how we could inject the missionary dimension into the Movement. So we decided to talk to Pat and Patty on our way home. We took time to visit the Crowleys, despite being hosts to hundreds of visitors and having foreign students and adopted children living with them, were so gracious to us all. They were so hospitable that they made you feel that you were the first and only visitors. I then told him about my idea for a national project. We would go down to Mexico for a missionary project. Pat was very enthusiastic about the idea and

told me, "Mario, Patty and I are going down to Mexico to help them start the movement in their country. While we are there I will tell about your idea and see what they think."

Then when we left Chicago to head west we had a hard time finding the right highway to get us home. I was doing the driving and Fr. Garcia the navigating. Then we finally found a huge 20 foot sign telling us to turn right onto Highway No. 30. Fr. excitedly turned towards me and said, "No, Mario, that sign is wrong! Keep going straight." Of course he was wrong and we wound up going around in circles.

Encouraged by the support of the Crowleys we waited anxiously to hear a positive reaction from the Mexican movement. It was not long in coming. Then we discussed it with our group in Aptos. They thought it would be a good idea and we soon made plans to go down in the summer of 1959. The Johnstons, whose wife was a tutor in our home school, said they would go down to Mexico with us on the mission. In addition, one of the members of Fr. Garcia's Mexican-American groups, the Ramirezes decided to go along with us. This was good news because we would have at least one family who could speak Spanish. We made an interesting group for the mission. We had sixteen children at the time. Then there were Johnston with one and the Ramirezes with two. At the same time we took along Enrique Barrera, our bracero friend, so he could go down to see his family. We had our old surplus bus and towed along our newer Volvo station wagon.

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We departed from San Francisco so that we could get a bit of a send-off and blessing from Fr. Garcia and Fr. Sammon who was a chaplain to one of the CFM groups. Now Fr. Sammon was a priest who believed in being well organized, well financed and, most of all, well trained before taking on any difficult projects. When he saw us in our old bus with all the young children and babies, he became a bit disturbed. He shook his head and exclaimed, "Mario, you just cannot go this way! You will ruin everything!"

While it was true that we had no formal training to be foreign missionaries and had not taken any courses in theology, we had been well prepared by the practices of the

Christian Family Movement. In addition, we had years of study and education in philosophy and theology. I also was convinced that our work with the Spanish Mission Band and with the braceros added enough knowledge to go to Mexico. And, although we did have much money, we had raised about a thousand dollars

when I cooked tons of spaghetti for a fund raising dinner one weekend. Also, what Fr. Sammon did not know was that I had already gone down to Mexico in advance to make proper preparations for the mission. The leaders of the Mexican CFM were a bit hesitant by my unusual request but when their chaplain, Fr. Marin, S.J., thought it was a good idea so they agreed that we could come down on an exploratory mission.

Fr. Sammon's objections shook me up a bit but did not deter me for long. I knew that it was not going to be easy to carry out a successful mission, especially with so many children. But we would try our best and leave the rest up to God, Besides, we were already packed and determined to keep going despite any opposition- especially those put in our way by the clergy. We thus waved goodbye and left for the long two thousand mile trip to Mexico City.

We believed that our mission was needed to find out if the Catholic family had a role in going into foreign missions. At that time only priests and religious orders were the only ones going out to foreign countries. We thought it was time that lay people and families explore their role in this vast work of our Church. In addition, we personally wanted our children to become exposed to other cultures besides the American one with all of its luxury and prosperity. In the end the mission served its purpose. Our children were able to see the meaning of poverty with their own eyes. Although we could not speak fluent Spanish we were able to communicate with the families immersed in poverty through the language of love. Love overcomes all barriers. In fact the presence of our children helped a great deal for us to reach out to the Mexican families with their numerous children.

In the meantime, Fr. Marin had arranged a mission where we could help them establish their new vocational training school in the heart of Tacuba. The Jesuits of Mexico had decided that it was also time for them to get closer to the poor. At that time the "preferential option for the poor" was beginning to make the rounds of the religious orders. Thus the Mexican province had withdrawn from their work of educating the children of the rich and began taking up missions that would be of service to the poor.

It took a great deal of courage for Fr. Marin to have us get involved in their mission when we had so many children with us. I'm sure that some of his fellow Jesuits had questions in their minds when they were informed about our participation. Yet there was Fr. Marin greeting us with a broad smile upon our arrival. I have always admired him for his commitment to the poor - as well as his enthusiasm for our unusual mission.

As for a place to live as we worked in Legaria, where the vocational school was

located, one of the CFM families had a vacant apartment that we used. They borrowed enough bunk beds, sixteen in all, for all the children.

Making fifty beautiful and sturdy wooden chairs did not really make a significant contribution to the new trade school being built by the Jesuits for educating poor fathers, fresh from the countryside. However, our presence from another land while using the wood working machines we had brought with us to educate new workers in a trade did inspire some couples in the newly formed Movimiento Familiar Cristiana in Mexico City to reach out to their own poor. Some of them went to help the peasants get water and roads in remote rural area. They, in turn because of this reaching out, became influential members of that wealthy sector of Mexican society.

Some of the wives were so impressed that an American CFM mother, in addition to having a large family - without any servants -was willing to participate in a project for the poor of their country. That is, until they found out that she had only brought three of her dresses with her from states. How could they know that all the extra luggage space was taken up by a large washing machine that was filled inside with candy to be distributed to the poor in small towns on the way down to Mexico City? We left for home convinced that the family, undoubtedly because of the children could be of service to the poor in other countries and I began planning how we could to return the very next year.

When we gave our report to the Notre Dame convention on the way home, some two thousand miles out of the way, it was received with applause by the convention. Only God knows how we paid for the extra gasoline for the bus which only got three or four miles to the gallon. Pat Crowley, then served to encourage us even further when he informed us that a group of Catholic Yale students, wanted to do something positive for the poor in their summer vacations. Then he asked us to organize a mission for them in Mexico in 1960.

A SCHOOL IS BUILT ON A GARBAGE DUMP

ACTIPAN, MEXICO CITY

1960

With that future mission on my mind it did not take long for us to make the decision to quit working at the Lab in Berkeley. It was a wonderful job, even though the salary was not that exciting. It was interesting work building atom smashers and working on hydrogen bubble chambers. The people were wonderful but I just did not feel called

to be a soldier of science.

So I resigned, collected my pension money so that we would have something to live on as we went on our next mission. Feeling it was important to do a better job of organizing the project we headed back to Mexico three months in advance of the arrival of the Yale Students. If we were to follow the principles of doing what the poor wanted, instead of what we thought they needed, it was important that we take time to consult with the Movimiento on the type of project that we and the students should carry out.

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At that time there were only Catholic schools in Mexico for the rich. Consequently some of the members felt that a project that would contribute to the Christian education of poor children was the best thing that we could do. . And they knew just where it was to be built - on a garbage dump in the barrio of Actipan. Twenty years later the poor squatters were evicted from the land because being in the heart of Mexico City it was very valuable land. The school was torn down so that a huge department store could be built.

We had used some precious California redwood to build the two room school and I often wonder what happened to the wood. It cost us dearly to get the wood down to the project even though the sawmill donated the lumber. Rick Mielbrecht got a hold of an old used truck to transport the lumber into dumps had no electricity or running water. And when it rained, despite the fun for their children who loved wading in the puddles, made the barrio full of mud puddles. The result was that some of the students returned to Yale and changed their careers. One even entered the seminary and became a priest. Another went to Venezuela, despite his father's objection, married a South American and became engaged in social work for the poor.

But not all were changed by the experience. I'll never forget how one of the students reacted, almost angrily, about my criticism about capitalism and its being a cause of poverty. I told him, "I did not think a Catholic could be a Christian while he was a capitalist." He retorted, quite sharply, "No, Mario you have it all backwards. You can't be Christian unless you are a capitalist!"

We never heard again from him but some of the students were so impressed by the project that they wanted to do something like it again the next summer. So a committee of students went up to a rural parish and made arrangements to carry

out another project.

This was one of the lasting fruits that came from the Actipan school mission. It led to a movement where college students came down to Mexico every summer to serve the poor. For awhile at least a thousand students did that each summer. It soon tapered off, however, as the events of the sixties when the support given to give freedom to the negroes in the United States became a more favored activity. The impact upon the Mexican students was felt when I suggested that we have a reciprocal project for them in California. After all, the Mexican people had been so hospitable and generous to us that it was only fair that we do the same for them. The Mexican students were quite willing but their parents, on the other hand were quite skeptical. They did not believe that their sons could ever work with their hands which were eve softer than those of the American students.

So, when we returned to our home in California I immediately went to see our Bishop and asked him if we could do something in our Diocese. It eventually turned out that fifty Mexican students came up to build a new church in Fowler that they designed and constructed with their own lily-white hands. As far as I can tell, it is the only instance where some Mexican people have ever come to the U.S. to do something for our poor.

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MEXICAN STUDENTS HELP THE POOR IN THE U.S.A.
Fowler, California

1961

If you should ever go to the fabulously fertile San Joaquin Valley in California, you should visit the beautiful Catholic Church in the little town of Fowler, just ten miles south of Fresno. The astonishing part of the whole mission that built a beautiful church, besides its beauty, was the way it was built. It was built with love. Love shared by our many friends on weekend work parties.

We moved over to Fowler where the pastor found a little house across the street from the building site that we could rent. Then we made arrangements so that the

oldest four boys, Emmanuel, Michael, John and Joseph, could go to the Catholic High School in Fresno. This, of course, included persuading the principle to accept them because they had been taught at home. Next, we talked to the people in Fowler to explain what we wanted to do so that we could get their essential cooperation. We could not possibly succeed if they were opposed to the project. Finally, although the Bishop was willing to pay for the building material, we realized that we had no funds for feeding the students. Fortunately, the Parish had a large hall where the students could sleep. I then approached a milk company to ask for a donation of milk. Providentially, they liked the idea and soon we had milk delivered to the hall every day. As for the rest of the food, God provided enough to keep the Mexicans from starving through small contributions from the Pastor. Once we poured the cement foundations and floor slab we erected the beautiful laminated wooden arches for the walls and the roof. Although the digging was much harder for the Mexicans than it was for the Yale students, they managed to keep at it. Jaime Benet, was the one who persevered the most and his example was an inspiration to the rest of the Mexicans.

The weekend work parties carried out with many of our friends were wonderful community affairs that served to inspire the Mexicans students even more. In addition, the parishioners pitched in to help. Our boys were now old enough to help by taking the nails out of the lumber and sweeping up the debris left by the workers. Another parishioners, Marvin, had his boys came to help as well. The nice thing was that after "work," they went over to play baseball and have fun.

A profoundly beautiful thing happened when Luis Magana, a grape fanner in the Parish, started contributing his skills to the building of the church. He started by welding simple braces needed for the building. I was then inspired to ask him if he could make a crucifix for over the altar. He calmly responded that he could give it a try and one day brought an amazingly beautiful welded Christ on a steel cross. Then, enthused with his ability to make such artistic contributions he went on to carve life-size stations of the cross in the huge solid redwood panels that made up the walls. Again God provided when our friends who owned a sawmill near Santa Cruz donated the large and valuable redwood lumber slabs.

That is the marvelous thing about community building projects - especially for those in need was the participation and involvement of friends and parishioners. And the common commitment created a special loving sense of Christian community.

At the main entrance and side entrance we designed huge stained glass panels. This gave our family a nice opportunity to make their contribution to the building of the church.

Then our children helped by breaking and chipping the inch thick pieces of colored glass so that they could be glued together with epoxy. When you visit the church take a good close look at the stained glass work. It is truly impressive for a bunch of amateurs who had never done stained glass windows before.

When the Bishop came down one day to inspect our labor he was astounded at the creative art work. He turned to me and said, "I never knew you were such an artist." (I wasn't but our friends were.)

Naturally the project, what with the Mexican students and the art work, brought us a good deal of publicity. The students were interviewed for television programs up in Fresno and newspaper reporters came as well.

In the meantime the Pastor had been changed. He was transferred to another parish and a Maryknoll missionary priest was brought in to take his place. The change, however, was more than a casual and ordinary administrative affair because it introduced some severe problems for us.

At first he was quite cooperative but then things began to change for the worse. It finally got to the point where he wanted us to leave so that he could finish the project - his way. I will never really know why this came about. Was it because he became jealous of the publicity? Or was it because he did not like a layman carrying out the project? Who knows? But when he asked us to leave, I decided to go see Bishop Willinger to try and obtain his support. I took a couple of the students with me one Sunday afternoon and found him at his residence.

"What can I do for you," he asked curiously.

Noting that he seemed to be open, I quickly replied, "The new Pastor wants to take over the project and to send the Mexicans back home and want us to return to Aptos."

"And why did he do that?"

"I don't really know but I think he is tired of having amateurs do the work and wants to finish it with a professional building contractor!"

"And what do you want to do?"

"We want to finish the project. The Mexican students definitely want to complete the mission. And I don't think that we should disappoint them."

After thinking a while he replied, "Well I think that you should. Go back to Fowler and tell the Pastor that I want you and the Mexican boys to finish the building."

After we left him I thanked God for his backing and support and enthusiastically shared it with the waiting students.

There is a good deal of unity within the Catholic Church - especially among the people who just go to Mass and are not active in social justice or in other forms of

outgoing activities. Among the activists (even in religious orders as well) there is a significant and disturbing amount of disunity. Oh, everyone agrees on our overall mission or our objectives. There is very little dissent along these lines. But, in terms of the way to achieve the aims is quite another matter. Almost each individual within the group has their own opinion as the best way to carry out the mandate. This leads to a great deal of division and surely has been the cause of so many groups splitting off and forming their own churches.

In our case, we did not let the difference interfere with the completion of the church building in Fowler, Nine months, however, passed before we reach our goal. In the meantime, we had some Mexican visitors. They were the Carlos Urquiza family. They and their two brothers owned a large hacienda on which they had three dairies with literally thousands of

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milk cows near the city of Queretaro. They had heard such good reports about the Fowler project that they just had to see it for themselves. They wound up being so impressed that they invited us to come to their hacienda in order to organize a cooperative for their peasants.

According to our principle of responding to invitations, we told them we would come as soon as we had a bit of rest at home.

BACK TO THE EIGHTEENTH CENTURY

Obrajuelo, Mexico

1963

As soon as we arrived at the Urquiza hacienda we looked for the owners to tell them we were ready to help them be of service to their farm workers. We could not find Carlos but instead only his older brother, Manuel. He had a shocked look on his face when he saw our bus with all of our children inside. Fortunately, because he was educated in the U. S., he was able to speak to us in English, and he asked, "Didn't you get our telegram?"

"No. What telegram?" I replied curiously to know the reason for his apparent surprise. "We never received any telegram."

"Oh my goodness. It must have arrived at your home after you left."

"And what did you say in the telegram?" I asked.

After pausing to find the most polite words that he could, he answered, "We have changed our minds about having you come to work here and sent you the wire to notify you not to come." Then seeing my surprised and disgusted look on my face, "But that is alright. Let's see if we can work something out.'

I felt really upset because it had been a very difficult and long trip to reach Obrajuelo. What had happened on the way down was that when reached at the coastal city of Mazatlan, the entire family, except Michael and myself, became terrible ill with dysentery. Somehow, from either the quick dip in the ocean surf or from eating some Mexican bollilos, all of the children and Estelle became desperately ill. Michael and I were kept busy for three days emptying their vomit and excrement into the sand of the beach. Then, even Michael became sick and my stomach felt uneasy as well. When that happened I realized that the situation was very serious. So I rushed town to the city to find a doctor. Providentially, he prescribed some black, charcoal like medicine that cleared up the diarrhea immediately. Before long we were able to resume our trip to Obrajuelo. When we arrived there it was like going back to the eighteenth century. Peasants were out in the fields weeding with their bare hands. The foreman was supervising them from the saddle on his horse. Oxen were still plowing the land with old fashioned plows. The only thing that was modern were the Mercedes-Benz cars that the owners used to commute from their homes in Queretaro.

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The hacienda once had made alcohol from their crops of sugar cane and so we were housed upstairs in the laboratory instead of the roomy and more comfortable mansion of the hacienda. Carlos told us that if we did live in the hacienda, they were afraid that that their workers would identify us with the owners.

The lab was a strange, cold and crowded place in which to live – but we made do. It was so small for us with so many children, we were then up to a total of seventeen, but for the owners it was the least expensive way to give us housing during our stay.

However, when the third brother of the owners, who lived in

Mexico City and who was not involved in the management of the hacienda, learned that we had arrived, he immediately insisted that we be sent back home. Manuel notified us accordingly and we thought that would just be the end of our mission. Estelle and I thought about their decision and instead of complying with their wishes we asked for a meeting with all of the owners to discuss the matter.

Fortunately, I had talked to the workers directly about the decision of the owners. They quickly informed us that if we left, that would be the end of our mission and that nothing would be done to improve their situation. Armed with that information, we became convinced that we just had to stay and not leave.

When the meeting took place, Manuel once again informed us that we had to leave. However, I believed that his brother, Carlos was reluctant to go along with his two other brothers because he was the one who had invited us back in Fowler in the first place. This was evident by the look on his face. When they were finished explaining their side of the story, I firmly told them that we wanted to stay and carry out our mission. But, if they insisted, after all it was their hacienda, I told them that I had no other option but to inform the members of the Mexican Movimiento that we were being sent away and why. Confronted with the news that would most likely embarrass them, they hesitated a bit before they finally consented to let us stay. But, they told us that we speed up the progress of the work and leave as quickly as possible.

Although the owners originally wanted us to organize a sheep cooperative for their workers, we knew that we should first check with the workers to find out their felt needs. Since cooperativism in Mexico was still unheard of by the poor, the workers were not very interested in forming a cooperative. Instead, they said that what their children really needed was a new school. As it was, they were being taught by two nuns in an ancient and inadequate two room storage place.

Fortunately, the owners finally agreed to the wishes as expressed by the workers and we soon began the work of building a new school. Providentially there was a new government program for the building of new schools. It declared that the government would furnish the building materials as long as the local community provided the necessary labor.

The project eventually turned out to be a beautiful example of mutual cooperation. The owners donated the land and the cement for the foundation. The government furnished the building materials and the workers provided the manual labor. And, we, as missionaries, contributed the motivation to overcome the traditional division between the workers and the owners. In so many cases that is the greatest value of missionaries from far away. They are usually unaware of the divisions within the local community and just plunge right in with their naive innocence to overcome the historical obstacles. Our own boys, especially the oldest, really enjoyed helping to build the new school by climbing up on the roof structure to bolt the steel rafters onto the framing of the walls. The children really derived a great deal of pleasure from it and the workers, as they worked alongside of them, had fun trying to learn English. After work, they all took time to recreate by playing baseball against each other. We had just enough boys to make up a complete baseball team.

In Obrajuelo we experienced our first real problem of discipline with our sons. Emmanuel, our oldest son, did not have any of the feelings of joy and satisfaction out of our missions. I guess that he wanted to get back home to California or was tired of being home schooled. At any rate, he was found missing one day and we were shocked to discover that he had left without our permission. Later on we learned that he had hitch-hiked to get rides and even managed to get across the border without the usual documents and passports. It was absolutely astonishing that he could travel the distance of some two thousand miles without any money and very little knowledge of the Spanish language.`

After this unpleasant event, Estelle resumed the home schooling of the children up in the alcohol laboratory where the children did their school work on the lab tables. We were grateful that home schooling gave us the opportunity to travel and to carry out our missions. We were also grateful that our missions served so well to educate our children about other cultures other than the American one.

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One little example of how this was adding to their growth and development. Louise, was only two years old at the time and Estelle was still breast feeding her in order to prevent her from getting any disease while in Mexico. One day Estelle met one of the mothers of the workers who had just given birth to a set of twins. Both of the babies were becoming undernourished because the mother did not have enough breast milk to feed them both. Estelle wanted very much to help the new babies and offered to take one of the twins and breast feed him. But first she had ask Louise if she would go along with the idea. Louise, in a most mature way, agreed to sacrifice for the good of the baby.

Soon we finished building the school much to the relief of the Urquizas. The former nun who had been teaching the children then left Obrajuelo for another important request. As a result, the local government took over the responsibility to furnish the needed teachers. We and the Urquizas, however Catholic teachers for the children. But....finding Catholic teachers willing to work in a rural and isolated school became a huge problem that even the Urquizas could not solve. The prospective teachers would have to live with the workers in the houses of the community alongside the main buildings of the hacienda. This meant living in a small room without running water of flushing toilets.

We even asked our Movimiento friends if they knew any young people who would be the teachers but they could not

find anyone who would be willing to put up with the primitive living conditions even though it meant real service to the poorest of the poor. Instead, they wanted to work in city schools where they would have all of the modern conveniences. Sometime later when we returned to Mexico, we learned that the left wing government teachers had solved the problem by willing to go to Obrajuelo and be the teachers. And this was at the time when Mexican catholics were stridently working to keep Communism from taking over their country. They never ever realized that the best way to do this was by serving the poor such as those that lived and worked in Obrajuelo.

As much as we would have like to continue to help the workers with their teaching problem, we had to keep our promise to the Urquizas about leaving as soon as the school was finished. So we left for home to give our own children a little rest from our missionary projects.

After five years they really deserved it.

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OUR EFFORTS TO FOUND A MISSION TRAINING CENTER

Malta

1965 - 1966

We, and especially the children, were happy to return to our peaceful paradise nestled among the huge redwood trees of Aptos. Quickly we resumed the routine of home schooling by gathering around the kitchen table with books, pencils and paper.

To support the family I found an challenging job in the government's "War on Poverty" recently established to continue the policies of ex-President Kennedy. My resume, of working with the poor and doing community development, easily obtained a position for me to organize small groups of low income residents in Santa Cruz County. Despite the economic prosperity of California there was still a small percentage of marginalized people living below the poverty line.

At first the Director was pleased with my ability to quickly get some small groups organized throughout the entire county. And, it was not an easy task because the poor in California had never been organized in the unique way that the program desired.

The War on Poverty had for its aim the organization of the poor not only as beneficiaries of the program but also, and what was more important, as decision makers in the carrying out of the program. The program had a unique vision in which the poor had a meaningful part in the program other than being recipients of the normal benefits for the poor.

And this is where the Director and I parted company. He, being a Masters in Social Work, emphasized the former while I insisted on the latter. So he asked me to resign. It was another example of good coming out of misfortune. I was able to find work as a community organizer consultant with a firm that carried out assignments to promote the participation of the poor throughout the entire U.S.A. Soon I was traveling all over the country advising program directors and the poor on how they could and should be participating in the decision making process of the War on Poverty. It was an exciting period of my life and it was rewarding to see how the poor, who knew best what they needed, could make" meaningful contributions to the alleviation of poverty and were not just humble subjects of a government program run by educated bureaucrats.

However, despite the challenge, it was still a government program and without any spiritual dimension. I longed to work with the poor so that they would have an opportunity to integrate the spiritual dimension into their economic and community development. We discussed the matter and came to the conclusion that perhaps we needed to found an international training center for other families interested in the same idea. We not only believed that the family had an important role in the missions but that other families should be able to have the same privileges and spiritual development that we had received.

We felt that the best place would be in Rome. In the sixties, what with the exciting Vatican Council going on and opening the windows of the Church, Rome was full of people with great ideas to reform the old stultified activities of our Church.

To be consistent with our participation principles, we discussed the idea with the children who were now old enough to have a voice in the decision making process of our family.

They agreed but on the condition that we go with sufficient financial security so that we could do better than just live on God's Providence. It reminded me of Fr. Sammon's requirements before we departed for Mexico!

So we went out to work to raise the money. I kept working with the War on Poverty, the family made some more stained glass windows and doors and afterwards the children and

we went out into the nearby fields to earn the rest by picking strawberries. In addition, Cardinal Ritter of St. Louise contributed a thousand dollars.

Amazingly enough we were able to find a passage on an inexpensive ocean liner going to Europe - and this included the Volkswagen Combi that we used to get to New York from California. The ship was full of young students going to visit Europe and included the famous Mario Savio, the first organizer of the student protests back in Berkeley. To further educate our children about the student protest movement, I arranged for him to explain his mission in life to the children during the voyage.

We landed in Brussels and decided to visit Christian Family Movement members in England and Ireland. One of the Irish couples arranged to have us give a talk to the seminarians in a seminary just outside Dublin. At that time it was very unusual for the seminary to have a woman as a speaker. This was always reserved for male priests and bishops. When I learned this I asked the rector after we finished our talk about our missions in Mexico, "Are we the first couple to address the seminarians?"

He thought for a while and then smiled as he answered, "No, you are the second."

Curiously I then inquired, "And who was the first?"

"John and Jacqueline Kennedy!"

We took advantage of the trip down to Rome to educate the family about Europe by touring a bit through France and Spain, as well as Italy. When we reached Rome they had a great time with the seminarians studying in the North American College.

Then we explained our desire to found a center in for missionary families in Rome, to our friends, the Criconias and the Bergamos. However, they strongly advised against it. They agreed that Rome was an excellent place because of the many religious orders and Vatican contacts. Nonetheless, they told us that we could not possibly survive in Rome because it was such an expensive place in which to live - especially with the size of our family and such limited resources. They strongly believed that we had to be prudent and practical and choose some other place. Reluctantly, we took their advice and decided to go down to the Island of Malta where we were told that the cost of food and housing was much lower. Another advantage was that the people there spoke English.

But before we left we visited Cardinal Ritter who was in Rome participating in the Vatican Council. During the visit he suggested that we visit Pope Paul the Sixth because it might be good for the Pope to meet such a large and interesting family. The liaison priest was none other than the famous Msgr. Marcinkus. He met us at the huge front door of St. Peter's basilica and led us to a side altar where the Pope received the people for the papal audiences. Wisely, the Monsignor put us at the end of the line, just behind Imelda Marcos, the wife of the President of the Phillipines. He did this so that we could have more time with the Pope. The Pope was very gracious and gave each child a medal and a rosary.

Then we had the usual picture, taken by the Vatican photographer, with Pope Paul VI sitting in the middle of our family. Now it hangs proudly on the wall of our cottage in Malinalco, Mexico.

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After that we headed down through Sicily and across to Malta on a ferry boat. A Maltese priest arranged hospitality for us, first at a retreat house, and then in an unused young people's Catholic social action hall. This was located just a stone's throw from the very bay that St. Paul had been, in ancient times, cast upon the shore in a storm that wrecked the vessel.

As great as the Maltese hospitality was, it was not enough to help us survive. I made various trips to Rome to film the on-going Vatican Council II in the hopes that a movie might support us until the training center was established. Unfortunately our meager funds ran out before we could get any income. Upon hearing about our straits, John Bergamo became upset with the fear that we would run out of food and starve to death. He immediately began seeing some of his Italian bishop friends to get us some financial assistance. The bishops just could not understand how we could bring such a large family over to Italy on such a crazy idea for a family missionary training center. They firmly believed that the role of Catholic parents was to work at jobs, support their families and send their children to schools instead of wandering around the world trying to be missionaries. That was for priests and nuns, not lay people. So they told John that they would help but just to get us back home to the United States - where we belonged.

Before leaving for Genoa, our port of departure, we had enough time and had money left over to take the children on a tour to see the countries behind the Iron Curtain. Before leaving Europe we wanted them to be made aware of what life in Communist countries was like. Off we went to visit Yugoslavia, Hungary and we even tried to get into Russia. But we had no visas to enter Russia and our system of getting transit visas at the borders of the other countries did not work. At the other borders, the guards took one look at our Combi full of children and, with a curious question in their minds as to who we were, would nevertheless let us cross their border. They waved us through with no problems and with lots of smiles and laughs. But this did not work with the Russian officials. They insisted that we had to have prior visas.

Nonetheless, the trip served to educate our children about the people living under communism. (Something they would never get out of a school textbook.) We did not see any poverty but the people wore grim looks on their faces similar to the people in the U. S. who lived through the great American depression of the thirties. Once we

stopped to film some peasants working in their fields with our movie camera. When they saw our camera (they must have thought that it was a gun) they fled for their lives into the nearby forest.

THE LOCAL MISSIONS

Hollister and Oakland, California
1967

A consistent criticism of persons going out on foreign projects to help the poor was that there was plenty of poor people at home that needed to be served. The critics believed that it was more important that we work in our own country instead of traveling all over the world to help others. We were subjected to that as well.

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While there is some validity to this, people at home do not fully comprehend how much more fortunate the poor are in the United States than elsewhere. They, in fact, do not understand what the poor in the Poor World have to go through. In addition, the American poor, and we admit that there are plenty of them, (what with twenty to twenty-five percent of children live in working families that are below the poverty line) at least have a safety net. They have health insurance, employment insurance, social welfare and most important of all, the seniors have old age security. In Latin America the poor have absolutely no safety net. If they have no jobs, they have nothing to keep them from falling through the cracks – except perhaps by sending their children out to sell gum on street corners.

Our children began to feel the same way. Although they have been great about giving us our freedom to work in Mexico and not complaining about it, they preferred that we quit working in Mexico and stay at home where we could be better grandparents to their children. While we sympathized with their feelings (and it is not easy being away from our family) when we see the huge difference between the lives of our grandchildren and the children in the Poor World, we are convinced that we are much more needed in the Poor World. Besides our grandchildren have everything. They have the very best of food with all kinds of meat, vegetables, fresh fruit and ice cream. They have so many toys that there is no more room in their closets. They wear the best clothes including one hundred and fifty-dollar running shoes. Not all grandchildren

have their own cars, but lots of them do. The children of the poor have nothing but tortillas with a bit of salt to eat.

Nonetheless, after six years of foreign work (with no visible source of income) it was time give our kids a bit of a rest. But, we would not give up serving the poor altogether. We had to do something about the problems at home as our critics suggested.

We resumed our involvement with Fr. Garcia who was now stationed in a parish in Oakland that included a black ghetto. We went up there and organized "block cleanups." So we decided to do them in Oakland where, together with the resident Afro-Americans we would sweep up the streets and put away the garbage on their vacant lots. Although cleaning up someone else's garbage is the work of saints, there was lots of fun as well. Our children had a good time with the ghetto children and the CFM families and playing games with them after the work was finished.

One lasting memory; as we prepared to leave for home, one of the fathers (and I'm sure that he was very poor) handed me one dollar bill to further our work in other projects.

Over in Hollister, the home of our friends, the Warrens, we organized similar cleanups in Mexican-American barrios. Many of the Christian Family Movement families joined us and the Warrens. Altogether this was a happy experience for us - even for the reluctant teen-agers. The streets and vacant lots were so filthy that it took outsiders, like ourselves, to motivate the residents to have a general cleanup. And, believe it or not, the motivation lasted. We, over the years, have often passed by the neighborhood on our way to the San Joaquin Valley. And, when we looked at the place where we had worked, we were glad to see that the barrio was still kept clean by the residents.

WE MOVE TO CANADA

1979

We were very happy living on our little homestead in California. Besides the beautiful place in which to live with the running water in the creek, we had built up a wonderful network of friends. The home schooling was going well although the older children were sent to the local Catholic high school. They were growing up healthy and beginning to mature as they helped with the chores on our little farm.

Best of all, we were able to share our place with many of the poor families and youth from the Fr. Garcia's parish in Oakland. There were many guest filled weekends where CFM families came down to Aptos to celebrate Mass with their chaplains and share their experiences. These family gatherings, however, brought about an unpleasant confrontation with our own Pastor.

He had heard about the celebrations of the Masses with outside priests and began to think that we were forming an independent parish. When he was editor of the Diocesan newspaper he was quite liberal and had become a close friend through the articles he kept publishing about our family and our missions. However, now that he was a pastor he had become a bit more conservative and therefore could not allow any radical activities within his parish.

One day his assistant came over to our home for a visit to notify us that we had been excommunicated by the Pastor. Obviously, this was shocking news because we could not understand where we had done anything wrong -especially anything that amounted to heresy. We circumvented the problem by going to Mass.

But as time went by I believed that I should go and confront the Pastor over the whole affair.

Soon we were sitting together in the tiny modest reception room of the rectory. Then I spoke up, "Father can we talk about this excommunication that you imposed on me and my family? I came to ask why you did such a serious thing to us."

Father usually wore a smile on his face but now was quite somber as he replied, "Well, Mario, I heard about all the masses you were having said on your farm without first getting my permission. So I began to believe that you were trying to start an independent parish. This I could not accept so I had no choice but to excommunicate you."

I countered quite somberly with, "But why did you not tell us this and we would have been glad to ask for your permission. After all we could not see where we were doing anything heretical. We were just celebrating Mass with other members of the Christian Family Movement. The Movement is a perfectly good Catholic organization and is even recognized by our Bishop."

"Yes," he responded. "That is true."

I was close enough to him to notice that a few tears were beginning to form in his eyes.

With that I continued but with much more sympathy for his position, "Father let us make peace. We promise not to have any more Masses said on our property without your permission."

Relieved, he announced, "Alright, on that promise I will lift the excommunication."

We rose from our chairs and shook hands in a much more friendly spirit than when I had arrived. I returned home to give the good news to the family. I learned later that an ordinary priest cannot excommunicate any person. That action is reserved only for bishops.

This unusual affair was quickly overshadowed by the problems we encountered with the local draft board. With the great need to find young people for the Vietnamese war the local draft board wanted to draft of our sons - and we had thirteen sons to worry about! We were opposed to the stupid and immoral war taking place in a foreign country. Our oldest sons, Emmanuel and Michael, were over twenty. They did not agree with our stand and instead they volunteered to go into the armed services. Fine. They were old enough to make that decision. For the rest of our sons, however, (who did agree with us) we had to take another course.

There were a lot of other local young men who were conscientious objectors to the Vietnamese war and thus some members of the Quakers held weekly sessions to help them understand what conscientious objection was all about. I went with our sons to these weekly meetings so that they could learn more about conscientious objecting.

It was not long after Benedict turned eighteen and received his draft notice from the Santa Cruz County Draft Board. We immediately filed an appeal on the grounds that we were pacifists and therefore he was entitled to the conscientious objector status. The Board, or I should say the principal secretary who was making all the decisions for the Draft Board, promptly rejected the appeal. In the late sixties not as many Catholics were opposed to the war as there are now.

The Catholic tradition in America was to be patriotic and serve in any war when the country needed soldiers. This is true because in the early history of the U.S.A. the Catholic religion was new and the Church wanted to be accepted. It was only little by little that Catholic lay people, priests and nuns (such as the Berrigan brothers) realized that it was immoral to go to war and started protesting against it. They even were willing to pay the consequences and go to prison instead. It was probably the first time that any priest was imprisoned for refusing to obey the laws regarding conscription and the draft.

It should be pointed out here that forcing citizens of a country to give up their lives against their will to defend the citizens of another country is completely immoral. This is an inalienable right, given to them by God, that no government can take away from their citizens. Some governments in Latin America, however, still do not recognize that their citizens have any inalienable rights. They believe that citizens have only the rights chosen for them by the government. Worse yet many of these citizens do not even know that they have these inalienable rights and believe that they must do whatever the government orders

them to do.

Americans, however, have protested down through the centuries and must be given a good deal of credit for respecting the rights of citizens to dissent and protest. It is interesting to know that many other citizens of other countries still find it difficult to believe that the American government allowed protests when the country was at war.

At any rate, getting back to Santa Cruz County, the Draft Board secretary argued that because our Church did not forbid us to fight in wars, such as the Quaker and Jehovah Witness Churches, we were objecting on political grounds. Therefore the Secretary of the Draft Board felt she was right when she refused Benedict's conscientious objector status.

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It was then that we made the decision to leave the United States and move up to Canada which gave many young men a place to live and work as political refugees. It seemed wise to leave as soon as possible before the Canadian government made it harder to enter their country. Until then people could go up there as visitors and stay as long as they wanted. My Honey proved to be right about her prediction.

Nevertheless, before we left our dear home we appealed to the State Draft Board. They finally overruled the County Board and our boys were granted their C.O. status.

It was a small victory because by that time we had settled down in Ottawa and put the children in school. They did not want to go back to California. Fortunately, I had gone up to Ottawa in advance and gotten a consulting contract with the Department of Health and Welfare to do a survey among the low -income people who were beginning to get organized to support us.

Despite the drastic change from the mild climate of California to the harsh winters of Canada we did not regret making the change. Canada was a non-violent country with a peaceful and tranquil culture. It, unlike the United States, had obtained its independence from Britain without going through a violent revolution. Its history, in addition, is not full of wars. For example, the natives were given treaties, some of which are still being honored

today, instead of being annihilated by the armies and settlers of the United States. Best of all, Canada had no international sins of exploitation.

In gratitude for giving us political refuge, we, and some of our children, but not all, became Canadian citizens after we settled on Prince Edward Island.

Ottawa was a family-friendly city where we enjoyed our first two years of living in Canada. I obtained good work as a consultant with the government and made some significant contributions to help low-income groups get organized around the country. They soon grew to the point where they had a unique conference on poverty in Toronto.

Even though our teen-agers were all attending night adult education courses, we longed to get back to the land where our restless teen-agers could be occupied in the creative work of tilling the soil.

During a summer vacation on Prince Edward Island, a small island with a good rural culture where fisherman and farmers were self-employed, an offer was made that we just could not turn down. The owner of the farmhouse in which we vacationed had a three and one-half acre piece of land nearby. It had an old farmhouse on it that was in terrible shape with broken windows but still livable. When he offered to sell the whole place for a mere fifteen hundred dollars we jumped at the opportunity. Our young friend, Joe Lake, had just enough money to lend to us so that we could make the purchase.

The next summer (winter was no time move in Canada) we moved out to our new home on P. E. I. Fortunately, my work gave me the freedom to carry out consulting assignments regardless of where we lived in Canada as I could fly out of the local airport to assignments all over the country.

As we camped out in the old farmhouse, with windows covered over with plastic that kept us awake at night as the plastic flapped noisily from the wind, we wondered how we could build more permanent housing. The boys wanted to tear down the farmhouse, then about eighty-eight years old with the crumbling foundations that were falling in, and use the lumber to build a brand new house. To me this seemed to be impractical because the house was a huge one with two stories and a large attic.

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So I suggested to boys that we start by tearing down the pig barn and go from there. Enthusiastically they plunged in the work by tearing off the shingles and the roof. The weather, however, was unusually hot and before long the boys realized that dismantling buildings was not that easy and that perhaps it would be better to repair the farmhouse.

Little by little we did just that. Lawrence repaired the foundation walls. Mark and I installed new plumbing and electric wiring. Marie, Louise and Charles scraped off the old wallpaper and did the painting. The youngest children swept up the floors behind the workers. The older boys dug the septic tank. Then, as soon as we could afford it, we replaced the broken windows and removed the noisy plastic. The silence at night and the hard work helped us to sleep peacefully from dusk to dawn. Our new homestead on the island was great during the summer but when winter came it was a different matter because we lived over a mile from the main paved highway. Getting back and forth for the muddy clay road taxed our ingenuity and we wound up getting a horse and cart to get us through when it rained and a sleigh when it snowed. It was such a contrast when I made trips to Ottawa and other places for my consulting work. I would land in the PEI

airport in a jet airplane and then end up using a horse and sleigh to get to our house from the paved road.

As I rested at night in our remodeled farm house I realized that the fact that it was two miles from the nearest road was the reason our farm was cheap enough for us to start out without a mortgage. However it was not easy to get groceries in and out. And the il truck had to deliver four huge tank loads of fuel oil before winter set in.

There were a lot of cottages on Schurman's point but since we were the only family crazy enough to live there all year round, the government would not pave the road to make our life easier. As time went on, however, and more and more families began to live there

through the winters, I was able to pressure the politician who represented our district to pave the road. I'm sure he did so more out of sympathy than anything else.

Despite these problems we were happy to be back on the land. We even purchased a lobster fishing license for Vincent and Gregory and thus became a real part of the pastoral culture on Prince Edward Island.

EVERYBODY DREAMS

Prince Edward Island

1971-1977

Everybody dreams, even the very old.

Everybody has a special dream all his own.

Everybody during their life has wished upon a star.

Dreamed a dream that can't come true,

Had thoughts that drifter far.

Everybody dreams,

Only don't be surprised if they don't come true.

I think it best to dream your dreams

If it helps make a better you. Dream your dreams, think your thoughts

Make your dreams come true for you.

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As we settled down on Schurman's Point we kept noticing the building of a new huge shopping mall and new yacht club on the waterfront every time we went shopping in downtown Summerside. We learned that this was being done under the Prince Edward Island Development Plan.

I kept wondering what the construction of a shopping mall and yacht club, and later the purchase of a golf course, had to do with the alleviation of poverty on the Island - the stated goal of the Plan. I considered it a great injustice to use funds obtained in the name of the poor for projects that would only benefit the rich. The more I wondered about it the more I investigated the details of the Plan. And the more I learned the more upset I became.

Before I did anything, however, we became Canadian citizens by swearing our allegiance to the Queen of England. This was very difficult for me because I disliked swearing allegiance to royalty. Nonetheless, since Canada had given us political refuge that helped us to preserve our children's inalienable right to freely practice their religion, it was only just that do what we could to serve the country as citizens.

Strangely enough, as my constant striving for social justice would have it, our first official act as citizens was to sue the Canadian government. On what issue was the problem. In my research, however, I found that citizen participation was made a requirement under the plan -- similar to the U.S. War on Poverty. I found in the publication of Parliament the debates, leading up to the passage of the Regional Development Act, where Minister showed how it was impossible to have economic development without local participation.

In it was a speech by the Minister of Regional Development, It was found in the Hansard publication for the year 1969. IMr. Marchand:

"I maintain that it is impossible to do any economic planning in Canada without the co-operation of the provinces and that of the communities, through the provinces, or even without the co-operation of private enterprise and voluntary organizations. Rural development must be accomplished through a federal-provincial process, because it comprises a wide range of activities involving both levels of government. The act therefore insists on the co-operation with the provinces and the participation of local groups in the drawing up and implementation of development programs for special areas. In order to better ensure that co-operation with the provinces, I intend to move, during the debate, an amendment to clause 26 (1) so that this co-operation might become a reality. "

That was the critical factor to decide to take on such a bold action. I had found some legal rights for citizens and, more important, I had found the intention of Parliament as the base upon which I could build a lawsuit. I figured that any other

form of protest, such as picketing or organize demonstrations, would be a waste of time because the politicians and bureaucrats were getting immune to that sort of civil action. I believed that a lawsuit, even if I lost, I would get a better response.

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Not having any experience in the courts of law, much less in suing the government, I first tried to get a professional lawyer. Because we had no funds, I had to find one that would be enthusiastic enough to do it with remuneration. Thus, I was unsuccessful in that search. There was no alternative but to be my own lawyer. I reasoned that anyway it would be easier for me to learn about the law than to try and teach a lawyer about citizen participation.

I began by studying a book that went into detail into the process of carrying out a suit in the Federal Court of Canada. Then, to begin the legal process, I filed a Statement of Claim against the Federal Minister of Regional Development over the lack of citizen participation in the Plan. The first hearing was held in the very modest and old courtroom in the provincial capital of Charlottetown. It was a complete failure except for the gratifying support of my friends who filled the courtroom. Although the federal judge was quite sympathetic and held no prejudice against me for representing myself, he quickly dismissed the case.

He did so on the grounds that I had no legal standing to initiate a lawsuit.

He also reasoned that the Plan was an agreement only between the Federal and Provincial governments and, not with the citizens of the Island. In addition, he declared that I had not suffered any personal damage to justify a lawsuit.

I would have given up with this first negative result but the more I saw of the construction going on across the bay, the more upset I became over the whole issue. There the politicians were getting money in the name of the poor, the whole intent of the Plan was to raise the standard of living of the low-income citizens, and then spending it on a golf club, a shopping mall and a yacht club. It was too outrageous to ignore.

Stubbornly I filed a second Statement of Claim, being sure to make use of what I had learned from the first effort. This time the courtroom was empty except for my Love and the children. The government lawyer after entering the courtroom told me confidently that the suit would be thrown out again. By a miracle, however, the new judge surprised us all, especially the government lawyer, by ruling that I did have standing and the lawsuit should proceed to a full trial.

For the next three years I traveled back and forth to Ottawa for special hearings the government lawyer initiated to repeal the judge's ruling. I learned enough to ask for

special hearings with only three days notice that infuriated the defense. Suddenly the government notified me that they were dismissing the government lawyer and replacing him with a civilian lawyer, Joe Ghiz, from Prince Edward Island. It was obvious that the government lawyer was not doing a good job and had to be changed if they wanted to win at the trial. With this significant development, I realized that I was not doing that badly after all and had a chance of winning despite the horrendous odds against me.

Finally the case came to a trial. It was held in the ancient courthouse, over one hundred years old, in Summerside. After the trial, the local district attorney, who had been following the unusual case closely, told me that I had done an excellent job of representing myself without a lawyer.

Nonetheless, I lost. I was even congratulated by the trial judge because he knew that I was not going to get anything personal out of it. Most of all, he admired me for working for the common good of the people of the Province. He manifested this by only levying a ridiculously low court cost, considering that I had cost the government at least a million dollars to defend their case, of \$850.00.

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But the Lord did better than that. There had been a federal election and the Liberal Party lost to the Conservative Party. The new Minister of Regional Development had been following the case and instead of requiring that I pay the court cost, ruled that I would not have to pay anything at all!

Although the negative decision of the trial judge was very hard to accept because it was so unjust, I refused to give up. I immediately filed an appeal because I believed I could not let one person, one judge, end my long struggle for social justice. The appeal was held in a courthouse in Halifax, Nova Scotia that fall. In the end, all of the three appeal judges ruled against me. Nevertheless, I believed that I had not obtained justice and that I had been right all along - in fact and law. I did further research after the trial into government papers about the Plan and found much evidence that I was right. Even the Minister admitted that there had not been any citizen participation in the Plan.

I also understood, however, that the decision against me was more political than legal. It was asking too much for the judges to rule against a Minister of the government and in favor of one little citizen - and a foreigner as well. After four years of presenting documents and arguing at the hearings, I finally gave up. I could have appealed to the Supreme Court but decided against it.

Instead I wrote an open letter to all of the judges and concentrated on writing a book, about the unjust decision called "*Everybody Dreams.*" I intuitively knew that I was

right and that I should have won the lawsuit. My intuition was backed up through a strange turn of events. At that time Canada still did not have a law entitling citizens to get information about the government. However, it did have a requirement that the government had to furnish all documents to any citizen in which they had taken action against or in defense. I presume this had come about in order to give the citizen the opportunity to rebut the charges made against him. Armed with this information I sent to Ottawa for all documents that had anything to do with my name. It was amazing to read the packet of interesting documents the government sent me about myself. It revealed how my case had cost the government at least a million dollars.

In it were many memos from the Deputy Minister, I. D. Love, to officials in the Regional Development Department telling them how to conduct the defense. The most informative document was a memo from the Minister's executive assistant, T. Webb to Minister Lessard, dated Sept. 27, 1977 that admitted that I was right in regards to the facts of the case:

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The court in Prince Edward Island will hear the motion by Carota for discovery. If the Court finds in Carota's favor, he will have the opportunity to question you and Mr. Jamieson under oath. Our strategy is to claim that you should be exempted from discover

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because there are no disputes with regard to the facts of the case, only disputes in legal interpretations. My initial advice to you on the Carota case was to pick the surest route with the minimum number of steps where we can lose (discovery and trial), weakens our defense options, and includes the statement which is politically dangerous.

In our usual Crazy Carota style we made a family project out of publishing the book. Marie used her musical talent to compose a beautiful song for the film we wanted to make. Louise used her artistic talent to draw up illustrations for the book, including

sketches of my appearances in the courtroom. Then I turned on our little press and printed up about two hundred copies.

I sent the book to all of the judges and to law libraries when it was finished. Lawrence had been filming the case as it proceeded in case we wanted to make a film if lost the lawsuit. I thought, just in case, that a film would be a good way to bring the whole matter out to the general public. The film was never really finished.

As for the long-term effects, there were only a few. Nonetheless, they were significant. A group of people in the neighboring Province of New Brunswick failed to get a government grant to build a new yacht club. One of them told me that they were very angry with me because of that. More important, a lawyer later told me that he was able to use my precedent of getting legal standing to carry out a lawsuit for one of his clients.

WE BURY CHARLES Prince Edward Island 1973

Charles was born a hydrocephalic.

However, because his condition began to arrest itself, he became somewhat normal. A priest in Fresno was asked by his parents to take him and put him up for adoption. He, in turn, had heard that we adopted children and asked if we would take Charles into our family.

We were so glad that we did. He turned out to be a wonderful and happy child who made remarkable strides in his physical and mental development despite his handicap. However, as he grew older, when the pressure built up on his brain he would have a severe convulsion. He continued to have them all his life but they were moderated by medicine like Dylantin. When he became old enough to do schoolwork he learned to read by teaching another younger child letters and numbers. My Love took extra time with him to teach him how to read and write and even do some arithmetic. (This is another great advantage of home schooling.) Despite his huge handicap, he was a wonderful son and lovable person because he always was laughing and smiling. He enjoyed his assigned chore of doing some of the cooking for the family. We shall always

be grateful to the rest of our children for the love and support they gave to their brother which contributed greatly to his development. Had he been left in an institution, he would never have had so much love or development.

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Ordinarily hydrocephalic persons do not live beyond five years but because of the love and care he received he lived until he was twenty-one. In that year he had a very severe convulsion from which he never recovered.

During the day he had to severe convulsions and my Love had to pick him up off the floor to put him back in his bed twice. The next morning she found him dead from a fatal convulsion during the night. She told God that it had been just too much for her and Charles as she covered him with a sheet.

I was away from home when Charles died but my Love had the presence of mind to call a doctor who signed the certificate of death. As soon as I returned we decided that instead of calling in an undertaker, we would bury him ourselves. We just did not want to pass our obligation over to the commercial undertaking system.

We had learned of that personal alternative from a priest friend of ours, Fr. McCullough. He had told us that he personally buried his father without taking him to a funeral parlor and using professional undertakers. So, we decided this was the most honorable way for our family to take care of Charles after his soul had left for his eternal reward.

While the boys and I built his coffin out of some lumber we had on our farm, his mother went to Central Bedeque and purchased a lot in their cemetery for the burial. In her rush to do this she mistakenly obtained a lot in a Protestant cemetery. I told her that we were supposed to bury Charles according to our religion but she countered that she did not know that it was a Protestant cemetery. Besides it was a beautiful location that had a marvelous view overlooking the bay.

We placed Charles body in our simple homemade coffin and then I started hammering the lid on. At that point I broke down. It was one thing to build the coffin but to hammer on a lid, which would forever enclose Charles, it was just too much. I passed the hammer over to Lawrence and sat in the swing on the front lawn grieving and crying while he finished the job. Then we placed the coffin in the back of our old pickup and with a simple procession took Charles over to the cemetery. Crying as we did it, we gently lowered the coffin into the grate that Emmanuel and his brothers had already dug. We all held hands in a

circle around the grave and prayed fervently for our dear loved one. We were consoled by the fact that we would no longer have to suffer from those awful convulsions. Then we took our shovels and slowly covered the grave with the red clay soil of Prince Edward Island.

It had not been easy but we had fulfilled our privilege and our duty with love, dignity and honor. Unfortunately that was not the end of the matter. Somehow people in Summerside had gotten wind of our highly unusual family burial and notified the government about the rumors they had heard about burying somebody with nothing more than a sheet! The government sent out two persons to our house to verify if we had actually done that and to tell us that it was against the law to bury someone without the use of undertakes.

We felt that this was one law that we could break - after all, we were not doing it as a business but only tending to our family responsibilities. We then showed them the signed death certificate and they left promising to look into the matter of breaking the laws. We did not worry one about their concerns and we never heard again from the government.

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SAVING A ONE ROOM SCHOOL Tignish, Prince Edward Island 1974

In between working on the "big" issue of citizen participation in economic development plans we found an opportunity to do a small-scale social justice project with the people in Tignish - a fishing village on the West end of the Island. In our search for ways to improve the meager catches of our lobster fishing efforts from the Summerside harbor, we became acquainted with the manager of their fishermen's cooperative, Wilson Shea. He was the father of fourteen children and kind enough to send us to Higgins Wharf. It was a much better location on the south shore, where we actually caught enough lobsters to sell on the side of the highway.

In the process of talking politics and about the controversial Development Plan, I learned that the Department of Education was about to shut down their one room school located in the Anglo District which had been educating their children in a good

and wholesome way. The Department was going to take away their old one-room school because they were centralizing all of the local community schools. They had decided, without any consultation on the part of the parents, to change to large school districts where their superintendents would choose the teachers instead of having independent individual school boards made up of the parents. In other words, it was taking away the control from the parents and giving it to professional educators. The government also took the tax books away from the parents and their right to tax the local families for the needs and cost of their one room school and the right to choose their own teacher.

This was something we were totally against because of what we had seen happen in California to the detriment of the education for children. Years ago, big, bureaucratized and centralized schools had replaced the local community schools in which the parents hired and worked with the teachers. Amazingly enough, they found the bigness was not so good after all and they were now trying to reverse the process and get back to small districts with much more participation of the parents. The parents had complained that the buses transporting the children back and forth (sometimes for an hour or more) was adding extra hours to the school day. In addition, it removed the wonderful walks back and forth to the school in which the students socialized with one another. Worse yet, a faceless bureaucracy took the place of the small -scale democratically elected school boards that personally knew the teachers they could select for their own little schools. Not only did their system keep the parents well informed about the education of the children but it was a school of democracy for them and their school board.

We therefore believed that despite the humbleness of the one room school, (and the one in Anglo still had an outhouse) it was an educational process that needed to be reinforced, supported and improved instead of being wiped out. Thus we joined forces with the families of this district to prevent this from happening.

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We knew it would not be easy, considering the power of the new superintendent who was backed up by the Provincial Government, but it was well worth the try. He was gracious enough to meet with us and surprised us by agreeing to another year for the one-room school. However, undoubtedly to put the pressure on the parents, he would not pay the salary of the teacher or any of the expenses. That would have to be the responsibility of the parents. This did not intimidate Wilson Shea. Wilson and some of his children, who had already graduated from the school and were now adults, volunteered to be the teachers -without any worry about being paid a salary. Thus did the little one room school in the Anglo District of the little village of Tignish

carry on for one more year. As for the rest of the story - the Shea family could not get the support of the rest of the community after that and the school had to be abandoned. Tignish became, like the rest of the communities on the Island, just a small cog in one big public school system without a single solitary exception for the needs and desires of the local communities.

Sad.

CONFRONTATION WITH BISHOP MacDONALD

Prince Edward Island

1980

Two of our new Parish team, together with a few other priests, nuns and other activists, formed a new social justice group to carry out more aggressive forms of social action. Soon after I joined I apprehensively asked if they would like to take up some sort of action related to usury. They then asked, "*Mario, in what form do you think this would take?*"

I was grateful that they were willing to take on such a far-out proposition and after a bit of hesitation I replied, "*First I think that we should ask to look at the books of the Diocese and then invite Bishop MacDonald to explain his financial policy to us.*" They looked at one another in a surprised manner before one of them indicated that it might make a good social justice action.

The very next week I went up to see the people in the Diocesan Accounting office at the huge Diocesan Pastoral Center in Charlottetown. I was fortunate enough to be given the books because the office mistakenly believed that the Bishop had given me permission to do so.

It did not take me long to uncover just what I was looking for. I found that the Diocesan had a central fund of over \$800,000.00 that had collected, at the then very high interest rate of twenty percent, a sum of over \$160,000.00 in interest in one year! It was unbelievable.

In the fiscal year of 1981, \$79,274 was used for parish interest subsidization. That is, the policy was to have the parishes borrow money from the banks at the going interest rate and then the Diocese would subsidize the difference in the interest rates. \$15,000 went towards a pension for retired priests. \$2,000 was given to family services. \$1,000 was donated to rural parish assistance. Administration fees used up \$3,642. A large amount of \$42,951 went to purchase some land. Amazingly, only \$3,000 of the total \$152,116 was used to help the poor - an amount less than was used for administration!

Even so, I was much more interested in how the Diocese was obtaining its funds rather than how they were spent. At least the money was invested in the credit union instead of a bank. However, back in the eighties, the credit union was charging twenty-three percent interest on loans to Islanders who needed funds for home mortgages or to buy new cars. Thus they were able to pay depositors such a high rate of interest. The injustice was that it was the little people, as usual, who were subsidizing the large difference between what the Diocese was charging and what it was receiving.

At the next meeting I related my findings to the group. They were glad to hear the results of my research because it gave us a good foundation for a meeting with the Bishop. Surprisingly, he was kind enough to accept our invitation.

Of course, he was briefed before the meeting by his accountants who were still upset that they had been misinformed about my permission to see the books. First the Bishop made a few opening remarks to the effect that he was glad that we were meeting together and that he supported the aims of our group.

Then I eagerly asked, *"Bishop, we appreciate very much that you are willing to meet with us. We have called you here to learn more about your financial policies for the Diocese. Could you explain about the Diocesan general fund and about the amount of \$180,000 that was gained in interest from the Credit Union."*

"I would be glad to," he answered in complete confidence. *"That money is used for helping parishes out and for priests who have no pension funds saved up. However, I mistakenly understood that the general fund was only earning five percent instead of twenty percent."*

I then countered, *"Well, Bishop, that is our concern. We believe that getting twenty percent profit is completely unjust and contrary to the Church's doctrine on usury."*

A bit taken back by our concerns, he then answered, *"Well, I do not know about that. But if you will formulate the questions, I know a good priest, Fr. Ryan, who teaches moral theology at the seminary near London, Ontario, and I will ask him to give me some answers on this issue. Mario, would you be kind enough to put together the questions?"*

It did not take me long to put together the following questions:

1. Can the Diocese profit from the investing of its surplus funds in a lending institution at the expense, and from the labor, of other people who are being charged high interest rates on loans made to purchase necessities?
2. Upon what moral and theological grounds can this be justified?
3. What is the authority for the teachings of the Church to justify the taking of

interest on loans? In other words, the original teachings of the Church prohibiting the taking of interest on loans was based upon the Councils of the Church and Encyclicals of Popes. Upon what similar authority is the new teaching about interest based?

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Hoping against hope that Fr. Ryan's social background would give us some support for our position, we waited anxiously for his reply. Our hopes were not fulfilled. Within a couple of weeks, the Bishop called me into his office and gave me a long letter of clarification written by the moral theologian.

To sum up - he justified the gaining of the interest by the Diocese with the usual arguments used by the new interpreters of the Church's doctrine against usury. He answered the first question in favor of the Diocese by saying that it was legitimate for it to lend funds and gain interest. He even justified it further by explaining that putting the funds in a credit union, a genuine people's institution, was a fine way to help make money available to people who needed to borrow. He stated that the Bishop had to collect interest on the basis of inflation and that there indeed some risk involved. He did decry the large difference between the rates being charged on loans and the rates being paid to depositors. (It should be noted that in 1994 Canadian banks were charging 8.75 percent interest on loans and only paying 0.5 percent on deposits. (They were so ashamed of the tiny payment that they would not post the information in the lobbies!) Fr. Ryan felt, however, that this was something out of control for small credit unions since they were at the mercy of the banking system.

His answer for the second question was quite long and complicated, and he used Latin terms which made it difficult to understand. He first gave the earlier teachings of the Church that declared the charging of interest was a sin. Then he went into the modern teachings. He stated that the social and economic situations have changed since the 17th century and therefore the nature of money had changed. It now has been given a market value and therefore people who lend money can charge a rate of interest based upon the value. He went into detail to explain that there are two sets of values called liquidity- preference and time-preference.

And I quote: "*The modern teaching on interest-taking, therefore, which is widely accepted by Catholic moral theologians, is that interest-taking is justified, either on the grounds that money in a modern economy has value over and above its*

*"unit of account" status, on which a price can be put in a fair market; or on the late medieval ground that there is, in a present day economy, always a title to return on the basis of *lucrum cessans*, and perhaps *emergens*."*

"*Lucrum cessans*" means the loss of the opportunity which might present itself while the money is out on a loan and "*damnum emergens*" means the money not being available to the lender in case of an emergency.

As for the third question, he used the definition of usury from the Fifth Lateran Council, held in 1512, *"This is the proper interpretation of usury: When gain is sought to be acquired from the use of a thing not in itself fruitful, without labor, expense or risk on the part of the lender."* He also quoted the statements of the Holy Office (and we are still to this very day waiting patiently for a definition from the Holy See) made in the 19th century that permitting the taking of interest and Canon 153 of the Code of Canon law: *"As the administrators are bound to fulfill their office with the diligence of a good father of a family, they shall (4) invest the*

surplus revenue of a church, with the consent of the Ordinary, to the benefit of the church." Finally, he wrote about the social teachings of the Church as paragraph No. 143 of *Mater et Magistra*: *"that clearly presupposes a situation in which capital markets made possible the funds that can be borrowed for economic development."*

We were, of course, deeply disappointed by Fr. Ryan's stand and advice to the Bishop. We should not have been considering the whole situation. We knew that the Church had recently made a "Preferential Option for the Poor." Instead, Fr. Ryan had made a set of justifications that amounted to a preferential option for the rich.

The Bishop, of course, was then able to state that his actions and financial policy was completely justified. Thus he was able to charge interest and obtain a profit amounting to \$152,116.00 on a loan of \$777,616.00 without any labor, expense, risk and, better yet, any moral problems.

Nonetheless, I felt it was too important an issue to just drop and so I sent a rebuttal Fr. Ryan with, of course, a copy to the Bishop.

Rebutting his answer to our first question, with his use of the normal justification because of inflation, was not easy. It is a difficult and complex problem because a lender, in justice, is entitled to receive an equal amount of money as he lent out. Thus they say that they almost must charge interest because of inflation.

However, what few economists and moral theologians admit is that interest is a

primary cause of inflation. It therefore becomes a self-serving justification. Banks and lenders always have to charge more interest than the inflation rate in order to make a profit. This higher interest rate, that is paid by companies and governments who obtain loans from the bank, causes inflation because the added costs are always passed on down to the consumer in the form of higher prices and to the taxpayer in the form of higher taxes. Never in this world would a company pay the extra cost out of its profits!

The worst part of it all is that governments now use the excuse of raising interest to prevent inflation! This is so hypocritical because governments are only doing this to compete with one another to attract funds from foreign investors so that they have sufficient funds to pay the interest on their huge debts. It is a vicious cycle that only causes more and more damage to workers, taxpayers and the poor. Still, in justice, the lender is entitled to an equivalent amount of the original loan when it is repaid. The problem is how to determine the actual amount of inflation and when the difference should be calculated ñ before or after making the loan. In practice, a loan contract specifies a certain percentage of interest that must be agreed to in advance that must be paid in order to obtain the loan. Thus the borrower always ends up paying back more than the amount of the loan. This is the immorality of interest-charging - especially, when no one will admit that in times of deflation, the borrower should pay back less than the original amount of the loan.

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The special problem for Christians is how to determine how much of the inflation is due to interest. How are they to determine the amount when it varies from day to day? Are they to call the local bank to find out the rate of interest just before they make a loan? However, much more important, is why should we let banks and capitalism determine the principles and practice of my religion?

And that is what bothered me most of all by Fr. Ryan's justification. We were looking for moral and scriptural answers from a moral theologian. We did not want to get economic answers from a theologian! If we wanted economic answers, we would have gone to economists.

He should have told us not to worry about inflation because of Christ's teachings about love and charity, "*No, it is your enemies you must love, and do them good, and lend to them, without any hope of return.*" (Luke 6:35)

Finally, I rebutted his use of risk as a justification by pointing out that the government insures all deposits. In addition, banks and lending institutions

always take collateral for loans that have a much higher value than the amount of the loan. For example, in order for farmers to get a loan for operational costs for a year, banks not only take as collateral the value of the crop but the farmer signs away his machinery, his home, the animals, buildings and land. Even his wife has to sign as further collateral! As far as credit unions are concerned, they all have a central credit union to take care of possible failures of an individual credit union. Thus far there has never been a failure of a credit union on Prince Edward Island - which happens to have a long history of credit unions!

Fr. Ryan's justified his answer to our second question by using the modern argument of the changes in the economic system and the nature of money. I have heard this glib argument from every moral theologian I have ever talked to about the Church's doctrine on usury. They always declare that, *"Times have changed, Mario, and therefore the old doctrine is no longer relevant."*

It is astounding to me how the modern interpreters can completely ignore all the elements of the Church that formulated the doctrine. They are, in effect, declaring that the laws of God, the teachings of Christ, the statements of the Ecumenical Councils and the popes are to be considered as provisional teachings that can be changed and updated as the world changes. If so, what authority do the doctrines of the church carry? Must they be updated each century? Are there any permanent and unchanging guidelines for our faith?

Theologically, the private and individual pronouncements of the modern interpreters just do not hold up. Even if they did, it still can be argued that the economic system for the lending of money has not changed. Banks and the lending of money with interest charges have been the same since the time of Babylon. A review of the stock market history will show that they were started back in the fourteenth century! The point we wish to make is that the Church's doctrine was not formulated in a vacuum.

As a foremost economist, Joseph A. Schumpeter, puts it: *"Of course, they (the Scholastics) were late scholastics and lived in or near the centers of capitalism. Before their eyes was a reality that, so far as the fundamental categories of the capitalist economy are concerned, did not differ so very greatly from ours. There*

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were money markets and speculators. There was the negotiable paper, big business and high finance. If those Schoolmen rose from the dead today, they would readily understand our world and be quite prepared to take part in the discussion of its problems."

Finally, to rebut Fr. Ryan's use of the declarations of the offices of the Vatican and canon law as his authorities, I countered with the use of a statement of the

Holy Office that declared in May 8, 1921, "*the making of a profit from a loan, as a loan, is unlawful.*"

Then, as far as canon law was concerned, I continued that I could not see where canon law made up the doctrine of the Church. (I was able to confirm this with an official of the Church's Congregation for the Doctrine of the Faith.) Canon law cannot be considered as doctrine because it is only a set of regulations made up for its governance. Canon laws can be changed as necessary as shown by the various editions. Doctrines, on the other hand, cannot be changed. They are the interpretations of the laws of God and the teachings of Jesus Christ. The Church, of course, can change its interpretations but in no way can it change the laws of God and the teachings of Christ.

Together with other comments and opinions I sent my rebuttal off to Fr. Ryan the Bishop. However, nothing more was heard and that ended our dialogue with them about the Church's doctrine against the taking of interest.

BRIEF TO THE CANADIAN BISHOPS

Canada

1980

One day we finally mustered up enough courage to see the new bishop, Bishop Spence, in Charlottetown about his disturbing raising of the interest rate on the loan from our Parish funds to the Diocese. He immediately put us at ease by his gracious reception. He was a tall, thin person who once had served as a military chaplain so I knew we would be at odds about the issue of pacifism.

I began the conversation, "*Bishop I have come to see you because of the raising of the interest on the loan made by our Parish. Is it true that you are the one who told the Parish to raise it from three percent to five percent?*"

He thought for a moment before he answered, "*Yes, I did. I did so because I felt that three percent was much too low and told the Pastor to make in five percent. I think that is still Christian. Don't you?*"

"*Of course not. We should not be charging any interest at all and I'll tell you why.*" I felt quite sure that he was unaware of the Church's doctrine against the taking of interest, so I added, "*Bishop, do you know that our Church has a doctrine on usury that says we cannot charge any interest on loans.*"

I looked for a sign on his face to see how it would register from my bold comment but he remained passive, so I continued, "*Well it does. The problem is how do we define what is a Christian rate of interest. According to the doctrine and the definition by the Fifth Lateran Council is 'The proper interpretation of usury is when gain is sought to be acquired from the use of a thing not in itself*

fruitful, without labor, expense or risk on the part of the lender.”

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The Bishop still maintained his silence, so I went on, *“I want you to know that I agree with Pope John Paul the Second when he asks the Catholic family to live up to the highest ideals in terms of not practicing birth control other than natural planning and self-control and to trust in God’s providence to take care of the children. However, if the Church expects families to be so idealistic and to depend upon God’s providence to help provide for the needs of the children born under such teachings, then we believe that the hierarchy should teach and practice the same ideals in regard to the financial administration of the Church. The administrators should not, therefore, be lending money for interest and should not be investing money in order to obtain income for the expense of the Church. If they are expecting us to live on faith, then they too have to have faith in the providence of God - and the generosity of the faithful.”*

At that point he intervened, *“I know that some people want to have the Church change its teaching about birth control because it has changed its teaching about usury.”*

I recoiled from the use of his words about the supposed changes and quickly countered, *“But I am not asking the Church to change either of its teachings. I just want the Church to live up to the original doctrine against the taking of interest on loans!”*

Then he answered, picking up on my statement about the generosity of the faithful, *“Although our Diocese is in debt for a million dollars, I have not seen any signs where the faithful are worried about it and rushing in to help me pay off the debt!”* Then, hearing no rebuttal on my part, he asked, *“Do you believe in taking interest from savings accounts in banks”*

I could only answer, *“No.”*

“But then that would mean, under your ideas about interest, no one would could keep their money in banks!”

I still maintained my position by explaining, *“That may be so but we use a credit union account that is not interest-bearing.”*

He then got up to close the meeting by saying, *“If you want to present something to the Canadian Conference of Catholic bishops, I will be glad to pass it on to them.”*

I did not expect that kind of a gesture at all but was happy for it and responded by answering, *“As soon as we can put our ideas together, I would like you to do just that. And I want to thank you very much for hearing me out.”*

Acting immediately upon Bishop Spence’s offer, I began to put together a brief

that he could present to the rest of the Canadian bishops. First, I outlined the old and new teachings of the Church on Usury with quotations from Scripture, the Councils, the Popes, the Vatican and Canon Law. However, instead of just focusing on the harm being done to the poor, perhaps it would be good to show the harmful effects on the Church:

Richer parishes are lending money and charging interest to poorer parishes, for example, to build new church buildings and that this is the making of profit from the poorer parishes without labor, expense or risk.

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Administrators of church funds are gaining interest and income from their investments that cause the faithful to believe that their material support is not necessary. As a consequence of realizing that their support is not needed, the faithful are withdrawing their participation and membership in the Church. This, in turn, is destroying its community life.

On the effects on families and the poor:

High Cost of Living – Consumer goods are now produced and marketed from the primary producer to the family through a complex production and distribution system. As each component of this system finances its operation through loans carrying higher and higher interest rates, the cost of the financing is passed on to the consumer. Thus the family is required to pay higher and higher prices for its food, clothing, shelter, services and transportation.

Unemployment – As the cost of family necessities goes beyond its purchasing power, less and less is purchased. As production and demand decrease, workers are discharge and high and higher unemployment takes place. Families, but with one wage earner and many dependents, suffer the most.

Shortage of Housing – The increasing interest rate on home mortgages has made the monthly payments so high that families no longer qualify to buy homes even when employed. Even landlords are no longer able to finance the construction of apartments that could be rented to families who cannot afford to buy homes. Those who do buy homes usually have wives and mothers go to work to make the payments and young couples use artificial means of birth control to keep the wife or mother on the job.

Higher Taxes – Families are now forced to pay higher taxes because their governments have to pay more and more of the taxes for the interest on the national debts. The third largest item in government budgets, even in affluent countries, is for the servicing of the national debt.

Decreased Social Welfare Programs by Governments – As governments must spend more and more on servicing their debts and as income taxes decrease because

of unemployment, this means that less and less government funds are available for social welfare programs, such as medical care and old age security.

Less Family Earnings Available for Necessities – The startling increase in the cost of paying for interest on all the debts of the families means that they less and less to buy necessities. It is roughly estimated that ten to twenty percent of a family's income, even in affluent countries, receive no income whatsoever from investments.

We concluded the brief with the exhortation that the Church needs to follow the original doctrine against the taking of interest on loans so that there can be economic justice for families and the poor.

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THE LOBBYING OF THE BISHOPS IN THE VATICAN

Vatican City

1980

At the time the brief to the bishops was being prepared the news was broadcast that bishops from all over the world were going to gather in Rome with the Pope for a Synod on the Christian Family in October of 1980.

My mind began to think up a scheme to take my brief to the Synod and try to make an intervention to the bishops attending the Synod. I had always wondered how I could take my cause to the Vatican and the Synod seemed to be the ideal opportunity – so, impulsively, I seized it.

Upon my arrival, the first naïve thing I did was to approach the officials in charge of the Synod for permission to make a personal intervention to the bishops. They politely informed I that lay people could not possibly make any direct interventions – that was only the privilege of the bishops. They recommended that I ask a bishop to intervene on our behalf. Since I knew the lay secretary of the Canadian delegation, Bernie Daly, who had been in the Christian Family Movement, I went to see him in the hopes of getting them to include usury as part of their intervention. He agreed to arrange a meeting with

them so a copy of the brief was left with him.

While waiting to see the Canadian bishops, I started lobbying the bishops and cardinals on a one-to-one basis in the evenings at their residences.

The first meeting was with Cardinal Cordeiro, the Cardinal of Karachi. He came down from his room, dressed in an open shirt and slacks, to see me. He gave me a gracious reception to offset my nervousness. I kind of groped around at first but soon I got into the context of my brief. To my relief, he was quite open to my reasoning – undoubtedly because he was from such a poor country. He then indicated that he might use my ideas in the intervention he planned to make to the Synod. I left him feeling very enthusiastic by my first lobbying effort.

I was enthusiastic because I fully realized that I was asking a very radical thing of the bishops. My request would have a tremendous impact on the finances of the Vatican and the dioceses throughout the entire world.

Nonetheless, I had obtained some support, and from one of the Cardinals.

However, those I visited from the Rich World would not support my position against

interest-taking. One of them, a bishop from Northern Italy, told me that I was completely wrong because he understood usury to mean excessive rates of sixty or more percent. Therefore, he argued that nothing was immoral about rates as low as ten or fifteen percent.

However, as I lobbied the bishops from Mexico, Africa, South America and Asia, I found more and more support. In my meeting with Bishop Hummes, from the Diocese of Santo Andre, Brazil, I was inspired by his words and support. He told me that his people were assembly-line workers in the huge automobile factories owned by the transnationals. At one time he could preach to them about the hope of getting out of poverty. But no longer, because the situation has changed to structural

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exploitation. No matter how hard his people would work, the economic system would always keep them poor. He called it “savage capitalism.” I had never heard a bishop speak like that before. At the same time he took the trouble to add, “*although the Church is sinful, it is trying to become saintly. Therefore we must try to purify our structure to give witness to the world through the structure. Why don’t you give me some copies of your brief and I will pass it on to other Brazilian bishops.*” I caught the next bus back to my room with much joy.

As I discussed my view with the various bishops a pattern gradually revealed itself. I found that the bishops of the Poor World were sympathetic to my

position while those of the Rich World thought I was absolutely crazy. Of course, the pattern was shaped by the simple principle that the Rich World bishops were in the position of having surplus funds to invest and loan while the Poor World bishops were in the opposite position of having to borrow and pay interest.

The Canadian delegation, made up of three bishops, one archbishop, Cardinal Carter from Toronto, a monsignor and two laymen, received me politely but indicated that I had to hurry because they did not have much time. After confirming that they had read my brief, I went into the reasons why I wanted the delegation to present my ideas to the entire Synod. I stressed that it was a very important issue that was having a serious impact on the family – the very topic of the Synod. It was naïve of me to think that we could have our bishops present such a radical notion to a group of administrators that were so heavily into banking, investing and the charging of interest. Nonetheless, because of the support I had received from the Poor World bishops, I knew that I was not too far out of line.

The two laymen were on my side, that was evident from their remarks, but they had no official position on the delegation. However, Monsignor Murphy, the official secretary of the Canadian Conference of Catholic Bishops, argued against my reasoning on the usual basis of inflation. Archbishop McNeil had not even read my brief. Bishop Lebel of Quebec said nothing throughout the entire meeting – could it have been because he agreed with me? If so, I will never know. The other bishop from Quebec, Bishop Legere, was totally against my position. I tried to justify my stand with more arguments but had no success. Soon Cardinal Carter ended the meeting with, “The doctrine of usury is a very controversial thing and that it was an example of a doctrine in the process of development.” Then he concluded, “*Quite frankly we would not include our opinions in their intervention because they had not first been approved by all of the Canadian bishops.*”

But what else could the bishops do? Although the Canadian bishops had issued many admirable statements about justice for the poor, they never mentioned the issue of usury. How could they when their central office in Ottawa, with its expenses for travel and salaries for staff, were financed by the interest and income from their investments in the capitalist economic system? Weren't they in the same position as the Vatican? How can they call for the prohibition of something that they are practicing?

I waited for the Social Affairs Commission to give us a reply with hope because I knew Bishop Remi de Roo, the chairman of the Commission, was a liberal bishop

that might support my opinion. In the meantime, with the Cardinals remark in mind

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about getting the approval of all the Canadian bishops, I sent out a copy of the brief to each and every bishop across the country. I did not think that I would obtain their support but at least I would be giving them the opportunity to personally consider our position and perhaps make them aware of the original Magisterium of the Church on usury. Out of a total of one hundred and twenty-seven bishops we received only fourteen replies – not one of them agreed with our position.

The most interesting response came from Bishop MacDonald, the Bishop of Grand Falls, Newfoundland. He personally knew about us because he used to be the Chancellor on the Island. He wrote,

“I have pondered your invitation that I, as Bishop, support a request that the Pope reproclaim the Church’s original teaching on usury. I am sorry that I could not support such a move. You cast a vast problem in a very simplistic context. If I supported this move, you could then use the same principle to urge me, and other Bishops, to reproclaim some of the other laws in the Old Testament. My face is red enough now, but I could imagine what it would be like trying something like that.

I hope you come up with a more enlightened approach to the science of economics. I would be pleased to follow any and all your endeavors.”

I became really amused by his remarks so I replied by telling him that I was not asking to go back to the laws of God as found in the Old Testament. I was asking him to support a doctrine of the Church that had been enforced for over eighteen hundred years and that had been formulated by the declarations of the Early Fathers, many Church Councils, many Popes, the most eminent scholastics and doctors of the Church and by the Holy Office of the Vatican. Even so, if we are to ignore the laws of the Old Testament, did Bishop MacDonald infer that we can forget about obeying the Ten Commandments?

The total lack of support from the Canadian bishop made me realize that I could not possibly hope to get approval from the Social Affairs Commission – even though it had a liberal bishop as its chairman. When I continued to press for a decision, I still obtained no response. Impatiently, I finally wrote to Bishop de Roo directly and told him it was shocking that I had never been given any indication as to the conclusion reached by the Commission.

That did get a response. It was dated June 18, 1982 – some twenty months after we had given my brief to the delegation in Rome. The letter stated:

“I want to assure that your intervention was given direct consideration by both the Social Affairs Commission and the Pastoral Team at the January and March meetings of 1981. Indeed, your intervention helped to spark considerable discussion about tackling the issue of rising interest rates from the standpoint of the Church.”

Well, at least they had around to considering the impact of interest. They should have, because at that time interest rates in Canada went up to over twenty percent.

Then the letter went on:

“To our knowledge, the doctrine on usury has not been updated by the Vatican in relation to the economic realities of modern times. For these reasons, the

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Commission has asked the Canadian Conference of Bishops to petition the Pontifical Commission for Justice and Peace for an updated interpretation of the doctrine on usury in relation to the current world economic situation and its implications for the poor today.”

Although we waited patiently for some word as to the response from the Vatican, we never ever received any. Whether it was lost somewhere in the bureaucracy of the Conference or the Pontifical Commission or was simply ignored as a minor complaint by a crackpot, we will never know.

DIRECT DEMOCRACY

Prince Edward Island

1981

Prince Edward Island is a beautiful island that has a wholesome culture built upon the rare foundation of self-employment. We appreciated that because our sons could to many farmers and fishermen (and later fisherwomen) who supported themselves through their self-owned enterprises. This was wonderful for the development of the notion of being self-employed as a valuable alternative to just getting an ordinary job. It was so valuable that it became our family policy –“if you try to become self-employed, we will do everything we can to support your efforts. However, if you get out and get a job, you are on your own.”

(Note: As of this year 2010 most of our children are self-employed.)

However, the P.E.I. culture had one huge and disturbing flaw – this was their political party tradition. It had only two major parties – the Conservative Party

and the Liberal Party. In addition, there was a new third party called the New Democratic Party. This party was able to get only a few votes from its dedicated followers. Try as they might, they were never even able to get one member of the Provincial legislature elected until the election of the nineties!

Carrying on with their past traditions, as soon as the new Premier came into power, he or she, would fire all of the deputy ministers and the higher ups in the bureaucracy that had been hired by the other party and replace them with the members of their own party. The disturbing fact is that the people of the Island accepted this corrupt practice of political patronage, year after year.

Even though we were only new people from away, I believed that Prince Edward Island, because of its tiny population of about one hundred and thirty citizens, would be an ideal place to try and introduce direct democracy into Canada. I was disgusted with the age-old practices of the political party which held that their primary objective was to do whatever was necessary to stay in power by winning the next election.

Everything was done, especially the patronage of building schools and paving highways, on that basis. The common good for the entire Province was always secondary.

Realizing that the people of the Island were frustrated by this party system and had lost their confidence in politicians, I decided to call a meeting of interested people to see if we could get something started towards the idea of direct democracy.

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My faith in the desires of these frustrated citizens for a change was completely shattered when only two people showed up for the meeting. Nevertheless, I refused to give up. A second meeting was announced in the local paper. Much to my disappointment not one person came to the meeting.

THE VICTORIA GROUP

1982

Then things started to happen a little bit more favorably. Two of our parish team, together with a few other priests, nuns and other activist, formed a new social justice group to try and carry out more aggressive forms of social action. I was then invited to join the group. It did not take me long to ask if the group would like to take up some sort of action related to my favorite issue, namely that of usury.

They then asked me “*Mario, in what form do you think this would take?*”

I was really grateful that they were willing to take on such a far-out proposition, so I replied, *“First, I think that we should ask to look at the finances of this Diocese and then invite our Bishop MacDonald to explain his financial policy to us.”* They looked at one another in a surprised manner before one of them indicated that it might make a good social action.

So I went to the Diocesan accounting office to do the research. I was fortunate enough to be given the books directly because the secretary mistakenly believed that the Bishop had already given me permission to do so.

It did not take me long to find out just what I was looking for. I found out that the Diocese had a central fund of over \$800,000 which had collected a very high interest rate of twenty percent. This amounted to a sum of \$152,116.00 in one year! It was unbelievable. This fund was then used for such items as a retirement fund for the priests and for making loans to parishes.

In the fiscal year of 1981, \$79,274 was used to help the parishes with their high rates of interest loans from local banks. \$15,000 went toward priest’s pension. \$2,000 was given to family services. \$1,000 was donated to rural parish assistance. Administration fees used up \$3,642. And the large amount of \$42,951 was used to purchase some land.

Amazingly, only \$3,000 of the total was used to help the poor – an amount that was less than what was used for administration! Even so, I was much more curious to know how the Diocese was obtaining its funds rather than how they were spent.

At least the money was deposited in a credit union instead of a bank. However, at that time, the credit unions were charging the very high rate of twenty-three percent interest on loans to Islanders who needed funds for home mortgages or to buy new cars. In that way they were able to pay a good rate of interest to the depositors.

At the next meeting of our group I related my findings to them. They then readily agreed that we should invite the Bishop to explain the situation. Surprisingly, he accepted our invitation. Then Bishop told us that he was glad that we were meeting together and that he supported the aims of our group.

I then eagerly asked, *“Bishop we want to know more about your financial policies for our Diocese. Could you please explain more about the Diocesan’s general fund*

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and about the amount of \$180,000 that you received in interest from the credit unions.”

“I would be glad to,” he answered in complete confidence. *“That money is used*

for helping parishes out and for priests who have no pension funds saved up. However, I mistakenly understood that the general fund was only earning five percent instead of twenty percent. Now I know that it is used to make loans to parishes at the five percent rate.”

I then said, “*Well Bishop that is our concern. We believe that getting twenty percent profit is completely unjust and contrary to the Church’s doctrine on usury.”*

A bit taken back by our concerns, he then answered, “*Well...I don’t know about that. But if you will please formulate the questions, I know a good priest, Fr. Ryan, who teaches moral theology at the seminary near London, Ontario, and I will ask him to give me some answers on this issue. Mario, would you be kind enough to put together the questions?”*

It did not take me very long to do just that:

1. Can the Diocese profit from the investing of its surplus funds in a lending institution at the expense and from the labor of other people who are being charged high interest rates on loans made to purchase necessities?
2. What is the authority for the teachings of the Church to justify the taking of interest on loans? In other words, the original teachings of the Church prohibiting the taking of interest on loans were based upon the Councils of the Church and the Encyclicals of Popes. Upon what similar authority is the new practice based?

Hoping against hope that Fr. Ryan’s social background would obtain some support for our position, we waited anxiously for his reply. Our hopes were not fulfilled. Within a couple of weeks the Bishop called me into his office and gave a copy of the letter of clarification written Fr. Ryan.

To sum up his remarks, he justified the gaining of the interest by the Diocese with the usual arguments used by the new interpreters. He answered the first question in favor for the Diocese by saying that it was legitimate for it to lend funds and gain interest.

He even justified it further by explaining that putting the funds in a credit union “*a genuine people’s institution,*” was a fine way to help people make money available to people who needed to borrow. He stated that the Bishop had to collect interest on the basis of inflation and there indeed was some risk involved. He did decry the large difference between the rates being charged on loans and the rates being paid to depositors.

It is astounding to state that in 1994 Canadian banks were 8.75 percent interest on loans and

only paying 0.5 , repeat 0.5, percent on deposits. They were so ashamed of the tiny payment that they would not post it in their lobbies!

Fr. Ryan felt, however, that this was something out of control for small credit unions at the mercy of the banking system. He then went on to give the earlier teachings of the Church that declared that charging of interest was a sin. He stated that the social and economic

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situations have changed since the 17th century and therefore the nature of money had changed.

It now has been given a market value and therefore people who lend money can charge a rate of interest based upon the value. He went into detail to explain that there are two sets of values called “*liquidity-preference and time-preference.*”

And I quote, “*The modern-teaching on interest-taking, therefore, which is widely accepted by Catholic moral theologians, is that interest-taking is justified, either on the grounds that money in a modern economy has value over and above its “unit of account” status, on which a price can be put in a fair market; or on the late medieval ground that there is, in a present day economy, always a title to return on the basis of *lucrum cessans*, and perhaps *emergens.*”*

(“*Lucram cessans*” means the loss of the opportunity which might present itself while the money is out on a loan and “*dammun emergens*” means the money not being available to the lender in care of an emergency.)

As for the second question, he used the definition of usury from the Fifth Lateran Council held in 1512, “*This is the proper interpretation of usury: when gain is sought to be acquired from the sue of a thing not in itself fruitful, without labor, expense or risk on the part of the lender.*” He also quoted the statements of the Holy Office made in the 19th century that permitting the taking of interest and Canon 153 of the Code of Canon Law: “*As the administrators are bound to fulfill their office with the diligence of a good father of a family, they shall (4) invest the surplus revenue of a church, with the consent of the Ordinary to the benefit of the church.*” Finally, he wrote about the social teachings of the Church as paragraph No. 143 Mater et Magistra, “*that clearly presupposes a situation in which capital markets made possible the funds that can be borrowed for economic development.*”

We were, of course, deeply disappointed by Fr. Ryan’s stand and his advice to the Bishop. We knew that the Church had recently made a “*Preferential option for the Poor.*” Instead, Fr. Ryan had made a set of justifications that amounted to a preferential option for the rich.

Then the Bishop was able to state that his actions and financial policy was completely justified. Thus he was able to charge interest and obtain a profit amounting to

\$152,116.00 on a loan of \$777,616.00 without any labor, expense, risk and better yet, any moral problems. Naturally, the Victoria Group did not expect anything positive to be gained and it justified our beliefs that it was useless to convert the administrators of our Church. Nonetheless, I felt that it was too important and issue to give up on and so I sent a rebuttal to Fr. Ryan – with, of course, a copy to the Bishop. And here is my rebuttal:

Rebutting his answer to our first question, with use of the normal justification because of inflation, was not easy. It is a difficult and complex problem because a lender, in justice, is entitled to receive an equal amount of money as lent out. Banks and lenders always have to charge more interest than the inflation rate in order to make a profit. This higher interest rate, that is paid by companies and governments who obtain loans from the banks causes inflation because the added costs are always passed on down to the consumer in the form of higher prices and to the taxpayer in the form of higher taxes. Never in this world would a company pay the extra cost out its own profits.

The worst part of it all is that governments now use the excuse of raising interest to prevent inflation. This is so hypocritical because governments are only doing this to compete with one another to attract funds from foreign investors (such as the U.S. getting funds from China) so that they have sufficient funds to pay the interest on their huge debts.

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It is a vicious cycle that only causes more and more damage to workers, taxpayers and the poor.

As of February 12, 2010 we would like to state that the huge debt of the U. S. which is not being paid and the incredible amount of interest that must be paid constantly:

The current debt is: \$12,347,876,322,774.07 (this is trillions of dollars)

The interest being paid for the fiscal year is \$164,248,228,365.53 (this is billions)

Fr. Ryan's justified his answer to our second question by using the modern argument of the changes in the economic system and the value nature of money. I have heard this old argument from every moral theologian I have ever talked to about the Church's doctrine on usury. They always decorate that, "*Times have changed, Mario, and therefore the old doctrine is no longer relevant.*" It is astounding to me how the modern interpreters can completely ignore all of the elements of the Church that formulated the doctrine in the first place. They are, in effect, declaring that the laws of God, the teachings of Christ, the statement of the Ecumenical Councils, the Popes and the Magisterium of the Church are to be considered as provisional teachings that can be changed and updated as the world changes.

If so, what authority do the doctrines of the Church carry? Must they be updated each century? Are there any permanent and unchanging guidelines in our faith?

Theologically, the private and individual arguments just do not make sense. Even if they did, it can still be argued that the economic system for the lending of money never changed. Banks and the lending of money with interest charges have always been with us since the time of Babylon. A review of the institution of the stock market will show that it was started back in the fourteenth century. The point I want to make is that the Church's Doctrine was never formulated in a vacuum.

As the foremost economist, Joseph A Schumpeter, puts it: *“Of course, they (the Scholastics) were late scholastics and lived in or near the centers of capitalism. Before their very eyes was a reality that, so far as the fundamental categories of the capitalist economy was concerned, did not differ so very greatly from ours. There were many money markets and speculators. There were the negotiable paper, big business and high finance. If those Scholastics rose from the dead today, they would readily understand our world and be quite prepared to take part in the discussion of its problems.”*

Finally, to rebut Fr. Ryan's use of the declarations of the offices of the Vatican and canon law as his authorities, I countered with the use of a statement of the Holy Office that declared in May 8, 1921, *“the making a profit from a loan, as a loan, is unlawful.”*

Then, as far as canon law was concerned, I continued that I could not see where canon law made the doctrines of the Church. (I was able to confirm this with an official of the Church's Congregation for the Doctrine of the Faith.) Canon law cannot be considered as doctrine because it is only a set of regulations made up for its governance. Canon laws can be changed as necessary as shown by the various editions that are published regularly. Doctrines, on the other hand, cannot ever be changed. They are the interpretations of the laws of God and the teachings of Christ.

Together with other comments and opinions, I sent my rebuttal off to Fr. Ryan and the Bishop. However, nothing more was ever heard and that ended the dialogue with them.

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A ZERO INTEREST CREDIT UNION

Prince Edward Island

1983

My failure to change the Bishop's policy of taking interest did not discourage me. I finally realized that the best way to raise our voice against usury was by personally doing something concrete at the grass roots citizen level. The best way to reform the whole banking and lending institution system was therefore to organize a small zero-interest credit union. I had read about a Jewish lending union in New York City that was making zero-

interest loans to its members. Probably they did this because the Jewish religion forbids the charging of interest on loans. Also, the article said that they had a remarkably high rate, something in the order of 97 percent, of repayment of the loans.

Encouraged by this example, I found a small building in Central Bedeque that could serve for the purpose of the credit union. Next I called a meeting of my friends, Wilson Shea, Nick Flaminio, Phil Handrahan and others. At the meeting I announced my goal, *“Friends, I have brought you together to see if we can organize zero-interest credit union.”*

Wilson then asked, *“Mario, will you please explain what a zero-interest credit union is? I know what a regular credit union is, in fact, my son is the manager of the one in Tignish.”*

Glad to reply, I answered, *“Wilson, the problem is that regular credit unions are getting to be just like banks.....except for the personal service and giving loans to the little people the banks do not serve, they are charging just as much interest as the banks. My idea is that we ought to have one credit union that is a zero-interest one to help the poor.”*

Nick broke in with, *“But, Mario, how do you expect a credit union to run without charging interest. They have to charge interest in order to stay in business.”*

Glad to clarify the differences, I replied, *“Oh, there will be no charge for interest on loan, but to help pay for the expenses, the borrower will have to pay a small service charge. As for the rent and salaries, why can't we get some retired citizens to volunteer their labor and perhaps I can find a small building that the owner will let us use rent free.”*

All of them just smiled and shook their heads in doubt over my idealistic expectations of other people. Nonetheless, they told me to go ahead and see what could happen. As the meeting broke up, Phil Handrahan, an old time cooperative, advised, *“Mario, you must be sure and see the Central Credit Union in Charlottetown and see if they might give us some support.”* He then promised to accompany me to see the person in charge.

Together, one fine Spring day we went to see that person. He greeted us warmly but after I explained what we were trying to do, I could see by the look on his face that he did not approve my idea. *“I think that you a very good objective,”* he began, *“but I am afraid that we cannot help you. You see the Central Credit Union is the back up for all the local credit unions on the Island. Our insurance fund is made up of yearly contributions from each local. In case one of them runs into financial trouble by making bad loans then they can fall back on us to restore their financial position. So if you want to join us in order to get that kind of back up, we just cannot let you do it. With no profit on your zero-interest loans you will not have any funds to contribute to the central insurance funds. No, I'm sorry but I am sure that my Board of Directors would not give me permission to*

have you as a member.”

“But, don’t you think that we can have one exception---one that will help the poor get emergency loans?” I persisted. “If not, I guess we will have to go it alone.”

“Well, I guess that will have to be the way for you to go.”

That not only ended the meeting but also ended our attempt to found the first zero-interest credit union on Prince Edward Island. I tried to get our group to keep meeting but soon after it was time for us to leave to go back to Mexico.

The group just did not have the same commitment as I did.

BACK TO MEXICO

Villa del Carbon, Mexico

1983

Fr. Hessler, a Maryknoll priest that we had first met during our missions in Mexico back in the sixties, notified us that he would like us to come back to Mexico and do more work with the poor. Seeing that, except for our youngest sons, James and Mario, all of our other children were married or out on their own, we believed that we were free enough to respond to his invitation. So, I made a preliminary trip to investigate what we could do and where we could live. Fr. had brought together groups of people living in Los Reyes, La Paz a community on the edge of Mexico City in order to form a Christian community.

In keeping with our family policy of responding to the felt needs of the community, we held a meeting to discuss the kind of work we would be doing with them. Various ideas were presented but eventually the idea of cooperatives was raised – probably because they knew that I was from Canada, a country well known for its history of cooperatives. That pleased me because I was not very interested in trying to help the poor to just receive more hand-outs. I wanted to work in a way that would help them to become self-employed.

We finally decided that we would work on the organization of worker-cooperatives where the workers would be the owners of their enterprise and share the benefits equally. Knowing that many sheep were being raised in the rural areas of Mexico, I suggested that a good cooperative would be one that would tan sheepskin and then make them into warm jackets.

I then asked them to nominate one or two persons who could go to Canada and learn how to do the curing of the hides in a tannery located in Nova Scotia. A friend of Fr. Hessler had a home in the mountains with a small village called Villa del Carbon where we could stay as we worked with the people in Los Reyes. This was good news because we certainly did not want to live in the pollution and traffic of Mexico City.

In November we picked up a Volkswagen van donated by a family in Nova Scotia. My Honey put so many things in the van that we fulfilled the old saying of packing everything

including the kitchen sink. She had her reasons because she did not know what she would need to do the cooking for our family. In the process, we became heavily overloaded. So much so, that outside of San Antonio, Texas, we not only blew out the rear tire but even damaged the rim of the tire to the point where it had become useless. Luckily we had a spare tire but that meant we had to finish the trip without one. God provided because we made the rest of the trip to Mexico, some nine hundred miles, without another flat tire.

Since we did not have time to transfer the title of the car to our name before leaving, I thought we might have some with the border officials. Remembering the advice that someone

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gave me that the best time to get across was in the early hours – 2:30 a.m. It was the best recommendation that we ever received – and we have received many. At the border, the officials decided to let us through. The miracle was that we did not have to pay the usual bribe.

Soon we eventually arrived in Villa del Carbon. The home donated for our use was big one but we did not want to impose on the owners and so we managed to live in one of the bedrooms with the use of the kitchen. Villa del Carbon is a beautiful village in the wooded mountains just outside Mexico City. It was a peaceful place from which I could commute to Los Reyes to help the worker's cooperative get organized.

Knowing about the results of the Quebec cooperatives to create work, we were inspired to write a booklet entitled, "Creative Alternatives to Unemployment." I say we because my Honey did a lot of the work to produce the manuscript.

In 1982-1983 the world, including the affluent ones like Germany and the U.S., were suffering a serious depression with much unemployment. Since we both had lived through the Great Depression, we thought that we had something concrete to offer. The booklet first went into the transitional steps to the alternatives. We wrote how "making the break" from the job world could be accomplished as an adventure even though it takes a good deal of courage. Then we went into, and we had a lot of personal experience to offer on this subject, how savings could be made in order to survive without a job. Next we went into the organization of small self-employment groups because it is so hard to get self-employed on an individual basis. Having a small group not only provides more ideas but generates the needed the support to put the ideas into practice. Then we detailed the nature and make-up of worker-cooperatives.

When it was finished, my Honey believed that it was the best of all of our pamphlets, booklets and books we had written. All we had to do was to get it out to the unemployed. No easy task.

CHRISTIAN COOPERATIVES

State of Mexico

1983

In Mexico, the poor definitely have not benefited from the growth and expansion of the capitalism in Latin America. Worse yet, the foreign investment in the Mexican stock market, the banks and in speculation instead of job creation and economic development have served to deepen the economic crisis of Mexico. Mexico's inflation rate at that time was near 20%. The average wage, for those fortunate enough to find work is three dollars a day. Rice, beans, clothing and even gasoline is cheaper in the U. S.

The future for Mexican workers is bleak because people have no purchasing power to turn the economy around. Unemployment will soon be over fifty percent. That means that there will soon be more unemployed than employed workers. On top of all this, Mexico has no safety net such as unemployment insurance, social welfare or old age pensions for the elderly poor, such as those in U.S. The major problem being that the government has to spend so much of its budget to service its huge foreign debt that it has no funds for social programs let alone the creation of jobs.

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Despite these huge global problems, what can we, as Christians, do to help the poor of Mexico besides ship food and second hand clothing to them – if we can get

them through customs at the border? What can we do, we to whom Christ has given the secrets to build the Community of God, to help them earn a living? What, since the over-praised capitalistic economic system has failed the Mexican people completely, do we have we to offer as an alternative economic system that is viable and able to create economic development.

We have read many books about capitalism and its primary aim to make the rich even richer. However, never have we found any book that says that cooperativism is a viable alternative economic system.

We firmly believe that the viable alternative economic system is cooperativism. Even more utopian is Christian cooperativism. However, cooperativism, as ignored as it is in the Rich World, is not a new, small and untried economic system. It has been around for over a century.

The International Cooperative Alliance is now, next to the Catholic Church, the largest non-governmental institution in the world with almost one billion members in over a hundred different countries. In Mondragon, Spain, the cooperative movement has eighty very successful cooperatives with over twenty thousand worker owners. Even in capitalistic U.S., there are many successful electric power cooperatives that are owned and operated by the member consumers. Credit unions, banks owned and managed by the members, are the most growing threat to the banking system in the country of Canada. Most of the construction in Italy is done by building cooperatives. Thus there should be no doubt about the economic viability of the cooperative movement.

The more important feature of cooperativism, than its economic viability, is that it is a non-violent revolutionary alternative to capitalism for workers. Under capitalism, the owners of the corporations are outside investors who derive a profit, not from

their labor as do the workers, but just from the investment of their capital.

Secondly, the benefits, especially from the value added by the workers to the finished product or service, are not equally shared by the owners with the workers. All the workers get is a fixed wage and that is it.

Under Christian cooperativism, the first radical principle is that all of the owners of the commercial enterprise must be workers and all of the workers must be owners. Secondly, all of the benefits and profits are shared equally among the workers-owners. In terms of financing the production of goods and services, under capitalism the cost of interest on any loans must be charged and all of the profits given to the owners of the capital. This is a sacred principle of capitalism and there are absolutely no deviations allowed from this principle. Under cooperativism, however, any profit from interest on loans is given to the owners of the credit union. The third radical principle is that all loans, i. e. from credit unions, are made on a no-interest basis with only a small charge to cover administration expenses. These three principles are the radical differences between capitalism and cooperativism.

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In addition, to these radical differences there is a great difference between the two in terms of the means and objectives of the economic system. Capitalism has but one objective – to maximize the bottom line of profit for the benefit of the owners of the capital. Whereas cooperativism has the objective of promoting the common good – of the workers, the consumers and most important of all is the common good for the surrounding community. To accomplish this idealistic

objective, cooperativism uses idealistic means such as quality for the consumer and concern over the ecology. A close study of the principles and ideals of the cooperative movement will serve to inspire anyone.

An amazing example of how cooperativism is a successful and viable alternative to capitalism is the great part it plays in the economy of the province of Quebec in Canada. The following prove how successful it is in Quebec.

1. The number of new cooperatives doubled in the last year and provided employment for 68,000 people.
2. There are 3,402 cooperatives with a total membership of 6,330,000 men and women.
3. The cooperatives have assets worth over \$100 billion.
4. There are now 1,212 credit unions in Quebec.
5. At the end of 1998, they accounted for 15% of the total savings and 45% of the savings held by Quebecers in financial institutions. They also held 39% of the mortgages, 32% of the consumer loans, 40% of the farm loans and 20% of the business loans made by financial institutions.
6. The credit unions rank sixth among Canada's financial institutions, is largest bank in the province, is the single largest employer and now has assets equaling \$100 billion.
7. The Quebec cooperatives include insurance for its members. They hold 25% of the life insurance market and nearly 15% of the general insurance market.
8. Agricultural cooperatives are also a major player in the agri-food business. Some 32,000 members are owners of 140 agricultural cooperatives, including 40 farm machinery user cooperatives. The combined sales of these co-ops totaled \$4 billion.
9. The cooperative housing network now includes nearly 1,200 cooperatives that own more than 22,000 housing units inhabited by nearly 50,000 people.
10. There are now 90 food cooperatives that have a total of 85,000 members, 975 elected leaders and 2,000 employees.
11. Forestry cooperatives started out as cooperative logging camps in the 1930s and 1940s. Today they are modern enterprises operating in a highly competitive sector. The 42 forest cooperatives are owned by 4,500 workers. They had combined sales totaling \$400 million at the end of 1998.
12. Worker cooperatives started up in Quebec in the late 1970s. Currently, the some 120 worker cooperatives include more than 4,000 workers and have sales totaling \$59million.
13. More than 11,000 person in Quebec are members of one of the existing funeral cooperatives.

14. Cooperatives are also serving the natives and Eskimos. They are the owners of 16 cooperatives that handle the marketing of Inuit artworks. The combined sales of these cooperatives totaled \$70 million in 1998.

15. There are 110 cooperatives in secondary schools, colleges and universities that enable young Quebecers to gain valuable work experience. More than 500,000 young people between the ages of 14 and 25 are members of cooperatives in the bookselling, stationery and office computer areas. These cooperatives had sales totaling \$100 million.

16. Not only are young people involved but there are also cooperatives to serve the elderly. There are now 40 home care cooperatives that have 10,000 members.

17. There are also 25 cable distribution service cooperatives to provide television service to meet the needs of people living in communities not served by traditional cable distribution companies. Now, when we Christians, form cooperatives not in the name of money or in the name of the government but in the name of Christ, we add a profound spiritual dimension that makes cooperativism not only a viable alternative to capitalism but makes it a movement that shares benefits with the poor and the marginalized. This is another great difference between capitalism and cooperativism. Whereas capitalism works only to benefit the investors, cooperativism shares its benefits with others besides the owners. In Mondragon, Spain, cooperatives do not have to pay any taxes on their profits. However, for this privilege, they must give ten percent of their profits for a community project such as the building a new school.

Organizing cooperatives with the poor and unemployed is a difficult task because they have no tradition in their culture, especially in Latin America, where they work together to own and manage their own commercial enterprise. They know how to work for bosses. They know how to organize individual enterprises. But they do not know anything about cooperatives, where the group is the owner and manager despite their great hunger to work together in unity. After the cooperative is formed and functioning there is the real obstacle of overcoming all the differences and imperfections between the members. Now, add to this the Christian dimension, and it becomes even more difficult.

On the other hand, working together in the name of Christ, brings far more blessings than problems. With Christ we can overcome all these traditions and

historical problems. Without Him we can do nothing. When we are gathered together in His name, Christ is present and is helping us to work together. Amazingly, He actually becomes a member of the cooperative. That is profound. We have witnessed His presence and power in the Christian cooperatives here in Mexico. It is a profound experience to be able to participate in their work, scripture sharing and deliberations. The poor always have a desire to share with others. They do it all the time regardless of how poor they are. Once the cooperative becomes successful and meets the objectives of the members and then goes beyond that to reach out to form new cooperatives with others, for example, or shares their benefits with others poorer than themselves, the members obtain a dignity that cannot be obtained in any other way. Even more profound, they are not only helping themselves but are creating an economic system that benefits the common good. And this world needs something besides benefiting the individual good. 63

The process of integrating the spiritual dimension into cooperatives takes a while but at the same time it is a natural process that fits in with the character and desires of the poor. It is not an artificial process that conflicts with their natural life. Working together in a commercial enterprise, in His name, fits right in with the desires of the poor to sanctify their lives, their work and indeed all of their actions.

And that is where the weekly sharing of scripture at their business meetings fits in. All of the meetings are opened with a sharing of the life and teachings of Christ. Middle-class groups do this all the time at their meetings but the poor have rarely done this. In fact, until recently, the poor have rarely had the Bible in their own hands. They have had it preached to them for centuries by the clergy, (until about only fifty years ago it was forbidden for lay people in Mexico to read the Bible) but now they are finally able to read it with their own eyes.

The poor have a great deal of faith but lack the Word. We middle-class people have the Word but lack faith. Once the poor begin to integrate the Word with their faith they begin to attain a great deal of spiritual development. Once again this spiritual development is not done for their own individual good. Their spiritual development helps them sanctify their natural disposition to be of service and to make their much-needed contribution towards the common good and to the needs of others. In other words, it sanctifies their natural disposition to be of service to others.

We must inject here at this point that we are not trying to make out the poor to be saints. They definitely are not. They are human beings and have their

imperfections like all of us. We are only trying to describe how they can and do develop when a spiritual dimension is added to their work and economic activities. Nonetheless, though they are not saints they do have one distinct advantage. They know what it is to be poor and are not all hung up with the cares of this world. They eagerly want to embrace the more idealistic ways of living and working when they are presented to them. They are similar to the fertile ground in Christ's parable about the sowing of the seed. This characteristic of the poor always came out when they closed their cooperative meetings with a prayer. They always prayed to God to help their cooperative succeed and go ahead – always.

The whole reason why capitalism has not brought prosperity to the world, especially to the poor –the world wide statistics on unemployment and amount of governmental and individual debts prove this without a doubt – is that it is an economic system that has no morals. The Reformation broke down the traditional integration of commerce and morality and was able to divorce commerce from morality. Commerce then, unfortunately, constructed its own set of regulations but completely outside of the religious and moral framework. A Christian cooperative economic system is not divorced from our morals. It is desperately needed to bring prosperity and peace to the poor because it is the only way in which we can integrate the morality that lies within the laws of God and the teachings of Christ. These are the secrets of the Kingdom that Christ has revealed to us. Let us go forth as His disciples to apply these secrets to our economic activities not only for our own personal benefit but for the benefit of the common good. We could not do anything better or more profound for and with the poor.

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**THE SAN MARTIN ZERO-INTEREST CREDIT UNION
MALINALCO, MEXICO
1984**

One of the more successful cooperatives that we were able to organize was the one in the barrio of San Martin – one of the poorest barrios of Malinalco. We started by contacting Amelia because she was very active in her community. She happened to attend the meeting that we held for the parishioners of Malinalco. We explained to the small gathering what cooperatives and zero-interest credit unions were all about. In a short time they created a cooperative food store. Then we were surprised when Amelia called me to come to a

meeting of some people interested in the credit union and explain how they could form one.

About fifteen middle-aged and one old woman were waiting for us in front of the door to the chapel with about twelve children of all ages. The eighteenth century chapel is old and its walls are marked with dark streaks from the rain and weather. The bell tower needs repair.

Everyone greeted me, in the typical Mexican fashion, as I went around and shook the hands of all the women. The animator of the group, Amelia, had her latest baby cuddled up in her lap. As they all sit down again, I began to explain what a zero-interest credit union is all about. They listened carefully because they all are in need of occasional loans for emergencies or to pay for a doctor or to buy medicine.

Months later I happened to bump into Amelia and when I asked what happened she surprised me with a glowing report. The group decided to go ahead and start up the union by meeting weekly and bringing twenty-five cents for their deposit. Slowly the fund built up and the members were able to get small loans – without paying the normal interest charge of twenty to thirty percent per month!

Three significant things happened, as time went on. One, all the loans were repaid. This was true because the members felt that the credit union was a thing of God and they had to be faithful. Second, to keep the money being devalued, at a huge rate for Mexico at the time, friends donated some money to the credit union. Three, the women kept meeting because of the spiritual dimension. They went to share their spirituality with one another more than to just obtain emergency loans.

Unfortunately, the credit union only lasted about nine years. Either the members lost interest or they became self-sufficient to the point where they no longer needed emergency loans.

A word of advice. For those of you interested in working with the poor to alleviate their poverty, the best thing you can do is to organize a zero-interest credit union. It is a simple and important thing to do!

OUR VISIT TO THE MONDRAGON COOPERATIVES

Mondragon, Spain

1985

We had heard that the Mondragon cooperatives were one of the most successful cooperative movement in the world. Since it had been founded by a parish priest, we hoped that it would have a spiritual dimension similar to ours from which we could learn how to improve our own cooperatives.

Somehow, we were told by a parish priest that things had changed and that the movement had lost the original spirit and now were becoming capitalistic. In the beginning they used to take their surplus funds to create more worker-owners by organizing new cooperatives. However, they had not done that for the past four years. Instead, they were now investing their surplus funds in the stock market!

Nonetheless, Mondragon is an impressive example of cooperativism. The most impressive feature is that some fifty years ago they started out using what little available local resources existed in their own community. The people of Mondragon, instead of investing their meager savings for their own individual benefit, loaned their money to the cooperatives for the common good. Thus four unemployed engineers were, encouraged by their socially active parish priest, to start a stove factory as a cooperative. This humble beginning became a movement with over a hundred cooperatives, with 20,000 worker-owners, its own university and schools, its own hospital and health plan and a social security system superior to that of the Spanish government.

The secret to their success was their constant striving for the common good by using their surplus to fund the organization of more cooperatives. Then, however, as the movement grew and needed more managers they made the mistake (according to our opinion) of turning to outside university graduates, the usual Master of Business Administration types, instead of their own workers to manage the enterprises.

The problem was that these graduates looked more to the financial success of the individual cooperative than to the spirit of cooperativism and to the common good. In this way the cooperatives became more like business enterprises than cooperatives.

Nonetheless, the Mondragon cooperatives had the important features of cooperative. They the principle having the workers as the owners with no outside investors as the owners. Interestingly enough, the amount of cash

needed for a new worker to become a member of the cooperative can be quite substantial. In Mondragon it amounted to something like twenty to thirty thousand dollars. But provisions are made for this by allowing the new member to pay it off in installments from his salary. By the way, the ratio of payment of salaries is roughly four times. In other words the managers can only receive four times the amount as the lowest paid worker. This has been changed to a ratio of seven to one – probably because of the pressure from university-educated managers.

In addition, Mondragon has the principle of sharing that is generated by the work of the workers for the common good of the community. Under the laws of

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Spain, cooperatives are not charged any taxes on their profits. However, in return for this benefit, the co-op must take at least ten percent of their surplus and pay for some community project such as for the construction of a school or medical clinic.

Nonetheless, the creeping in of the spirit of capitalism has done much to change the original Christian dimension of Mondragon. Once upon a time, due to the influence of the remarkable priest, spirituality was very much a part of the work and thinking of the movement. Now, however, the main thing that counts is economic development and the bottom line success of the cooperatives. In addition, the very size of some of the cooperatives, some have as many as twelve hundred workers, caused a loss of the personal relationships that existed in smaller enterprises. One of the workers told me that he was planning to leave his cooperative because there no longer was any personal relationship among the workers.

Before we left we approached the President of the Mondragon Bank to see what they could do to help us in Mexico. We knew that we could not adapt much from their movement because of its huge size and its turn towards capitalism. Instead, we thought we could ask for assistance in the form of a loan for our own revolving fund or perhaps that they could send some of their people to Mexico as missionaries.

We were disappointed. The President told us that as much as he would like to help, their regulations prohibited lending to anyone outside of their movement. As far as missionaries were concerned, he laughingly told us that we could talk to all of the 20,000 workers and we would not find one volunteer.

Upon returning to Madrid, I asked Fr. Horrillo and Doroles if I might take a few days to go to Rome, seeing that I was so close, to investigate the situation in

regards to its doctrine on usury. I wanted to find out what was the present status of the doctrine.

OUR DIALOGUE WITH THE VATICAN

1985

. As soon as I reached Rome I went to see the Congregation of the Doctrine of the Faith, headed up by the famous Cardinal Ratzinger. They sent an English-speaking priest by name of Fr. Herron down to talk to me. He was a tall, handsome priest who probably had a doctorate in canon law. He received me friendly enough so that I felt that I could hold an informal debate with him on the charging of interest.

First I asked, *“How do you personally feel about the charging of interest on loans?”*

He was quick to reply, *“Well, my father was able to buy our home because a mortgage was available to pay the cost. So I think it is a good thing despite the extra payments caused by the interest. What do you think?”*

I was well aware of this argument so I could easily retort, *“That is true. But why do fathers of families have to pay three times the amount of the loan just to move into a house? This means that they have to work three times as long because they do not have the cash needed to buy the house in the first place!”*

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I noticed by the look on his face that he could see my side of the argument. Then I got down to the crucial question, *“I would like to know if the original doctrine of the Church against usury is still in force?”*

He replied, *“As far as I know it still is.”*

This was an amazing revelation to me. Here was an official of the Congregation of the Doctrine of the Faith telling me that the Church’s doctrine on usury was still an official doctrine of the Church. This meant that if the Church administrators were to live up to the doctrine, there would be Church-shaking ramifications in their financial practices.

After I left Fr. Herron, I realized that I had to get this in writing from the Congregation. So I borrowed the use of a typewriter in the Vatican’s press office to type up the following letter from the Christian cooperatives asking for a ruling on our zero-interest revolving fund:

FEDERACION DE COOPERATIVAS CRISTIANAS
Reforma Portal Norte 104
Toluca, Estado de Mexico

November 8, 1985

The Federacion de Cooperativas Cooperativas, located in the State of Mexico, Mexico, is hereby requesting a ruling from the Congregation on the Doctrine of the Faith in regards to the Church's doctrine on usury and the taking of interest on loans. The Federation has been in existence for about one year and a half in order to share experiences, skills and resources with the Christian Cooperatives that make up its membership.

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At the present time there are twelve members. The Federation works in complete collaboration with the Bishops of Toluca and Atlacomulco in Mexico.

The Federation has a revolving fund that is used to make loans, without charging any interest, to the rural poor who have production cooperatives and to groups of the rural poor who wish to organize new production cooperative. These peasants use the loans in order to buy materials and tools necessary to begin production and thus create self-employment. These people, without land, jobs, or government programs of social welfare, have no other means to create the employment they need to support their families.

The primary objectives of the Federation are: 1. To create work for the rural poor through the means of Christian cooperatives and 2. Promote the spiritual and human development of the rural poor through the cooperative process undertaken in the name of Jesus Christ.

The revolving fund of the Federation has the primary objective of providing financial assistance to Christian cooperatives in order to create self-employment for the poor. Money collected for the revolving fund was obtained from friends, bishops, priests, religious orders in the United States, Canada, Mexico, Spain and

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Australia. The money was loaned to the Federation as an investment but with the clear intention the investment would be made without asking for any return or interest or profit. However, it was agreed that the principal was always subject to repayment on demand.

The Federation makes all loans without charging any interest to the poor in the belief that it is un-Christian and contrary to the Church's doctrine on usury to do otherwise.

The Federation hereby formally requests a ruling from the Congregation on the Doctrine of Faith as to whether its practice of making zero interest loans to the poor is in conformity with the Church's doctrine on usury or not. If not, the Federation requests a ruling on the rate of interest that could be charge on the loans.

Finally, the Federation requests the Congregation to provide the theology for the rulings along with the documents that state the official teachings of the Church on the doctrine of usury.

Respectfully yours, Estelle and Mario Carota

Before I left Rome I decided to take advantage of the fact that it is full of headquarters for the religious orders and has some famous theological universities. Then perhaps I could find a moral theologian who would be supportive of my lonely struggle against interest. So I called on the Dominicans, the Jesuits, the Augustinians and the Divine Word, but found absolutely no support. To the contrary, a famous Jesuit theologian rebuked me sharply for my stand.

In Madrid, Fr. Horrillo took me to see a friend who was a moral theologian and, more importantly, was a consultant to Cardinal Ratzinger's office. His remarks were much more supportive. He told me that there was no one in the Cardinal's office who knew about economic affairs. Thus I waited in hope that I might get a favorable reply from the Cardinal.

With that encouraging note, I waited in Mexico in hopes that I might get a favorable reply from the Cardinal. After waiting for five months to get a reply, I sent a follow-up letter asking once more for a ruling about our revolving fund. My hopes were fulfilled when I received the following letter from the Congregation.

CONGREGATIO PRO DOCTRINA FIDEI

00193 Romae, June 13, 1986
Piazza del S. Uffizio, 11

Prot. N. priv.

(Un responsione fiat mentio huius numeri)

Dear Mario,

I would like to acknowledge your April 10, 1986 letter in which you reminded me of your visit here, and your request that the Congregation give a ruling on the issue of usury. I also want to assure you that you,

and usury!, have not been forgotten!

First, as a kind of general procedural observation, I do not believe that you really want the Congregation to take such swift action on this complex question that would endanger the objectivity and truth of its eventual

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position. I say this with full recognition of the dire straits of many of the world's poor. I agree with you, however, that sophisticated but unenlightened and unethical banking practices are at least partially to blame for the present mess.

Second, I want to bring a new book to your attention: Usury, by John Noonan. It has appeared recently and I have not yet read it myself, but I thought that you should certainly get your hands on it and I would appreciate any comments you might have.

Third, the suggestion has been made that perhaps the Pontifical Academy of Sciences could sponsor an international symposium on Ethics and Contemporary Banking Practice.

This is only a suggestion. I would like your ideas on this concrete approach, with suggestions of qualified persons who could be invited to such a meeting. I would like to see as broad an input as possible. On the other hand, if such a symposium is to have any enduring effect, it is obvious that the participants must be very well versed in the complicated matter of banking, especially on an international scale.

I'm looking forward to hearing from you.

Sincerely in Our Lord, Rev. Thomas J. Herron

This letter was highly encouraging. At least they were interested in doing something. We gave him some names of qualified persons about international banking and agreed that a symposium might be useful if it could lead to some action. I also remarked that I had read John Noonan's book but found it to agree with the modern interpreters and not with my position on the issue.

Nonetheless, perhaps because our tone in our letter was not that anxious for more talk instead of direct action, we waited another year without receiving any reply. Perhaps, when Fr. Herron checked with his superiors, they thought that the idea for a symposium was not really that great and to let it drop in the hopes that I would forget the whole issue.

But the serious and damaging economic effects from the Wall Street crash of

1987 for the poor of Mexico would not let me forget the issue at all. (In that year the Mexican stock market lost 16.5 percent of its value!) So I wrote another letter again asking for a ruling.

This time we received a rather rapid response.

CONGREGATION PRO DOCTRINA FIDEI

00193 Romae, July 25, 1987

Dear Mr. and Mrs. Carota,

I would like to acknowledge your letter of July 6, 1987.

I have enclosed the recent statement of the Pontifical Commission for Justice and Peace on the question of the International Debt, which contains

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what the Holy See wishes to say on the issue at the present time.

If you have any further questions, perhaps you might take them up with the Pontifical Commission whose offices are in the Vatican.

Sincerely yours in Our Lord, Rev. Thomas J. Herron

This letter, in contrast to his first more supportive letter, was obviously a “pass the buck” letter. It revealed to me that they were really no longer interested in the problem of usury and, worse yet, in giving us a ruling. Instead, the Congregation was saying that the Commission’s document, “At the Service of the Human Community: an Ethical Approach to the International Debt Question,” was now the current policy of the Vatican. We, however, were not looking for a statement about the international debt or the ethical requirements for secular banks. We wanted a definitive statement on the practice of usury by the administrators of our Church. Nonetheless, to keep the dialogue going, we wrote a letter to the Pontifical Commission after reading their statement. We were not impressed by the document at all. We believed that their declaration was just a nice set of friendly recommendations that did not touch on the evils of usury or the great harm being done to the poor. They suggested the following steps:

Create new forms of solidarity

Accept co-responsibility

Establish relations of trust
 Know how to share efforts and sacrifices
 Foster the participation of all
 Identify emergency and long term measures.

These suggestions, as constructive as they were, reveal the present mind-set of the Vatican bureaucracy. They are, however, completely different from the strong demands made to the secular authorities by the Council of Vienna held in 1311:

“All rulers and magistrates knowingly maintaining laws that sanction usury and that compelled debtors to observe usurious contracts are to incur excommunication, and requires the legislation in question to be revoked within three months. Since the true nature of usurious transactions is often concealed beneath various devices, money lenders are to be compelled by the ecclesiastical authorities to submit their accounts to examination.”
 What a huge difference.

Anyway, we resumed the dialogue with the Vatican with a letter, dated Oct. 27, 1988, to the Pontifical Commission of Justice and Peace. We did not think it would get very far, but, it might educate its staff as to the other side of the issue. We sent them a copy of our original letter to the Congregation to explain our position and then asked the following questions, based upon their mandate for justice:

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1. Is the practice and policy of our Federation to make loans to the poor without charging interest in conformity with the Church's doctrine against usury?
2. If this is not in conformity with the doctrine, what rate of interest could be charged? And, upon what theological basis can interest be charge to the poor?
3. Has the original doctrine of the Church on usury been officially changed?
4. If so, when, where, how and by whom have these changes been made?
5. In which document, proclamation or encyclical can

the new official doctrine and new definitions by the Church be found?

We waited for ten months and received no reply, let alone an acknowledgment. Our simple, but profound, questions were either too difficult for them to answer or they regarded our letter as just another letter from a person with some sort of an obsession. To counter the latter thought, we reminded them that Cardinal Ratzinger's office had suggested we write to the Commission.

So went the dialogue with the Commission.

In between the carrying out of this dialogue, I realized that just talking was not going to produce much in the way of results. So I started writing a book on the whole subject entitled, "CATHOLICISM, CAPITALISM, COOPERATIVISM" Having a bit of faith in the power of the pen, perhaps the publication of such a book might get better results. Along with our work with the Christian cooperatives, I spent a couple of early morning hours each day writing away.

I began by showing the immoral side of capitalism and how debt and interest were damaging the poor. Then I went into the history of the Church's teachings on economics, namely its doctrine on usury, to defend the poor. I explained how the Church and even secular governments of time integrated religion with economics by passing laws prohibiting usury. I then continued with the nature of capitalism and covered its rise after the divorce between morality and economics happened. Then I showed the current rise of the new interpreters, those moral theologians who reinterpreted the Church's doctrine so that its administrators could get income from interest on loans and investments – without labor or any expense.

Next I showed how capitalism and interest-charging were immoral because of the harmful effects not only on the poor but the investors and the Church itself. To demonstrate this I listed the theological grounds for this immorality based upon the laws of God, the teachings of Christ and Magisterium of the Church. To keep my book from being a completely negative treatise, I included a section outline the positive features of an alternative economic system, namely, cooperativism. I showed how a Christian cooperative economic system was the only economic system that could bring justice and prosperity to the poor. I ended the book with a section on the personal work we had carried out to bring a moral economic system. To be fair to the Vatican, I thought that before we published our book, I should send a copy to Cardinal Ratzinger so that he would have an

opportunity to preview before it went out to the public. In August of 1988, I sent a copy of the manuscript with the following letter to the Cardinal:

Dear Cardinal Ratzinger,

Greetings from Mexico in the name of our Lord, Jesus Christ.

We are once again taking up a dialogue with you in regards to the request that we made to you on Nov. 8, 1985 for a ruling in regards to the Church's doctrine on usury. As of this date we have not received a ruling from your office. We once again are making another request for a ruling.

In the meantime your office has sent us a letter, dated July 25, 1987, that enclosed a copy of the statement of the Pontifical Commission for Justice and Peace on the question of the international debt. The letter said this statement contained what the Holy See wishes to say on the issue at that time. We wrote to the Commission as advised by your letter on Oct. 27, 1988. As of this date we have never received a reply from the Commission.

Enclosed please find copy of our manuscript for our book entitled, "Catholicism, Capitalism and Cooperativism. We are sending you this copy for your information and approval before we publish the book. We are hereby respectfully requesting you to read our manuscript and send us your comments as soon as possible. If we do not receive any communication from you by December 1, 1989, we will assume that you have no objection to the publication of this manuscript.

We pray that you and your Congregation are continuing to carry out the mission of the Church through your hard and difficult work.

In solidarity with Christ, Estelle and Mario Carota

While waiting for his answer we had shown the manuscript to our friend Fr. Burke when he had come down to Malinalco with a small group of his friends to help us with our missionary work. To my consolation he became very interested in the book and felt that it should definitely be published. He also made some valuable suggestions to improve it. On his return to California, he sent a copy to the National Catholic Reporter to see if they would be willing to publish it. But they rejected it without given any reasons.

Realizing that the ordinary publishing companies would probably never accept it decided to print it ourselves. We had already done this for a couple of other books that we had written in Canada. Although we did not have a printing press in Mexico, we could use our computer to make camera-ready copies and

then have a friend in the printing business print it for us. Then we would distribute it in the good old Carota way by sending them out to our friends.

In a much shorter time, we received a reply from the Cardinal. The nature of the reply cleared the way for us to public.

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Dear Mrs. and Mr. Carota,

His Eminence, Cardinal Ratzinger, is in receipt of your letter of August 30, 1989, and has asked me to acknowledge it with his thanks. At the same time, I am directed to advise you that, in conformity with the general policy of the Congregation of the Doctrine of the Faith, the Cardinal does not review private manuscripts sent to him with a request for their evaluation and approval. With the hope for your kind understanding in this matter and with expression of all good wishes, I am/
Sincerely in Christ, Msgr. Josef Clemens, Secretary

After that negative response I continued my work by doing some research into the Vatican's new Code of Canon Law, published in 1983 that had replaced the old Code promulgated in 1917. I found that it still had the canon requiring the bishops to invest their surplus money, namely Canon 1284 (6):

“All administrators are bound to fulfill their office with the diligence of a good householder. For this reason they must: (6) with the consent of the ordinary invest the money which is left over after expenses and which can be profitably allocated for the goals of the juridic person;”

Throughout all of this spiritual developing process, I kept thinking about the idea of suing somebody in our Church in the court of Canon Law as another way to further our cause. After all, I had accomplished something by my suit against the Canadian government. My first impulse was to sue the Cardinal. I soon learned that it would be impossible to sue him because any suit against a Cardinal needed the permission of the Pope.

So I had no other choice but to carry on with struggle in my old way. I then asked the Cardinal about the apparent contradiction between canon law telling the bishops to invest and the old doctrine against usury prohibiting it. This was a very bold

maneuver, to say the least, but we had to do it.

July 7, 1990

Dear Cardinal Ratzinger,

Greetings from Mexico in the name of Christ.

On August 30, 1989 we sent you a copy of our manuscript for your information and approval. Unfortunately, you decline to review it.

At this time we are making a formal request to you for a ruling on an apparent contradiction between a canon law and the doctrine of the Church on usury.

We have done a great deal of research on the doctrine on usury. As far as we know the original doctrine of the Church on usury is still the official doctrine of the Church. At the same time, Canon 1284 (6) makes it obligatory for all of the administrators of the Church to invest surplus money for profit.

Please give us a ruling as to whether or not Canon 1284(6) is in contradiction to the Church's doctrine on usury. And, please inform us what steps need to be taken to remove Canon 1284(6) if it is in contradiction to the Church's doctrine on usury.

Respectfully in Christ, Estelle and Mario Carota

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Even now as I write this manuscript, I have to laugh at the boldness of our request to the Cardinal. Here I, a layman who was nobody, was asking the head of a Congregation how we could remove a contradictory canon of law.

While waiting for the Cardinal's reply, a negative for sure, I thought it would be a good idea to start some correspondence with Pope John the Second. I was fully aware that he would never see our letter, nevertheless perhaps it would inform his part of the Vatican bureaucracy about what we were trying to do. So I sent a letter to the Pope about our work and the issue of usury. Evidently the letter was sent the Cardinal's office because we received a reply from his office:

Vatican,

August 29, 1900

Dear Mr. and Mrs. Carota,

The Holy Father has received your letter regarding the Church's doctrine on usury and the issue of the world debt, and has directed me to reply in his name.

His Holiness wishes you know that he appreciates the concerns which prompted you to write to him. For your information I am enclosing a document of the Holy See addressing the international debt question.

I am pleased to assure you of the Holy Father's prayerful good wishes for your work among the poor. Sincerely yours, Monsignor C. Sepe assessor

In the meantime we finally got our book printed and started distributing it, free of course, and we sent one to Pope. This we did with a accompanying letter to ask him about the apparent contradiction between canon law and the doctrine on usury. Hoping against hope, I also asked for an audience with him.

Instead, I was sent a letter from the Cardinal's office dated Dec. 6, 1990:

I have been asked to acknowledge receipt of your last letter, addressed to His Eminence, Cardinal Ratzinger, and making inquiry about a point of law and the Church's doctrine on usury. There can, of course, be no contradiction between the Church's law and her doctrine. I would suggest that you consult a priest in your own area, one recognized in both canonical and theological matters, who might help to clear up your difficulty.

With all good wishes, I am Sincerely in Christ, Msgr. Josef Clemens Secretary

I must admit that I was bit provoked by their advice to consult a priest, as if I was having a marital problem with Estelle. After all the research and consultations that I had done, I felt that it was the Cardinal who had the difficulty and not me. It did not take me long to go back through my notes and research to compose my rebuttal.,

Your Eminence,

We want you to know that that we have already consulted with a priest about this matter of contradiction between a point of canon law and the Church's doctrine on usury. In addition, we have reflected on the matter according to sacred scripture, we have studied the statements made by the early Fathers of the Church, the pronouncements of the

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Councils of the Church, the encyclicals of the Popes, the decisions of the Sacred Congregations of the Church and the conclusions. We are hereby listing the authorities and the statements made by them:

II. Sacred Scripture

A, Exodus 22:24

B. Leviticus 25:35-37

C/ Deuteronomy 15:1-4

III. The Early Christian Church

- A. Apollonius – “Hist. Eccl.”, Eusebius, Bk. V, Chapter 18
- B. Clement of Alexandria – Stromata” Bk, II Chapter 18
- C. Tertullian – “Adversus Marcion” Bk . IV, Chapter 17
- D. St. Cyprian – “Le Lapsis” Chapters V and VI
- E. St. Gregory – “Contra Usurarios” Migne p. 46
- F. St. Basil – Hom. In Ps. XIV, Migne. Pat. Paat. Gr. XXIX, col. 263-280
- G. St. Ambrose - “De Tobia, Pat. Lat. 14 col. 759-794
- H. St. Hilary – Ps. XIV, Migne, P.L.9, col 176-7
- I. St. Jerome – Migne, P. L. tom. 25
- J. St. Augustine – “The Church and Usury” Cleary, p. 56

IV. The Councils of the Church

- A. Elvira – 305-306
- B. Arles – 314
- C. Nice – 325
- D. Tarragona – 516
- E. Meaux – 845
- F. Second Lateran – 1139
- G. Third Lateran – 1179
- H. Second Council of Lyons – 1274
- I. Vienne – 1311
- J. Fifth Lateran – 1512-1517

V. The Popes

- A. Julius – Gratian, loc. Cit; Ivo, loc. Cit.
- B. Leo – Migne, 187 c. 959
- C. Alexander III – Ibid c. 9
- D. Innocent III – Greg. Decr.. Iv, 19, 7
- E. Gregory IX – Greg. Lib. V. Tit. XX., 19
- F. Gregory XIII – “Rigon Moderatur” Zach, Diss.
- G. Alexander VII – Danziger, no. 1142
- H. Innocent XI – Ibid, nos. 1191, 1192
- I. Benedict XIV – Encyclical “Vix Pervenit”

VI. The Holy Office

As late as of May 8, 1821 the Holy Office declared: “*that the making of a profit from a loan as a loan (ex mutui vi mutui is unlawful.*” (Commentary on Canon Law, Woywood, 1952, Volume 2, p. 218)

VII. The Scholastics

A. St. Thomas – Sum. Theol. 2, 2, Q. 78. Art. 1

B. Scotus – Lib. Iv. Sententiarum dist. Xv. Q. ii

Enclosed you will find the actual quotes and statements.

We can only conclude that according to the above authorities that Canon 1284(6) is in contradiction to the doctrine of the Church on usury.

Estelle and Mario Carota

On May 15, 1992 we were sent the following letter:

Dear Mr. and Mrs. Carota,

I am directed to acknowledge the letter and enclosures which you sent to the Holy Father and I would assure you that the contents have been noted.

With good wishes, I remain Sincerely yours, Monsignor L. Sandri, Assesor

OPEN LETTER TO POPE JOHN PAUL II

Greetings from Mexico in the name of Christ.

Under the authority of Canon Law (canon 212, Section 3), we, as faithful members of the Holy Roman Catholic Church and in accordance with our knowledge and competence, hereby respectfully and humbly submit the following opinion regarding the Church’s Doctrine on Interest.

With due regard for the integrity of faith and morals and reverence to our pastors, and with consideration for the common good and the dignity of persons, we submit this opinion for the good of the Church under our given rights and duties. It is our opinion and belief that:

1. It is forbidden by the laws of God.
2. It is contrary to the teachings of Christ

3. It is contrary to the Magisterium of the Church.
4. It is contrary to nature, for it is to live without working.
5. It is exploiting the poor and workers as it is derived from their work and suffering.
6. It is one of the primary causes of poverty throughout the entire world.
7. It is one of the main reasons for the current world-wide depression.
8. It is unjust because it selling money that does not exist.
9. It is harming our Church.

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Therefore, we are writing to you to reaffirm and reproclaim our Church's long standing doctrine against the taking of interest on loans.

We give thanks to God for the nine Fathers of the Church, for the ten Councils of the ten Church and for the nine Popes who have contributed to the formulation of doctrine against interest-taking-taking. This doctrine is certainly one of the finest chapters in the history of our Church's social doctrines.

Now, unfortunately, most of the bishops, administrators, canon lawyers and moral theologians no longer believe that interest-taking is immoral or is contrary to the Magisterium of the Church. Now the new Canon (Canon Law 1284(6) makes it obligatory for administrators to invest surplus money.

We are aware that these new interpretations have been made to justify the taking of interest. However, we are not aware of any official changes made by the Holy See to replace the original doctrine.

Consequently, we humbly beg you to not allow these new interpretations of secular economists to determine our Church's social doctrine. Our social doctrine is based is based upon the laws of God, the teachings of Christ and the Magisterium of our Church.

Your esteemed predecessor, Pope John XXIII, said in *Mater et Magistra* that : *the laity can do much to help the diffusion of Catholic Social Doctrine because social doctrine must be translated into reality and the transition from theory to practice is, of its very nature.*"

We therefore believe, as laity in our Church, that we have a new mission for our time to translate the social doctrine of our Church on economics into today's reality. This clearly urgent by the way the whole world is suffering from economic injustices. Millions of workers and poor families are being made poorer and poorer by exploitive interest rates on the loans they need to survive. The poor are now paying from ten to fifty percent interest month.

Worse yet, the current depression and world-wide unemployment is increasing because families now do not have enough purchasing power to create economic growth. Governments are now so far in debt and have to pay so much interest on its

own debt, they no longer have the resources for programs that can create work for the unemployed.

Our mission, then, is first of all denounce the mechanism that generate poverty such as interest-taking. Secondly we need to study and work so as to create a more just economic system that will serve the common good, promote economic development and, most important of all, bring about economic justice to the poor.

This is, to say the least, an extremely difficult mission. In truth it would be impossible except for the power of Christ. This mission is made even more difficult when our Church no longer teaches or adheres to its own doctrine against interest-taking. It is made even more so when our administrators place more faith in the power of money than in the generosity of the faithful.

We lay people have a great hunger for justice. We wish, with all our minds, our hearts and souls, to carry out the mission given to us by Christ. However, we also know that our witness is hypocritical when we, as Catholics, charge interest on loans to one another. This is not a witness of love, it is a witness of taking things instead of sharing.

Nonetheless, we know that we can do so through our faith in Christ's love for us and by the love that we have for one another.

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Therefore, we should, in order to bring Christ's light and love into a world walking in darkness and in the shadow of death, live up to his teachings:

You cannot serve God and money.

Give the gift as you have been given – without payment.

No, it is enemies you must love, and do them good, and lend to them without any hope of return.

Give and it shall be given unto you, pressed down and running over.

Seek first the Kingdom of God and His justice and all thing shall be added to you without the asking.

In this spirit and with this witness we humbly beg you and all the bishops to desist in the practices that are contrary to the Magisterium of our Church in regards to the taking interest. And, in this spirit and this witness, we humbly beg you and all the bishops to reaffirm and reproclaim our Church's doctrine against the taking of interest for the glory of Christ and for the glory of our Church.

In solidarity with Christ,
Estelle and Mario Carota

HEART ATTACK

Columbia, South America

19897

In Antigonish, Nova Scotia, Canada, there is a famous institute for the promotion and development of cooperatives. It was founded by two priests, Fr. Thompson and Moses Coady to establish cooperatives during the Great depression of the 1930's. They did this as an attempt to alleviate the poverty of the people of Cape Breton by organizing "kitchen" meetings of the unemployed. It turned out to be a most successful process which resulted in the foundation for fishing and other types of cooperatives.

I had visited the Institute while we were still in Canada before our going back to Mexico and had gotten to know Fr. MacKinnon. He was just the right kind of enthusiastic priest to carry on the spirit and work of the original founders.

Later on he organized a conference for leaders of cooperatives to Bogota, Columbia. Because our Christian cooperatives were rather unique with our spiritual dimension, I was invited down to the conference to share our experience with the rest of the participants. I was glad to go especially since the flight from Mexico City to Columbia was paid for by the institute.

It was a wonderful conference where we were able to exchange good idea for the development of the cooperative movement in Latin America. Most of the representatives appreciated the uniqueness of our Christian cooperatives, although one of the priests differed with me. He felt that cooperatives were such a Christian form of social action that they did not need the specific title "Christian."

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In essence, he was right but I still maintained that the whole cooperative movement should have a little room for intentional Christian cooperatives.

As the conference was drawing to a close, I went walking around to visit the city and talk to one of local residents. In the process, I had to climb up some steep hills to get to his home that overlooked the city. Since Bogota has an altitude of some twelve thousand feet, the exertion was just too much for my heart. I thought that I was in perfectly good health. That night I began to suffer so much pain in the left side of my body that I could hardly sleep. For the next two nights I was so wracked with pain that I realized I needed to see a doctor. The next morning I went to see the Sisters of the college where the conference

was being held and asked them where I could find a doctor. They gave me the name and address of one in Bogota along with some nitroglycerin pills to alleviate the danger of a full heart attack.

Somehow, I managed to endure the difficult bus ride his office. He made a quick assessment of my condition and told me that I should get a full examination upon my return to Mexico. Providentially my condition eased a great deal and I was able to make the long flight back home without feeling too much pain.

Upon my arrival home, my Honey did not get upset and remained her usual calm self. Immediately we called our son, Benedict, in California where he was now practicing medicine. He, not knowing the advancements Mexican physicians had made, especially in heart diseases, wanted me to return to the U.S. to get good care, and told me to get on the next flight to California.

In the meantime, he contacted his friend heart specialist, Dr. Joe Casey, so that he could do angiogram on me. As he examined me, I told that he had to help because I still had a lot of work in Mexico. He smiled and said that he would do his best.

The examination revealed that I had a ninety percent blockage in the left main artery and before long I was in the operating room. There Dr. Casey performed the new technique of angioplasty which uses a small balloon device that is threaded up from an opening in a vein in my leg up through the blood vessels to unblock the clogged artery of my heart. God bless Dr. Casey for being so skilled to carry out the operation successfully. On the way out as I was being wheeled on the guernsey to my room, I was so happy that I leaned up and gave the nurse a very grateful hug.

Providentially, although some angioplasties do not keep the plugged artery open six months, mine stayed clear and is still open as of this date. Thank you Lord.

In addition, God provided enough to have me cover the cost of both operations without having to pay a cent. Although I was covered by my Canadian health insurance plan, the payments had to be much lower Canadian scale. This was not near enough to cover the actual costs – something in the order of tens of thousands of U. S. dollars. However, the Samaritan hospital in San Jose did not charge anything for the cost of the standby team of heart surgeons.

For the operation, God provided in another curious way. Our son, Peter, had started a soup kitchen in Santa Cruz to feed the hungry. Timothy, one of his volunteer friends, had an aunt who was a Sister of Charity nun.

He contacted her in order to see if the head sister of their hospital would take me and accept the smaller Canadian payment. The pulling of the religious strings helped her to give a positive response.

To help even further the providence of God, (God always works through people) Dr. Casey, a good Catholic, was generous enough to not charge any fee for all of his work. To this day, whenever we have to see him for any of mine or Estelle's health problems, he still does it all without any charge.

God bless him.

A VICTORY OVER THE BUREAUCRACY

Charlottetown, Prince Edward Island

1989

The poor in Mexico have no safety net like those the poor of Canada. They have no health insurance, no unemployment insurance, no social welfare and worst of all, no old age pension for senior citizens. In prosperous Canada, every person that reaches the age of sixty-five is entitled to receive an old age pension – whether they are rich or poor.

When we reached that age, back in 1987, we naturally thought we would automatically get the pension. In fact, we were eagerly looking forward to it for our financial support as we worked in Mexico – especially since we had no other income.

After we filed the proper application to the government we waited and we waited and nothing ever arrived. Finally we received word that the government bureaucrats had decided that we were not entitled to the pension because, since we were doing missionary work in Mexico, we no longer were living full time in Canada.

This called for some forthright action so I just had to go back to Canada to make an appeal to their ruling. On my way back to P.E.I. I stopped in to see Mary and Louis who were living in Ottawa, the capital of Canada. In that family-friendly city there was a Fr. Morrissey who was a canon lawyer. He was also an advisor to the Vatican. He had the reputation of being one of the foremost canon lawyers in the world. I assumed that he had had much influence for the insertion of Canon 1284 in the new code of Canon Law – the one compelling bishops to invest their surplus money. He, by a strange coincidence, was also from Prince Edward Island.

So while I was visiting my daughters, I gave him a call, “*Fr. Morrissey, I am a lay missionary who is working in Mexico with the poor and I have a question about the canon law about the investing of surplus money. Could you tell me upon what scriptural basis the Church can justify the investing of surplus money?*”

He paused a bit before answering my unusual question, “*Sure. It is based upon the parable of the faithful servants. You know the one where the master gave money to his servants to obtain some profit and where, all but one, invested the money to obtain interest. On that part of scripture we have the grounds for the lending of money and collecting interest.*” 81

I was absolutely flabbergasted. Here was a foremost canon lawyer using a parable in scripture literally! I just could not believe my ears because I always thought you could never take the parables of Christ literally.

In the Charlottetown library I obtained a copy of the laws concerning the old-age pension and studied them. My judgment told me that we were entitled to the pension, even though we were outside the country, because missionaries were still considered as official residents of Canada. So, I went over to the old-age security department for an explanation of their rejection of our application. They informed me that the rejection was based upon their opinion that, although we were missionaries, we had gone on our own without the mandate of our local Bishop. In other words, we should have been formally sent to Mexico by the bishop.

Because I always believed to never take “No.” as an answer, I requested the right for an appeal to their ruling. I took the time to wait for a hot-shot government bureaucrat to come to the Island to hear the case. He convinced the appeal board to disallow my appeal on the basis I did not have any mandate. The one person I was allowed to choose to sit on the Board, Fr. Eddie Cormier, did rule in my favor but the two other bureaucrats did not. The Director of the Old Age Security section at first advised me that there could not be any appeal to the ruling and that their decision was final.

But, just before I left his office, he reconsidered and told me that he was mistaken and that I could appeal to the Federal Court of Appeal. At that time, I was anxious to return to Mexico and this did not appear to be an attractive option and so I forgot about that particular course of action.

But, upon my return to Mexico, I, in my usual stubborn way, restudied the law and began to see that the bureaucracy was mistaken. Where their lawyer was mistaken was that another section of the law did require a mandate. Since we

were working with local Bishop in Mexico and I had already informed him about our mission, I felt that put us in the proper category. That fortunate discovery was sufficient enough for me to change my mind and go for an appeal.

I made my request to the Court from our place in Mexico and even asked them to hold the hearing in Mexico. They could not possibly agree with that and instead set a date for a hearing to be held in Charlottetown. This meant a long and expensive flight because Charlottetown was a long way from Mexico City, which we could hardly afford. But this battle was essential if we wanted to try and get our much needed pension. Moreover, I became more and interested in fighting the bureaucrats on the principle of justice than in getting the money. Before leaving for Canada, I went with my video camera to put together a video tape of our work in order to show it to the appeal judges. I had also went to the trouble of getting a good letter of reference from the Canadian Ambassador to Mexico. Fortunately, I had always made it a point to keep friends in the Embassy informed about our mission. Thus, the political secretary was able to get me a good letter which proved to be the deciding factor at the trial.

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I went to get a letter of reference from Bishop MacDonald. He had become a bit supportive by donating some funds for our mission but on my request for a

letter, he only gave me one based on my revelation to him that Vatican Council declared that initiatives take by lay people should be accepted by bishops.

At the trial, to show some clerical support, I invited our friend Fr. Murphy as well as some other of my friends. The director of the Department was there along with a large group of government workers. The Department had chosen a civil lawyer to represent them, so I was sure that they could easily win.

First the three judges studied the documents presented by myself and the defense – including the important letter of reference from the Mexican Bishop and the Ambassador.

The leading judge started the hearing with, “*Mr. Carota please sit down and we will proceed first by hearing the defense.*” That was a very hopeful sign for me because they only wanted to hear the arguments presented by the government. Then he turned to the defense lawyer and told him to make their arguments. He, of course, based his case entirely upon the required mandate that a missionary had to be a legal resident.

When he had finished, the Judge made the amusing comment, “*According to your reasoning, even St. Paul would not be considered a missionary.*”

Then after a short recess the judges came out and ruled in my favor on the basis that the law did not require missionaries had to have a specific mandate from their local bishop. All the missionaries needed to was to be working with an established church or religion.

For once a technicality was used in my favor and I had won an amazing victory over the government bureaucracy.

Then, not only did we begin to receive our monthly pension, the judges ruled that the government had to pay all of the back payments retroactively to the date when we had reached the age of sixty-five.

How sweet it was.

THE POOR AS MISSIONARIES

State of Mexico

1990

Seven years after our return to Mexico in 1983 we found the growth and development of the Christian cooperatives was a good thing to behold. There were about twenty of them throughout the State of Mexico, some striving to survive while others were in good production of woolen blankets and embroidered table cloths. Their small self-owned grocery stores were fulfilling their function of selling goods at a lower price. And, best of all, the zero-interest credit unions were successful beyond our highest hopes. The funds we had lent out to the cooperatives to help get them started were all being repaid. The spiritual development was working wonderfully as manifested by the sparkling enthusiasm of the members as they shared their opinions on scripture to one another.

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Representatives of each cooperative met monthly in Toluca to discuss problems and exchange valuable information. This, to me, was the best sign of the development of the cooperatives because they came from long distances on a regular basis at their own expense. In the process, they learned how to conduct their meetings in a good democratic way without any interference on my part. There were about middle-class Mexicans working with us to give their support and expertise as animators. We used the title “animators” so as to provide

gentle support to the individual cooperatives.

The Bishop of Toluca, Alfredo Torres Romero, who had invited us to work in his Diocese in the first place, gave us an office within the Chancery Office. At first I was a bit reluctant to move into the office and thereby become a part of the bureaucracy of the hierarchy. We had always worked on the outside of the system so this new way of working inside the system was something entirely new for us. In the end, however, we accepted on the basis that it would bring the higher-ups of the Diocese would bring the poor directly in contact with them. The Bishop was quite open to this and became accessible to everyone including the poor. Nonetheless, in keeping with the excessive clerical preoccupation primarily with the concerns of the rich and the middle-class, he spent most of his with them.

In terms of the spiritual development, the members of the co-ops were really beginning to integrate the Word with their great faith through the regular sharing of scripture. The other important factor of having to manage their own enterprise on a community basis and sharing all of the benefits on an equal basis did a lot to contribute to their spiritual development.

We agreed that perhaps we should have a retreat for all of the co-ops in order to enhance this development. Unfortunately, spiritual retreats in Mexico were regularly for the rich and the middle class but as for campesinos, it was hardly ever done. Then, in order to make the retreat even more profound than just listening to a series of sermons from priests, we decided that the members themselves would make up the speaking panels. The poor had enough of listening to long sermons from priests in their own communities.

So they came eagerly to the first retreat. Men, women, youth and even children all came together to meditate and celebrate. Again the retreat was something different because it was for both men and women and not just for one or the other.

The youth who came were not at all that serious, nonetheless, we were glad that they came in the hopes that they would get something out of it all besides good food and fun.

We did invite the Bishop to give one talk and this turned out to be a disaster – it was so very paternalistic. Repeatedly, throughout the entire sermon, he kept using the term, “*Do you understand me?*” At the second retreat we invited Bishop Diaz, from the Diocese of Atlacomulco, to give a talk. He was much better. He was a humble person who had inherited the left over part of the Diocese of Toluca when it had become too much to handle for Bishop Torres. Bishop Diaz had his work cut out for him because of the great poverty of the

people in his Diocese and, worse yet,

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the priests assigned to the new Diocese were the ones that were less attractive to Bishop Torres. Bishop Diaz approached his difficult task with much courage. One of the first thing that he did was to build up the community spirit between him and his priests through regular monthly meetings. This sense of community is something sorely lacking in most North American dioceses. After those retreats, I looked for even better way than retreats to augment the spiritual dimension. Providentially it occurred to me that we should have the members reach out and give instead of just receiving. Because of their personal spiritual development they now had a lot to share with others. So we thought that we could organize them as missionaries where they could, two by two, to share the Word with campesinos poorer than themselves. It was a really a great inspiration that resulted in seven unique and successful missions in far away and poor communities.

We started with our home parish in Malinalco that had twenty-eight communities largely unvisited by the Parish priests, let alone by lay missionaries. Our Pastor was willing to risk this unusual idea of the poor being missionaries because he knew Estelle and I enough to have confidence in us. After all, by a strange set of circumstances we wound living in the same convent with him. Nevertheless, it was our first effort at something so different that we did not know how to go about it. But I was sure of one thing. So I insisted, during our preparation talks they were not to give sermons or do any preaching or teaching. They were there to just go out and visit and listen. If they wanted to share some scripture, that was O.K. but nothing more. They were there only to invite the people to the mission as given by the Pastor in the evenings!

With much confidence the members left to visit the people. By a very strange coincidence the total number was exactly seventy-two – the same number of the disciples of Christ. After a had week-end of work, that meant walking and climbing hills and talking to complete strangers in the mountains, the new missionaries returned to give their reports with much fervor and enthusiasm. They recounted their work as if they had converted the whole world. And they could not get over the way the people had received them. They originally wondered how they would be received because they were not priests or religious.

When the Pastor of the community of Coatepec Harinas learned about the

missionaries from the enthusiastic report given to him by the members of his co-op, he invited us to come and give a mission in his Parish. Then we had a seminarian from a poor diocese in the state of Oaxaca, who had heard about the missions, come to our monthly meetings and implored that we come to his Parish to give a mission lasting an entire week. This turned out to be highly successful. At the end of the mission, the Pastor remarked that he believed it was all the work of the Holy Spirit.

In the meantime I was inspired to invite Fr. Burke and some of his parishioners to come down and help as well as a person from the Diocese of Victoria in Canada. Their participation gave our mission a real international flavor despite the language barriers.

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Each morning we spent a very fruitful time preparing for the work ahead. Fr. Burke and I took turns translating English into Spanish. The discussions and sharing of the profound meaning of the love of Christ with the poor was an unforgettable and moving spiritual experience – not only for the missionaries but for we as well! Then we all went out to climb the mountains to share our joy and enthusiasm with the poor.

Fr. Burke was so impressed with all of this that decided to have the missionaries come up to his Parish in California. He helped to pay for airfares so that seven Mexicans could come and share the Word with the working in the fields in Half Moon Bay close to his Parish in San Bruno. The common language was a real asset. It provided a huge lesson for the missionaries who thought that the field workers were earning all kinds of fabulous salaries. When they went to the labor camps and saw that here were more than hundred workers sleeping in one dormitory and sharing one toilet, they soon had their eyes opened. They also learned that the illegal workers were truly exploited by the farmers who employed them. The farmers were able to do this because they held the power to call the immigration official to export the workers back to Mexico.

There was only one sour note in one of the missions. A friend priest of the Pastor in Oaxaca wanted a mission to be given in his Parish. However, his motive was not as altruistic. Hearing that some rich Americans and Canadians were on the mission team, he hoped that they would share some of their wealth with his people. When he found out that ours was a completely spiritual mission, he disappeared during the whole time the mission was being carried

out. Despite this, the missionaries reached to his parishioners in a kind and loving way.

The greatest lesson I derived from all of seven missions was that the Church has a hidden treasure of the poor waiting to be used as lay missionaries to build the Kingdom here on earth. If only we would take this powerful potential, we could share Christ's love and teachings throughout the entire world – especially to the poor. The poor have the enthusiasm to reach out to the poor. They can climb the mountains and live on tortillas and salt. Best of all, they can and will take time out to do missionary work.

Unfortunately, all of our work did not impress Bishop Torres. Someone had gone in to see him. We heard late that this particular person was a bit upset that he had not been invited to go on a mission and complained that we were forcing people to go on the missions. We were soon called into the Bishop's office for a lecture. He said that poor people had to be trained before they could go out as missionaries. Like so many bishops, he believed that unless people had a degree in theology, they were not capable of sharing the Word. He was completely aware of the Christian cooperative process to prepare the poor to sharers of the Word. He also did not like the fact that we had sent out the missionaries without his permission. He did not realize that we had the necessary permission from the local bishop before we worked in his diocese. The net result was that that we were no longer allowed to organize cooperatives in his Diocese. We were then restricted to working only in our Parish in Malinalco.

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One of the religious sisters that came to work with us in Mexico, after she heard about the displeasure of the Bishop, remarked, "*You must be doing something right if you had the Bishop get upset with you.*"

TIME TO CELEBRATE

Canada, U.S.A. and Mexico

1992

This was the year to celebrate.

We needed to celebrate the fiftieth anniversary of our marriage in 1942. We normally did not take much time out to celebrate but this was something else. After all that we had been through, we just had to celebrate and to take the time

and trouble to do it right. So we proceeded to celebrate not once – but for different times.

First in Canada in August when my Honey had just recovered enough health to make the trip with me. It was a simple but sincere sharing with our friends on Prince Edward Island. We asked our dear friend, Fr. Clifford Murphy, to preside at the mass for the event – despite the possibility that he might give on his rambling and long sermons.

He was a rare kind of a priest. He had large calloused hands that showed that he was not afraid to do manual labor or getting his hands dirty. He had been raised on a farm and knew the meaning of doing hard work. When we had to build a new cottage to replace our old worn-out farm house, he came over and helped me make

the arches, in the midst of huge swarms of mosquitoes, by nailing the one by fours together. Sadly, however, he had stationed in our parish of St. Paul for seven years and not once been allowed to preach the sermon, only because of his tendency to talk too long and to ramble. We had always admired him for accepting that restriction with much humility. And there is a big difference between being humiliated and humility. Before our celebration Mass he showed up with many notes that he had prepared for the sermon and which contained a lot of praises for us and our life. I did not want him to embarrass us doing that and asked him to just give a brief sermon. At the Mass, he made me very happy by doing just that.

My son, James, and I went up after his sermon to give thanks for all of our blessings and then we headed out to our home on Schurman's Point for a simple reception. The old farm house had deteriorated to the point where the dampness in the air made it almost impossible for my Honey to sleep. Nonetheless, we fixed things up enough to entertain our friends and we all enjoyed another of my Italian spaghetti dinners out on the lawn.

Then we went out to California to celebrate with our family and friends. First we had a simple mass with Fr. Burke as the celebrant. The reception took place in the Parish hall where we broke bread with our California Christian community.

Then on Christmas Eve, the actual day of our marriage, we had special celebration just for our family that was organized by our doctor son, Benedict. By this time my Honey was getting a bit tired from all the traveling and celebrating and felt that she just could not make it down to Aptos, the site of the celebration. When

she asked Benedict if he would pardon us if we did not go, he wound up crying because he had done so much to prepare for the feast and the party. We, of course, then relented and my Honey came through it all with flying colors. Fr. Garcia came down from his Parish to preside at the Mass. The best part of it all was that some reconciliation took between those of our children who had their differences.

Finally, we shared our joy with our Mexican friends in the seventeenth century chapel located in the Barrio of San Nicolas, Malinalco. The chapel was completely full because we had become friends with the residents of the Barrio where we had a building that was used as a training center for the co-ops. We were very moved because we could share it with the poor, middle-class and rich friends – one of whom was in the rare for Mexico billionaire bracket. In addition, two couples took the trouble to come all the way down from San Antonio, Megan and Ned Lee and Beatrice Riojas. After the Mass we went up to the training center to break bread together. It made me very happy to see the rich waiting on the poor by serving food and desert. Providentially, although my Honey was not well because of her high blood pressure problem, God gave her enough strength to participate in all of the trips and celebrations.

All of these blessings were such a special blessing from God, just being able to live enough to celebrate fifty years of years of our union with Christ is so precious that I decided write a book in order to share all of our blessings with our family and friends.

Each morning I spent two hours on the computer writing the book – year by year. The self-printing of the book, called naturally “BLESSINGS,” was made possible through the purchase of a new type of electronic mimeograph that I purchase when I went up to Ned and Megan’s wedding in San Antonio. The really nice thing about the press was that we did not have to make negatives and plates such as in the offset printing process – and the resolution was good enough to do even photos.

Going back with the press I just dreaded the thought of having to go through customs one more time but I finally realized that the only way to cope with all of the painful crossings was to remember that God has it all arranged. Actually, the many times I had to bring stuff into Mexico, including a portable sawmill, I was able to get everything across without having to pay any duties or bribes. So I stopped worrying about it and sure enough I was able to get the press through in the same way. It took, however, a lot of explanation that the press would only be used to help the poor.

That is one wonderful thing about Mexican bureaucratic officials – they are

open enough to be convinced!

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OUR BLESSINGS

Year Fifty of our Marriage

We give thanks to God, to Christ, to our children, to our parents, to our friends and the poor. We are extremely grateful for the following blessings:

God's infinite love and unfailing providence,
 Christ's life, sacrifice and love,
 A deep and priceless faith,
 A precious hope of sharing eternal life with Him in His Kingdom,
 A powerful unity in Christ,
 The shoring of Christ's body and blood through Mass,
 Membership in our Catholic Church,
 Wonderful parents who gave us a noble heritage,
 Emmanuel, Terry and their children – Matthew, Jennifer, Christine and Stephanie
 Michael and Wanda,
 John,
 Joseph and his children – Julie and Ann
 Peter,
 Paul, Sue and their children – Maggie and Paul
 Mary and her children Joshua and Dylan
 Benedict, Enis and their children Cian and Hans,
 Charles
 Martha and Dominic
 Vincent
 Gregory, Ester and their children Kelly Ann and Daniel

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Lawrence, Karen and Heidi and their children Christopher and Nicholas
 Mark, Annie and their children Alexander and Caitlin

David
Marie and Brian and their children Lisa and Laura
Louise and Monica
James
Mario

In addition we have been given:
Lots of good and loyal friends all over the world
A persevering spirit of service to others
Unique missions with the friends of Christ – the poor
Much sharing in our missions from friends of Christ – the rich
Very, very creative work
Many joys with only a little persecution and some suffering
Enough successes to keep us trying
Enough failures to keep us humble

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Incredible experiences and opportunities
Beautiful places to live in California, Prince Edward Island and Malinalco
 Warm and comfortable houses
 Always enough food to eat
 Bright and lovely sunshine with beautiful forests
Life giving water and fertile soil for going back to the land
Varied and challenging occupations
Trips all over this wondrous world
All kinds of tools and equipment to carry out our work
Cows that gave us milk, butter, cream, cheese, meet and fertilizer
Sailing and fishing boats
Many good cars and pickups
Few debts and mortgages
and
A long and healthy life.

THE COMPUTER PAMPHLETS

Malinalco

1993

JOINT PASTORAL LETTER

Nicaraguan Bishops

Nov. 17, 1979

“Indeed, the day when the Church fails to present the appearance of poverty and to act as the natural ally of the poor, will be the day she has betrayed her divine creator and the coming of God’s Kingdom.”

Then, we finally started using our computer to create pamphlets. Mindful of the lack of time for the modern person to read books, especially those about the problems of the taking of interest, we turned to the writing of easy-to-read pamphlets about the meaning of usury. We were led into this alternative by the history of the power of pamphlets as used by Thomas Paine to mobilize support of the colonists to carry out the American revolution against England. Whereas he had to use only a quill pen and Benjamin Franklin’s primitive printing presses, I had the new and amazing technological tools of the computer and an electronic mimeograph press.

Naturally, we began with a pamphlet entitled, “The Immorality of Interest.” In it we described the nine reasons, beginning with the laws of God, why the charging of interest on loans, especially to the poor, was immoral. Then we continued by giving the scriptural references for the laws and the teachings of Christ. For the reason that it is contrary to the Magisterium of the Church, we outlined the formulation of the doctrine by the Early Fathers, the popes and the Ecumenical Councils giving dates and places.

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In regards to this subject, we decided to send a copy of my open letter to the Pope, to every cardinal in the Church. Having obtained a copy of the Vatican’s directory, a famous red book that is in the possession of every bishop of the Church, we had available the addresses of every cardinal. It was a naive effort because most of the cardinals would never even see my letter. Nonetheless, we felt that perhaps someone in their bureaucratic would be made aware of the issue. Our assumptions were found to be valid. Out of the over one hundred cardinals none of them replied or acknowledge the pamphlet – except one, an old retired cardinal by the name of Mario Luigi Ciappi, O.P. who had been the papal theologian for Pius XII, John XXII and Pius VI.

His reply, *“I am grateful to you for the copy of your letter to His Holiness John Paul about the interest on loans. I prefer to be faithful to doctrines of the Successor of St. Peter, who has the charisma of infallibility.”*

Our reaction was: *“What about being faithful to the doctrine of the Magisterium of the Church as expressed by Pope Benedict XIV, plus eight other popes, all the other Ecumenical Councils all the saints of the early Church and the learned doctors – including St. Thomas of your own Dominican Order?!?”* The next pamphlet was one entitled, *“How Interest Harms our Church.”* By then, as we gained experience, we were able to insert illustrations such as a photograph of the top money manager for the investments of the Vatican, Benedetto Argentieri. He was formerly a market researcher of the Common Market’s Banque Europeene d’Investissement in Brussels but only took the position on the condition that he would be able to make any and all investment decisions without any interference from the rest of the bureaucracy of the Vatican. Under the photograph we inserted the following quote from Fortune Magazine published in Dec. 21, 1987:

“Argentiere and his team of four traders manages some \$100 million in U.S. and Italian government and corporate bonds. The \$50 million balance is spread

among 100 stocks, including such Italian blue chips as automaker Fiat and insurer

Generale Assicurazione, a stock the Vatican has owned for more than 30 years. The Vatican has a firm policy against holding majority stakes. In the 1960’s it controlled Immobiliare Rome, builder of the Watergate Hotel in Washington and producer of bathtubs. The Vatican took a bath. Says Argentieri: ‘Every time the company needed capital to cover losses or workers threatened to strike, Pope Paul VI just gave it the money to avoid bad publicity.’ The conservative strategy paid off during the worldwide stock market crash in October (1987). Heavily invested in gold and bonds, the Vatican lost only \$3 million.”

In this pamphlet we had sections about the capitalistic investments of Church administrators; how we, the Church, has become a business organization; how we have become rich; why we are silent; why we are being hypocritical and why we are failing to carry out Christ’s mission.

Then, still working only two hours each morning, we produced similar pamphlets entitled, *“How Interest Harms the Middle-Class”* and *“How Interest Harms the Poor.”*

In these pamphlets we went into detail as to how mortgages, emergency loans,

and the like damaged the ordinary workers as well as the poor.

On a more positive note, the next pamphlet, “Cooperativism, the Alternative Economic System,” went into how cooperativism is an alternative economic system. We did this because of the way the North Americans and the Rich World have come to believe that capitalism is the only economic system available. The first part presented the great value of the cooperative economic system and why it was a creative way to solve the world-wide problem of unemployment. Then we showed how small local groups could get together as a community to use their available resources to create self-employment through worker-production cooperatives – similar to the Mondragon movement. We then gave some suggestions as to how production cooperatives could obtain the essential community support. We also included ways and means to cut down the overhead and to find the all important markets.

The second part outlined the social philosophy of the cooperative economic system. It went into the human values, the individual rights, the social values and the commercial philosophy of regular cooperatives.

The final part was about Christian cooperatives showing how they are unique because they are founded and work in the name of Christ. We followed with the norms for Christian credit unions, consumer cooperatives and the production cooperatives, the process for the organization of the new cooperatives in order to create work for the rural poor followed. Then, we offered some suggestions about the proper role of the animators in the process of organizing new cooperative.

Another pamphlet called, “Christian Cooperatives,” simply went into detail about the nature and unique value of Christian cooperatives and how they could be organized.

HOW INTEREST CAUSED THE MEXICAN CRISIS

Mexico
1994

Our theories on how usury damages the poor were borne out when the Mexican government had to rapidly devalue its peso in 1994. The devaluation was good for North Americans because they were able to get more pesos for American dollars.

The foreign debt of Mexico is something like \$160 billion, next to Brazil it is the highest foreign debt in the world. This is the amount the Mexican government owes to foreign banks located in U.S., Canada and Japan.

It all began in the 1970s when the large increase in world-wide oil prices gave a bonanza to Mexico with its huge deposits of high quality oil. In just one year the Organization of Petroleum Exporting Countries current account surpluses multiplied tenfold to \$68 billion. The countries then had nothing else to do but to deposit these funds into banks to collect interest and make even more money than from their oil. Then bankers flung petrodollars and Latin American to make profit on their deposits. From 1974 to 1982 international bank lending fivefold to over

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\$1 trillion. The money was lent to countries by some hundred banks because they had oil deposits as collateral. To give the banks additional security, they knew that countries never could default on their loans. The corrupt Mexican politician succumbed to this pressure and began borrowing billions of dollars. In Mexico it is commonly believed that President Salinas took with him \$20 billion when he left the country at the end of his term of office.

The tragedy was that the citizens had nothing to say about putting their country into so much debt. Actually most of the money went directly into the pockets of politicians or for non-essential capital projects such as luxury hotels. Then, because of resulting inflation, interest rates began rising until they were the main factor for the devaluation. The five point percentage increase between 1980 and the fall of 1981 added close to \$20 billion to the debt service burden for the debtors.

This bubble burst when oil prices plunged in the 1981-82 recession occurred and Mexico's budget and external deficits soared. Inflation leapt to 35 percent. Huge capital flight caused the peso to fall by 60 percent and this then drained the nation's foreign exchange reserves. It was estimated that the amount of capital that had been sent out of the country by the owners of the capital, namely, the rich could pay off the entire foreign debt!

Soon, the debt servicing burden got to be too much for the country. In the winter of 1985-86 oil export revenues dropped another 40 percent. The main problem for the Mexican government was that 85 percent of these revenues went to service the debt.

A second crisis was brought on when in 1986 President de la Madrid signaled Mexico's readiness to default on its debt unless it received some relief from the banks. On March 20th some 360 banks signed commitments to lend \$7.7 billion to Mexico. The results were that more Mexican money was sent to safe banks in the U.S. and inflation then went up another 30 percent.

The relief then went directly into foreign lender's pockets and did nothing to help the Mexican economy. Finally, at the end of his regime Salinas in 1994 the peso suffered a free fall and fell into another deep depression. So then Mexico, which had already paid off its debt three or four times in interest alone, was left in the same situation as indebted Mexican citizens.

We have a friend who borrowed money to buy the home he was renting. The interest-rate was thirty-five percent – but, and this is the dangerous part, the bank was allowed to raise the rate of interest to whatever rate they wanted. After one year of making regular payments, his mortgage had doubled! Then his monthly payment did not even cover the principal let alone the interest. Each month the left over interest was then added on to the principal under the devastating principal of compound interest. He was never able to get to own his home or ever get out debt.

To add to the countries' misery, credit card interest rates went over one hundred percent! That meant that if a person had an unpaid balance of \$200, the interest charges would be equal amount of \$200.

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The peso crisis came about as the Mexican government was forced to devalue the peso. It, of course, did not want to do that but they had no other choice in order to maintain its credit rating. From then on things became a disastrous crisis.

The rate of inflation went up beyond 40 percent in order for manufacturing companies to cover the costs to produce goods and services. This was then passed on to the consumer in the form of higher prices for food, clothing, services and transportation. The price of gasoline went up 35 percent. Since the poor own no cars and have to depend on bus transportation to get to work and to buy their groceries, they were especially vulnerable. The impact was that suddenly workers had very little purchasing power. Since companies had no market, they started laying off their employees. This in turn made the cycle even more vicious because there were less consumers to purchase goods and services. Soon there were more unemployed people than employed – there were as many as six million people in Mexico in 1994.

More than half of the nation's population suffers from malnutrition. A study concluded that over 10,000 people died from malnutrition in 1997 alone. Infant mortality, preschool mortality, stunted growth and death from respiratory disease are some of the consequences of malnutrition. One of the causes of

malnutrition may be the decrease in the consumption of tortillas – the country’s principal staple – due to the fact that it has tripled in price in the last three years. The price has risen because of the removal of the government subsidy due to budget cuts in order to cover the costs of servicing the debt. Help for the poor is readily cut but the interest payments are too sacred to be touched! At the same time the government keeps calling on the little people to make sacrifices while it is forced to terminate social welfare programs so that it can make the interest payment on its foreign debt. It had the utter gall to ask workers to donate a day’s wages each week to help pay off the debt! The crisis brought about the usual bail-out plans in order to keep the crisis from spreading to the rest of Latin-America. President Clinton was able to get around thirty billion to bail out Mexico. The tragedy is that not one cent was used to help the people of Mexico. Instead, all of it went to the pay foreign investors. The greatest impact of all this is that Mexico has lost its sovereignty and control over its economic policies – what worse thing can be done to a country?

In order for Mexico to borrow any further money, this is what it must do according to the International Monetary Fund:

It has to impose austerity programs.

It has to reduce domestic consumption.

It has to eliminate the use of foreign exchange control to stop the flight of capital.

It has to open its country to the penetration of foreign capital and to ensure that the outflow of profits and interest to foreign investors is not impeded.

It must hold down wages.

It must cut down the subsidies for basic items needed by the poor (tortillas).

It must reduce its governmental expenditures and social services programs.

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And, it must sell off its government-owned enterprises. (privatization) It is very difficult to understand how governments, economists and moral theologians can justify such drastic measures just to rehabilitate an economy. All the economists know about controlling inflation is to raise the interest rates – which only serves to make the cycle even more vicious.

Amazingly, although the Mexican people have a reputation that they can never get organized, they were the first among all of the indebted countries to

organize concrete action against the money lenders. They organized a non-violent revolution against the banks with a movement called “El Barzon” – which means “oxen yoke.” For once, those who were in debt to the banks because of the huge increase in interest rates, focused on the real source of their economic problems.

The main factor that led to the organization of this unique movement was the way the borrowers were treated by the banks. Once the family could not make the payments the banks foreclosed and took away the home. This meant that not only did the family lose their home but all of their life savings that they had put in.

CONFRONTATION WITH BISHOP FOUGERE

Charlottetown, P. E. I.

1995

After we had returned to live in Canada I went to see the new Bishop. I waited for him in the well-furnished reception room. He was a tall, middle-aged person who had formerly been the chancellor of the Diocese in Antigonish, Nova Scotia. This made me apprehensive of former chancellors because they are the ones who handle the finances for the bishop.

He must have sensed my apprehension because he greeted me with a cool handshake and immediately got to the point by brusquely exclaiming, *“I suppose you have come to tell me that we are being immoral because we charge interest on our loans to parishes!”*

“Oh, no Bishop,” I offered. *“I just want your permission to look at the books. I could hardly make any judgments without first seeing them.”*

“Then, I suppose, you are going to tell me that it is immoral for us to charge interest,” he retorted sharply. *“Oh, no, Bishop,”* I replied confidently. *“I could hardly make that judgment without first seeing the financial accounts of the Diocese.”* *“Well,”* he countered a bit defensively, *“I am not about to go back to the middle ages. The nature of money has changed as has the economic system. I know a lot of people give generously without lending because they believe that any surplus should be given away.”*

Then, based upon his former work as a missionary in Central America, he stated, *“I do believe, however, in cooperatives and credit unions and how they help the poor. After all, I helped found one in Guatemala! I want you to know that I really hate banks!”*

Those statements from him were quite encouraging but his next statement confirmed his position, *“I am sorry but I cannot give you permission to see our financial statements. It is my policy to charge interest on loans because, first of all, whenever we need to borrow money, we have to pay interest and secondly, under Canon 1284, I am obligated to invest money and earn interest.”*

I intervened with my knowledge of canon law by telling him, *“Yes, I know. It is Canon 1284, section 6!”*

Then getting on the offensive, he declared, *“You just tell me where I can money without having to pay interest.”*

I thought for awhile as to how to answer and was inspired (there is no other word to use) to reply, *“Bishop, every Sunday we, the faithful, give our money to the Church as a gift and without charging interest. In our Parish of Summerside it amounts to about \$4500 each Sunday!”* Taken back by my statement, he meekly replied, *“Anyway, interest comes from the rich and not from the poor.”* I then explained, *“The rich do not pay interest, they collect it. That is why they are rich. The poor do not have money to invest and therefore obtain interest. Instead, the poor pay it through higher taxes and higher prices. The interest cost of the government and companies are passed on to the workers and the poor.”* Finally I raised one more important point, *“Bishop I just cannot see how one Christian community can charge for helping another Christian Community. It just is not right.”*

Then he showed me to the door. On the way he stopped to ask, *“Listen. I understand that the funds of the government’s old age pension program are running out because of the deterioration of the economy. Why don’t you consider not taking your pension so that there will be some left for me when I retire?!”*

A bit shocked, I then replied, *“I will think about that.”*

In vanity, I briefly thought of doing just but was brought back to reality when we had no other income to support us while we worked in Mexico. Providentially, this sad visit with our Pastor served to increase my commitment to work even harder against the social sin of usury.

On my return to our home I related to Estelle my visit with Bishop.

She calmly responded by telling me, *“Oh don’t feel bad. What did you expect.”*

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THE BLACK HOLE PARISH

San Bruno, California

1996

By now I had reached we reached the ripe old age of seventy-four. I no longer had the strength to drive up and down the mountains with their narrow and curvy roads throughout the State of Mexico to organize more cooperatives. After twelve years of doing this, I began to feel that perhaps we had done enough in Mexico and that it could use some other younger activist. As well, our children were putting more pressure on us to stay in the States so that we could be better grandparents for their children. Besides, we did miss being with the family more than usual. So I began thinking about being of service to the poor in the U.S. – in California or in San Antonio, Texas.

So when Fr. Burke told us that he was going to work in a rural parish in his Diocese, we offered our services. It did not quite work out that way. Some other priest took the rural parish assignment and Fr. remained in St. Bruno. He then invited us to come to his Parish and help him to start small basic church communities in the neighborhood to replace the normal parish structure. As soon as we settled into the “bridal suite” of the newly remodeled rectory, we began our assignment in the Bel Air neighborhood. It had a mixture of Americans with people of other nationalities from Mexico Central America and the Philippines. We scheduled two meetings, one for the English-speaking and another for the Spanish speaking. Then we printed up some leaflets which distributed door-to-door inviting the residents to the meetings. Only a few people promised to come. One person was very curt and told me that he was not a Catholic and was not interested in any neighborhood meeting. In addition, to help make the effort a success, we announced it from the pulpit, put a notice in the Parish bulletin and even had a little one week retreat.

Although I had learned not to raise my expectations about the number of people who might attend the meetings, I was shocked when no one showed up for either meeting. I must

admit that they were not entirely at fault. My honey and I should have spent more time getting to know the people beforehand. But the North American culture must take the largest share of the blame. Working couples, with only two children to support, have to spend so much time surviving and paying bills, that they do not have even five minutes for their spiritual development. And, even if they do have a little time to relax, they spend it watching television. When we related our failure to a young priest, he said that San Bruno had a reputation of being a “*black hole parish*.” So, instead, I spent my time helping with the already existing church groups and committees, there were twelve of them, to help them to be more like spiritual communities. We were able to hold a week-end gathering at a nearby retreat house.

Unfortunately, my Honey began to get sick from high blood pressure I had to spend a good deal of my time taking care of her. While I did this, I borrowed a computer to write another one of our pamphlets. This one was “CHRISTIAN ECONOMIC NETWORKS.” I realized by that time that I had to make more positive alternatives and not just criticize capitalism. I had learned that a new movement, by an Italian missionary priest in Ecuador, was having some success by organizing credit unions, production cooperatives and consumer co-ops into small regional networks to help one another.

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The credit unions would supply the needed funds, the production cooperatives would produce goods and consumer co-ops would provide the market for the goods. It was just the kind of network that could be an ideal alternative to capitalism. I kept this development in my mind.

The new Archbishop of San Francisco came down to the parish for a visit. After lunch, Fr. Burke has him a very delicate but important question. He wanted to know, after having paid \$280,000 in interest charges alone on the \$500,000 loan from the Archdiocese, if he would forgive the future payment of interest. He politely declined to do so. This was scandalous to me because San Bruno was a poor Parish made up of many immigrants and needed them money for more important spiritual activities. To add to the scandal, I learned from the annual Archdiocesan financial report, that the Archbishop \$46 million invested in the stock market and over \$30 million in cash and cash assets!!! To me this revelation was a revelation was a real confirmation of the use of Canon Law 1284(6).

After that we left San Bruno and we needed a place to live down in Santa Cruz County. Providentially, our son Peter, who became a priest in the Stockton Diocese, suggested that we live in the shelter for the homeless that he had founded in Santa Cruz/. The director, Patricia Gorman, who once had been homeless herself, enthusiastically welcomed us to live in the little vacant apartment. Pat is an amazing person. She not only took care of the shelter but worked at the hard job as

a janitor at the St. Joseph's Parish in Capitola. It was a hard job because it involved in pushing a huge, heavy polishing machine around. More impressively, not only did she support herself, she also took some of her personally salary to keep the shelter going. Therefore, we were more than happy to move in because we could be of assistance to her. Best of all, we would be back in contact with the poor. This we wanted in order to survive in the rich life style and culture of California.

Realizing that it would be a while before we could return to Mexico, despite the concerns of our children, we stayed in Santa Cruz for two and half more years. I had our oldest son, Emmanuel, help me to drive down as far as San Antonio, where our printing press was stored and bring it back up to she shelter. Soon I was humming away printing the pamphlet about Christian Economic Networks.

Nonetheless, I did not forget our fight against usury. In May, seeing that perhaps some of the people who belonged to the Catholic Worker movement in California and Nevada might be interested in joining my struggle, I organized a conference on Usury, the cause we inherited from the movement. Dorothy Day's movement if the only movement in the Catholic Church that speaks out against Capitalism and usury.

THE CONFERENCE ON USURY

San Bruno, California

1996

At that time, we began to learn that there were other groups were raising their voice against usury, I then thought that we should hold a conference on the issue. Using our mailing list of Catholic Worker groups, we invited them to come to the conference. We held the conference in the parish of San Bruno because its pastor, Fr. Burke, was very supportive of our efforts.

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We were only a small group of twelve or thirteen people but this in itself was reassuring because it was the same number as Christ's apostles. At least we had two priests in attendance, Fr. Burke and Fr. Cliff Murphy from Canada. (Fr. Murphy had come out to help out with our work in California.) In addition, Lola Lavulo, (originally from Tonga) from the Parish, Eric from the Los Angeles Catholic Worker, Peter and his wife, Kwatie, from the San Bruno Catholic Worker, James from the Catholic Worker in Tacoma, Washington and Evelyn McConeghey, all the way from Albuquerque. A few more parishioners came in later bringing more food for the pot-luck meals.

I opened the meeting, "*Fr. Murphy would you be so kind as to open the meeting with a prayer.*"

He nodded in agreement and made the sign of the cross and began, *“In the name of the Father, the Son and the Holy Spirit. We thank you Heavenly Father for being able to gather here in the name of your son, Jesus Christ. Help us to carry out your will in our efforts to help the Church reform its financial practices.”* Then having the bishop’s lending practices in mind, he added, *“especially in the matter of usury.”*

First, Eric made a presentation of the scriptural basis for the Church’s doctrine against usury, then Peter went into the harm being done to the poor and for my part I told of the nine reasons why interest-taking is immoral.

We had some wonderful discussions that were especially enlightening to the members of the Parish. After the pot lock supper some of the participants camped out by sleeping on the floor. The next day, Sunday, we resumed the conference.

Looking around the room towards Eric, I said, *“Eric, would you be kind enough to sum up your discussion of yesterday. Then we can make some resolutions before we break up. Is that O.K. with everyone?”* Everyone agreed.

Eric replied, *“I talked about how usury was prohibited by the scriptural references of the Old New Testament. I quoted some of the references in the Old Testament in which God forbids usury, and those made by Christ in the New Testament.”*

It was Peter’s turn then – like most Catholic Workers, he was well educated. Like so many couples, they lived and worked on no salary and with just their faith in the Providence of God. Young and handsome he sat next to Katie, his wife, while he shared his knowledge with the rest of the group, *“So, it is easy to see how I could talk about the damage being done to the poor from usury. It is a bit complicated but let me try and explain.”*

“The long and short of it is that interest causes unemployment by decreasing the ability of workers to purchase goods and services. This comes about from the higher prices companies charge when they include the cost of debt service on their loans. They do not take this cost out of their profits. Instead, they pass it on to the consumer. Then, because of the higher prices, there is a decrease in the number of sales for the companies. The decrease in sales means cutting production, consequently comes the laying off of people from their jobs .In addition, taxes go up because governments, and local, state and federal governments are all in debt, have to raise taxes to pay for the cost of servicing their debts. Naturally this hurts

the poor because it leads to cuts in social programs. Here in California, these

cuts are to take place next year by lowering the social welfare payments. So it is easy to see how interest really hurts the poor.”

Then I concluded with, *“As you all know, I talked about the nine reasons why the taking of interest on loans is immoral. I also briefly covered the history of the Church’s formulation of its doctrine. Then I explained how the present practice of the bishops of charging interest on their loans to parishes is harming, not only the poor, but our Church as well. And that just about concludes our conference.”* As everyone started to pick up their notebooks and prepared to leave, I exclaimed, *“What a minute, we have not finished yet. We have to take time to make some resolutions! Do I hear any resolutions?”*

At that Mrs. McConeghy spoke up, *“I would propose, first of all, that we continue to meet once a year. I have found this conference to be a very useful one to me. I have learned a lot. However, I must confess to all of you that I had some doubts before I came. I mistakenly thought that perhaps this was a religious group that was up to some sort of a scam with me. The proceedings have proven my doubts were falsely taken and I thank you for including me in this conference.”*

Then Joe, the husband of Lola from the island of Tonga, broke in. This short, swarthy and pious person was the deacon in the Parish. *“Before we had this conference I never heard or knew that the Church had a doctrine on usury. But the way things are, I don’t see how we can reform the financial practices of the administrators on the taking of interest on loans while canon laws backs them up. So about all I can suggest is that we, as a group, never charge interest on any loans we might personally make.”*

Everyone nodded in agreement with his resolution.

“Because of this conference,” James chimed in, *“I am convinced more than ever that usury is immoral. So I propose that when we go back to our own dioceses, we go to the bishops’ offices and ask for a copy of their financial statements and inquire about their policy about charging interest on loans. That would make the administrators think.”*

Then Mrs. McConeghy added strongly, *“We need to make them think about it by asking questions about whether or not they charge interest on loans.”*

Manuel, a middle-aged Guatemalan, the janitor in the parish, spoke up, *“James, your proposal is good, but it does not go far enough. Do you happen to know how much interest the parish is still paying after fifteen years on the debt to remodel the rectory?”* He turned to look at Fr. Burke and asked, *“Padre, what do you know about this?”*

Fr. Burke, stroked his white beard as he replied, *“Well, Manuel, I don’t have the*

exact figures in my head. But, I will tell you that when the new Archbishop came for his visit, last week, the parish treasurer and I asked him to stop charging interest on the debt we owed to him and he flatly refused!”

Everyone looked at Fr. in surprise as the Parish Treasurer filled in the data, “*I can tell you, Manuel, how much. After fifteen years we are still paying eight hundred and sixty-two dollars a month just for the interest alone. Everyone here*

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knows this parish is made up of many immigrants from Central America and Mexico and that the collections are not all that great. It is too much of a burden to pay the interest for at least another five years before the loan is paid off. If there had been no interest on the loan, the Parish would have paid off the debt long ago!”

“Thank you. I did not know it was that serious. Therefore, I think it is very important that we resolve to ask our bishops to stop charging interest on loans. Maybe we could even send a letter out to each and every bishop in the country.”

I made a note of this resolution with a good deal of satisfaction.

Ramon, a young electronic Filipino engineer, now studying to become a married deacon for the Parish, added his thoughts, “*I want you to know that I am completely in agreement with all of the resolutions. But, I just cannot understand how the bishops can ignore this long held doctrine – of some two thousand years? Anyway, there is very little that we can do to change the thinking of the bishops. So the only thing I can suggest is that we mount a campaign of prayer. Then, with the help of Christ, perhaps, .perhaps we can reform the financial policies of the bishops.”*

Fr. Burke, smiled at that and added, “*Amen.*”

OUR JUBILEE LETTER TO THE BISHOPS 1997

Just before leaving Santa Cruz for Mexico I went up to the fiftieth anniversary celebration of Fr. Garcia’s in Brentwood. He was such a dear and long friend that I felt I just had to participate in the joy of all his parishioners. It was fortunate that I did.

Much to my surprise the Bishop of the Oakland Diocese also attended the

celebration. We happened to know him since the days when he was just an ordinary parish priest. My mind began cogitating as to whether I should approach him about the idea of forgiving the debts owed to him by the parishes. I finally screwed up my courage enough to go up to the main table and ask him if I could talk to him about the debts. He was gracious enough to take a few moments with me.

I immediately got to the point by asking him, "*Bishop Cummins, you know we are now approaching the Jubilee Year of 2000 where the tradition of the Church asks everyone to forgive the debts owed to them. Would you consider forgiving the debts owed to the Diocese by your parishes?*"

He thought for a bit before he answered, "*That is a good idea. And I will agree to do it on the condition that we only forgive the debts owed to us by the poor parishes and not the rich ones. Will you go along with that?*"

I was so happy to hear him agree that it did not take me long to reply, "*Of course, Bishop.*"

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I really felt good about that because he was the first bishop to go along with the idea of forgiving debts.

Not long after, I was reading a Catholic newspaper and came across an interesting article about the Pope John Paul the third's call for the forgiveness of the huge debt placed upon the underdeveloped countries in the world. He did this in preparation of the Jubilee Year 2000. It is the tradition of the Church to ask the faithful to forgive debts every fifty years. Actually the Old Testament puts it differently. It calls for forgiveness of debts every seven years as well as the restoring of the ownership of all property to the original owners every fifty years. What a blessed alternative to the modern notions of ownership.

That was really good of the Pope to finally talk about one aspect of usury. But, on further reading, I came across a disturbing item. He was asking the faithful to put the pressure on our governments to forgive the debts. That was fine. But, what he failed to do was to tell, not ask, his bishops to forgive the debts owed to them by their parishes ñ especially by poor ones.

To us, it was inconsistent, in the light of the Church's doctrine against loans with interest. Nonetheless, and encouraged by Bishop Cummin's agreement, I decided to write to each and every bishop in the United States and Canada to do the same.

June 22, 1997

Dear Bishop,

Greetings from California in the name of our Lord Jesus Christ.

The Church is now in preparation for the coming jubilee year of 2000. Pope John Paul II wrote an apostolic letter on Nov. 10, 1994 entitled "Tertio Millenio Adeviente" instructing how the bishops, clergy, religious and laity should prepare for this great and traditional celebration. What is unusual about this letter is that he includes instructions for money-lenders to forgive the debts of poor countries. In paragraph 51 he writes: "*Christians will have to raise their voice on behalf of all the poor of the world, proposing the Jubilee as an appropriate time to give thought, if not canceling outright, the international debt which seriously threatens the future of many nations.*" This call to raise our collective voice is a very admirable concern on the part of the Pope.

What is disconcerting is the failure of the Pope to have us ask our bishops to do the same and to cancel the debts owed by poor parishes to the bishops of Church. One of the most scandalous financial practices of the administrators and bishops of the Church located in the Rich World is the policy of investing money in the stock market and the charging of interest on loans to parishes, even to poor parishes. This policy is widespread in practically all of the dioceses in the United States and Canada.

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The basis of this practice is Canon 1284 (6). This canon makes it obligatory for all bishops to invest their surplus money. The charging of interest, however moderate, is based on the present interpretations by moral theologians on the still un-repealed doctrine of the Church against usury.

The depth of this practice is illustrated by the financial practices of the Archdiocese of San Francisco. According to its annual financial report of 1995 the Archdiocese has over \$46 million invested in stocks and bonds while still have over \$30 million in cash and cash assets. All of this is done while they charge interest on loans to poor parishes.

To show the harm being done to poor parishes let us cite the example of San Bruno, a parish made up mostly of working immigrants from South and Central America. The parish borrowed from the Bishop a sum of \$500,000 to renovate its one hundred year old rectory so as to provide office space for the various lay committees. The interest rate charged was a modest five and one-half percent. This seems quite moderate, over fifteen years of prompt payments on the

principal, the parish has paid an astonishing amount of \$360,000 IN INTEREST ALONE. It is obvious that this money could have been spent for more worthwhile things for the promotion of the parish or to assist struggling immigrant families.

We are asking our administrators and bishops to desist from the practice of charging interest at all on loans to poor parishes. As it is, the Church is now silent about usury even though she prohibited it for eighteen hundred years. She has to be silent because so many administrators of the Church are charging interest on loans just like the banking business.

The spirit of celebrating a Jubilee year is based upon scripture and the law of God. (Leviticus 25:10-12) *"And you shall hollow the fiftieth year, and proclaim liberty throughout the land to all its inhabitants, it shall be a jubilee for you, when each of you shall return to his property and each of you shall return to his family. A jubilee shall that fiftieth year be to you, in it you shall neither sow, no reap what grows of itself, nor gather the grapes from undressed vines. For it is a jubilee, it shall be holy to you; you shall eat what it yields out of the field."*

Now it is well and good for the Pope to ask us to raise our voice for the poor about the international debt. This we should do with all our power and might. It is however, quite inconsistent, to say the least, for him to ask us to do this while he does not ask the same of the bishops to forgive the debts they have on their hands.

We then sent a letter to every diocese in the United States and Canada asking that the bishop forgive the debts owed them by their parishes. We, of course, did not expect the bishops to listen to our plea and their chancellors would undoubtedly put my letter into their circular file. However, we were pleasantly surprised to get seven responses. Some of them only acknowledged receipt of my letter but others said that it would be considered as a good thing to do for the Jubilee Year.

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The very best answer came from the Bishop of the Diocese of Whitehorse. "Thanks for your letter and manuscript. I found it interesting and thought provoking. As Bishop of the poorest Diocese in Canada, we don't have the worries of lending out money to our missions ñ one less worry for which I am grateful. But I do hope your suggestion catches fire. Lots of blessings.

Sincerely in J.C. and M.I. Bishop Thomas Libsinger, OMI

P.S. A small contribution to offset your expenses!

(And in the envelope was a twenty dollar bill!)

Then we also received a letter from the Bishop of Albany. He wrote:

Thank you for your letter of September 5th, for the copy you had enclosed of your "We Shall Raise Our Voice Again" and for the information contained in both. In your letter, you have asked that as we prepare for the Jubilee, I forgive the debts owed by the poor parishes in our diocese. I have already done this in conjunction with our Sesquicentennial Year of the Founding of the Diocese in 1847, which we are celebrating this year. I trust that this information will be helpful to you.

JESUS

MY ANIMATOR

Everywhere and Eternally

Dear Reader, permit me to share my relationship with Jesus.

As seen by the listed activities that I have shared with you, my Honey and I could not possibly have done all those things without our commitment to Christ's mission. His power not only enlightened us but also empowered us. He is not only the center of our activities but the prime motivation for our commitment to carry them out.

I have never before tried to share my perception of my relationship with Jesus, so it will not be easy. Nonetheless, I feel inspired to do so. Interestingly enough, throughout my whole life, I have never been asked by anyone, "*Mario, just how do you relate to Jesus?*" And, I do believe that the definition of religion is the relationship of human beings with their God.

Always when I pray for my family, priests and our friends, I have found it to be blessed privilege to be able to pray for all of them. I, however, always begin my prayers for my dear wife.

At first I used to pray for all of my children's material welfare and success in their working lives. But now I try and focus more on their spiritual needs. For those who have lost their faith, I beg to give them the precious gift of faith. And for those who still have their faith, I beg God to increase their faith.

After I have finished praying for family, priests and friends, and for myself, I try to look at Jesus and relate directly with him. Of course, there are thousands of portraits of Jesus, but not many seem to fit my personal perception of Him. As beautiful as they are, they all seem quite sterile to me. Then, during one sleepless night, I perceived Jesus as the animator of all of my daily activities. This vision of Jesus, as an animator, is rather unique and I have not seen any portraits of Him that even come close. He would not be a supervisor sitting behind His desk. He would not be a prophet preaching from a pulpit. He would be more like a fellow worker that I can easily approach and ask for direction and who will and empower me to do my part in the mission that He has entrusted me to work on. The scriptural reference for all of this comes from my study of Christ's own work to carry out the mission given to Him by His heavenly father. Naturally, being

such an activist, I tended to focus more on His historical actions than His teachings. Teachings that lend themselves more towards contemplation than to action. Thus, I look at His life from the perspective of how He historically worked to carry out the mission entrusted to Him by His Father. Then how he trained and prepared His followers to help Him carry out His mission. Although He worked all of His life to carry out God's mission, He did not do it alone. He knew from the very beginning that he had to bring together a group of human beings to continue His work after He would return to His Father. The first thing that He did was to give the Apostles their lifelong vocation by calling them to follow Him.

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“And as he walked by the Sea of Galilee, Jesus saw tow brethren, Simon, who is called Peter, and his brother Andrew, casting a net into the sea. (for they were fishermen); and he said to them, “Come and follow me, I will make you fishers of men. And they dropped their nets immediately, and followed Him.”

Matthew 4:18-20

Then, and only after they voluntarily responded to His call, He began to form them into a Christian community that could work together with Him to carry out His mission. In this way, as a Christian community, they not only showed by their example as well as with words, that they were followers committed to His mission. By the way they loved one another, despite their faults and imperfections, they began preaching the Gospel example, as well as with words. In the process, and by following Christ's teachings, they became competent and able to carry on the mission.

“You are not to claim the title of Rabbi: you have but one Master, and you all brethren alike. Nor are to call any man on earth your father; you have but one Father and He is heaven. Nor are you to be called teachers; you have one teacher, Christ. Among you, the greatest of all is to be the servant of all.”

Matthew 23:8-11

A closer look at how Christ developed His relationship to His community sows that He always related to them as an animator rather than as a supervisor or boss. Although, at times, He became impatient with them and even scolded and reprimanded them for their lack of commitment, He always did it in a kind and coordinating way. He was always patient and tried to show them how to be better Apostles through His own example.

“Then he went back to His disciples to find them asleep; and he said to Peter,

‘Had you not strength, the, to watch for me even for an hour? Watch and pray, that you may not enter into temptation; the spirit is willing enough, but the flesh is weak.’

Matthew 26:40, 41

In addition to preparing the Apostles and to help them carry out His mission, He not only gave the Holy Spirit but also gave them awesome tools and powers. For example, He passed on to them the power to cast out devils in order to heal people that were sick and inform. He also gave them the amazing power to raise the dead?

“These twelve Jesus sent out; but first gave them instructions; ‘Do not go,’ He said, ‘into the walks of the gentiles, or enter any city of Samaria; go rather to the lost sheep that belong to the house of Israel. And preach as you go, telling them, ‘The Kingdom of Heaven is at hand. Heal the sick, raise the dead, cleanse the lepers, cast out devils: give as you have received the gift, without payment. Do not provide gold or silver or copper to fill your purses, not a valet for your journey, no second coat, no spare shoes or staff; the laborer has a right to his maintenance.’”

Matthew 10:5-10

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He gave them the Holy Spirit, the greatest gift of all, not as a supervisor but as a friend, to guide them as they preached the Gospel to the whole world. This was a profound and challenging assignment when one considers that He was asking humble fisherman and ordinary workers to go out and convert the Roman world completely dedicated to paganism.

“All authority in heaven and on earth has been given to me; you, therefore, must go out, making disciples of all nations, and baptizing them in the name of the Father, and of the Son and of the Holy Spirit, teaching them to observe all the commandments which I have given you. And behold I am with you all through the days that are coming, until the consummation of the world.”

Matthew 28: 18-20

The proof of His success of His unique and powerful formation process is that the Apostles in turn used the same process to create small Christian communities throughout the world that continued to carry out the mission entrusted to them by Christ. History reveals that the small and humble

Christian communities not only brought the gospel to pagans but actually created an entirely new civilization of which we are the inheritors. Down to this very day, members of the previously formed communities not only prepared their members to serve the poor living around them but, in addition, to reach out and form more communities. I am convinced that this living and working together as a community, in the spirit of love and serving the poor has done more to spread the teachings of Christ than all the preaching and from all the pulpits in all of the churches of the world. An even better proof is that this has been accomplished in spite of all of the counterproductive activities of the corrupt administrators of the Church.

“So by these traditions of yours you have made god’s law ineffectual. You hypocrites, it was a true prophecy Isaias made of you, when he said, ‘This people does me honor with its lips, but its heart is far from me.’ Their worship of me is vain, for the doctrines they teach are thee commandments of men.” **Matthew 15; 6-9**

And this is what I perceive to me my relationship with Jesus. Please pray for me, Dear Reader, so that we may continue to carry out our commitment and live up to our vision.

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In conclusion, I wish to share another part of my sleepless nights. I have found that they not only serve to help me pray for others and to listen to Christ as my animator but they also serve to give me guidance as to what I need to do to carry out my vision. I believe that the intuitive process of thinking and deciding what needs to be done are the instructions that come directly from Christ, my personal animator. (Interestingly enough, intuition is defined as the immediate apprehension by the mind without reasoning. I was reinforced in this belief when I read in a Protestant journal tha an intuition is a

direct instruction from Christ.

The problem is how we can we discern these intuitions as the will of God as well as instructions from Christ. It is not easy to discern His will. As the old saying goes, *'I thought that I was doing God's will until I found that He has a will of his own.'*

Well, in our case, we have found a reasonable solution that not only seems reasonable to us but is, at the same time, full of faith. Estelle and I have agreed that we are doing the will of God as long as we both agree on the action that we should take.

Again, Dear Reader, we ask you to pray that we are doing God's will.

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SACRED SCRIPTURE

Exodus 22:24

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If you lend money to one of your neighbors among my people, you shall not act like an extortioner toward him by demanding interest from him.

Leviticus 25: 35-37

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Do not exact interest from your countrymen either in money or in kind, but out of fear of God let him live with you. You are to lend him neither money at interest or food at a profit.

Deuteronomy 15: 1-4

At the end of every seven years you must grant a remission. Now the nature of the remission is this; every creditor who holds the person of his neighbor in bond must grant him remission; he may not exact from his fellow or his brother once the latter appeals to Yaweh for remission. From a foreigner you may exact payment, but you must remit whatever claim you have on your brother. Let there be no poor among you then.

Note: There are numerous other references in the Old Testament besides these. Such as Ezechial 18: 13-17, 22:12, 28:13, Jeremiah 15;10, Psalm 14:5 and Proverbs 24:8

CHRIST'S TEACHINGS

Matthew 10:8

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Give as you have received the gift – without charge.

Luke 6:34

What credit is it to you; if you lend to those from whom you expect

payment? Even sinners lend to sinners, to receive as much in exchange. No, it is your enemies you must love, and do them good and lend to them without any hope of return.

THE EARLY CHRISTIAN CHURCH

Acts 2:44, 45

All the faithful held together and shared all they had, selling their possessions and their means of livelihood, so as to distribute to all, as each had need.

Appollonius – “Hist. Eccl.” Eusebius Bk V, Chapter 18

The so called prophets and martyrs, as we shall presently prove, collect money not merely from the wealthy but also from the poor, the orphan and the widow. Answer this: Does a prophet dye his hair? Does a prophet play with tablets and dice? Does he lend money out at usury? Let them honestly answer the question – ‘may a prophet do such things or not?’

Clement of Alexandria – “Stromata” Bk. Iv. Chapter i7

He considered the Mosaic law as the fountain of all ethics and the source from which the Greeks derived what was best in their moral system.

The law prohibits a brother from taking usury; designating as a brother not only him who is born of the same parents, but also one of the same race and sentiments, and a participator in the same word, deeming it right not to take usury for money, but with open hands and heart to bestow on those who are in need....do you regard this command as marked by philanthropy.

Tertullian – “Adversus Marcion” – Bk. IV, Chapter 17

It is incumbent on Christians not to receive usury. On the contrary, they are bound to lend to such as were not likely to be

able to repay.

St. Cyprian – “Le Lapsis” Chapters V and VI

– *Everyone is desirous of increasing his estate and forgetful of what believers had done in the times of the Apostles, or always ought to do. Christians with the insatiable ardor of covetousness devoted themselves to the increase of their property. Among the priests there was no devotedness to religion, among the ministers there was no sound faith, in their works there was no mercy. Very many bishops who ought to furnish both exhortation and example to others, despising their divine charge, became agents in secular business, forsook their throne, deserted their people, wandered about over foreign provinces, hunted the markets for gainful merchandise, while brethren were starving the Church. They sought to possess money in hoards, they seized estates by crafty deceits, they increased their gains by multiplying usuries. What do not such as we deserve for sins of this kind?*

St. Gregory – “Contra Usurarios” Migne, p. 46

– *Usurers are common – if there were not such a multitude of usurers, there would not be such a multitude of the poor.*

St. Basil – Hom. In Ps XIV, Migne. Pat. Gr. XXIX, col. 263-280

– *I have seen a sad sight – fine young fellows dragged to the market place that they might be sold to pay for their fathers’ debts. What is the counsel of the Lord? Lend to those from whom you hope for no restitution. What you give to the poor in the name of the Lord is at once a gift and a loan – a gift since you hope for no return, a loan, for God, who is the poor man’s surety, will give a magnificent return.*

St. Hilary – Ps. XIV, Migne, P.L. 9, col 176-7

Speaking of the supposed advantages of usurious loans

Such a benefit is a fraudulent one, such kindness damnable. If

you are a Christian, I do not ask you to give as a gift, but I do ask you so s to demand back your money that you rob not the other –remember that he is needy and a poor man.

St. Jerome – Migne, P. L. tom.25 col 176-7

I believe that usury is not of money alone because scripture forbids all superabundance and that we must not receive more than we give: It is the custom in the country to demand usury for corn, wine and oil. Thus in the winter season one gives ten measures so that he may receive fifteen in the harvest time, justifying himself thus: ‘is it not right that I get a half-measure when by my liberality the other has nine measures and a half? God is not mocked. Did you give it to a prosperous person or not? If he were prosperous then you should not have given it; if he were not, then you should not ask it back as if he were.

St. Augustine – ‘The Church and Usury’ Cleary p. 56

He would, impose an obligation of restitution on all usurers for they are the murderers of the poor, but, alas, the very laws themselves sanction their practices.

St. Chrysostom – Migne, tom. 57, col. 61,62

What do you require? Is it that I should give away to another the money which I have hoarded and which is useful to me, and seek for no recompense? God forbid, I mean so such thing; I wish that you should get the reward, not mean, but one greater far than that for which you seek, I wish to give you heaven itself for usury,

THE ECUMENICAL COUNCILS OF THE CHURCH

Elvira – 305 – 396

Should any cleric be found to have taken usury, let him be degraded and excommunicated. Moreover, if any laymen shall be proved a usurer, and shall have promised when corrected to

abstain from the practice, let him be pardoned. If on the contrary, he perseveres in his evil-doing he is to be excommunicated.

Arles – 314

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Its twelfth canon was a renewal of the condemnation of Elvira, in so far as it affected the clergy – but it made no regulation for the laity.

Nice – 325

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Since many so called Christians animated with the desire of increasing their property and for such purpose making illicit gain, forgetful of the divine scriptures with say: ‘he gave me not his money in usury, ‘lend their money taking usury thereon, this Synod decrees that: If hereafter any shall be found taking usury on money or goods, or carrying on trade for the sake of profit, he shall be deposed from the clergy and excommunicated.

Tarragona – 516

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Those who wish to remain in the clerical state should not strive to buy cheap and sell dear. If they do so, they are to be expelled from the clergy.

Meaux – 845 – ordered bishops to compel all Christians to avoid usury.

Second Lateran – 1129

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We denounce that detestable and disgraceful rapacity condemned alike by human and divine law, by the Old and New Testament, that insatiable rapacity of usurers, whom we order that no archbishop, that no bishop, or abbot, or cleric shall presume to receive back usurers except with the very greatest caution, that on the contrary, usurers are to be regarded as infamous and shall if they do not repent be deprived of Christian burial.

Third Lateran – 1179

- *Since almost in every place the crime of usury has become so prevalent, that many people give up all other business and become usurers, as if it were lawful, regarding not its prohibition in both Testaments, we ordain that manifest usurers shall not be admitted to communion, nor if they die in their sins, receive Christian burial, and that no pries shall accept their alms.*

Second Council of Lyons – 1274

- *It is forbidding that individuals and corporations to let houses to strangers for the practice of manifest usury; and moreover, the owners of these houses shall expel such persons within three months, if they have already taken up their residence in them. These regulations are to be obeyed under penalty of the severest ecclesiastical punishment. The wills of public usurers are declared invalid. Christians are forbidden to act as witnesses to them and priests are not to hear the confessions of, or give ecclesiastical burial to manifest usurers unless they completely restored their ill-gotten gain.*

Vienne – 1311

- *If any person falls into such error that he pertinaciously presumes to affirm that it is not sinful to practice usury, he is to be punished as a heretic*

Fifth Lateran – 1512-1517

- *This is the proper interpretation of usury: when the gain is sought to be acquired from the use of thing not in itself fruitful, without labor, expense or risk on the part of the lender.*

THE POPESJulius I

- *If is filthy lucre when one in the harvest time through avarice and*

not through necessity gets grain of two denarii per peck and keeps it till he gets four or six.

St. Leo I – strongly reprobated usury and ordered punishment of the laity who practice it.

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Alexander III

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Usurers should make restitution either to the persons from whom they exacted usuries or to their heirs. All of the heirs of usurers must make restitution.

Innocent III

-
Usury involves injustices, or at least it brings with it an obligation of restitution from whatever source the obligation springs- even on oath on the part of the debtor not to redemand the usury is of no avail to free the lender from the obligation of restitution. Usurers are not to be allowed the right to appeal, for their appeals are mean subterfuges; moreover, when, owing to the influence of the noble of the district, no accuser will dare to come forward against the usurers. The latter should be condemned if by other arguments it is clear that they are manifestly guilty.

Gregory IX

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He is to be accounted a usurer, who lends a certain sum to one who is about to make a voyage, or attend a market, on condition of receiving more than he lent merely because he undertakes the risks.

Gregory XIII

-
The contract (a contract for a loan or usury) in the form given is usurious, nor can it be reduced to any form other than that of mutuum with a stipulation for an income derivable from the mutuum itself. Since such stipulations are forbidden alike by divine and natural law, it follows that there can be no excusing cause arising from custom or even from civil law, for the same

reason it is unlawful for rich and poor alike, it is unlawful even for the most miserable, to draw money from such contracts, or to retain it.

Alexander VII – 1666 condemned the following proposition

It is lawful for the lender to demand more than he lent, if he binds himself to not ask the principal before a certain date.

Innocent XI - in 1679 condemned the following propositions

(1) Since money paid is of greater value than money to be paid, and since everybody thinks money in the hand more valuable than money which he is to get in the future, a creditor may take something from a debtor, and on this title be excuse from usury.

(2) It is not usury to demand something more than the principal, provided it is demanded as being in gratitude and benevolence, not in justice.

Benedict XIV – Encyclical “Vix Pervenit”

1. The nature of the sin called usury, has its proper place and origin in a loan contract. This financial contract, as long as it is made between two consenting parties, demands, by its very nature, that the borrower only returns to the lender as much as was received. The sin rests on the fact that sometimes the creditor desires more than he has given. Therefore he contends some gain is owed him beyond that which he loaned, any gain which exceeds the amount he has is illicit and usurious.

2. One cannot condone the sin of usury by arguing that the gain is not great or excessive, but rather moderate or small; neither can it be condoned by arguing that the borrowed money is not left idle but is spent usefully, either to increase one's wealth to buy real estate or to finance some business

transactions. The law governing loans consists necessarily in the equality of what is borrowed and what is returned. They have to be equal. Once that equality is established, and agreed upon, then if the lender demands more than an equal return, that is a violation of the terms of the loan. Therefore, if one receives interest, he must make restitution according to the laws of justice; its function in human contracts is to assure equality for each person. This law is to be observed in a holy way and in a way that God wants us to follow his laws. If observed exactly, reparation must be made.

3. By these remarks, however, we do not deny that at times together with the loan contract certain other titles – with are not all intrinsic to the contract – may run parallel with it.

From these other titles, entirely just and legitimate reasons arise to demand something over and above the amount due on the contract. Nor is it denied that it is very often possible for someone, by other kinds of contracts, differing entirely from loan contracts, that allow persons to spend money and even invest money for perfectly legitimate reasons. From these types of contracts gain may be made.

4. There are many different contracts of this kind. In these contracts, equality must be strictly maintained. Whatever is received over and above what if fair is a real injustice. Even though this may not fall under the precise definition of usury, since all reciprocity, both hidden and open, is absent, restitution is obligatory. Surely, then, if everything is done correctly and weighed in the scales of justice, these same legitimate contracts suffice to provide a standard and a principle for engaging in commerce and fruitful business for the common good. Christian minds should not think that gainful commerce can flourish by usuries or other similar injustices. On the contrary, we learn from divine revelation that justice raises up nations: sin, however, makes nations miserable.

5, But you must be sure to keep in mind that some people will falsely and rashly persuade themselves that there are legitimate reasons why it is permissible to obtain a moderate amount of interest on a loan. However, when they do so they

are opposing the judgment of the Catholic Church on the taking of interest, Not only that, they are opposing common human sense and natural reason,

As Christians, we are obliged in many instances to help our sisters and brothers in Christ with a loan. Christ himself teaches this: “*do not refuse to lend to him who asks you.*” In most circumstances, there is no other true and just way to help except through a loan contract. But if we follow conscience, we cannot do this and seek a gain for ourselves by charging interest;

THE SCHOLASTICS

St. Thomas

He who takes usury for a loan of money acts unjustly for he sells what does not exist, and such an action evidently constitutes an inequality and consequently an injustice. To understand this we should note that there are certain things whose use consists in their consumption, as in using wine we consume it, or as we consume wheat in using it for food. In such cases then, the use of a thing is inseparable from the thing itself, hence he, to whom the use is granted has the thing itself granted to him. Hence in loans of articles of this description, ownership itself is handed over. If therefore a man wanted to make two distinct sales, one of the wine, the other the use of the wine, he would be either selling the same thing twice, or selling what does not exist – wherefore manifestly he would commit a sin against justice. Similarly, he commits injustice who lends wine or wheat, seeking a double recompense; the one, the return of a quantity equal to the loan; the other, which we call usury, a payment for its use. But there are some things, which to use is not to consume (that is, which are not consumed in use): thus one uses a house by dwelling in it, not by destroying it, and in such a case, a man may transfer the ownership of the house to another, keeping for himself the right to dwell in it for some time, or conversely, one may grant the use of the house to another while reserving its

ownership. Such a man might lawfully receive a price for the use of the house, while in addition he may demand back the house which he has lent – the course of action adopted in letting and hiring of houses, Now Aristotle tells, in the fifth book of his Ethics and the first book of his Politics, that money was chiefly devised for making exchanges – hence the primary and proper use of money consists in its consumption or spending (consumption sive distraction), after the fashion which it is spent in exchanges. It follows than this is wrong in itself to take a price (usury) for the use of money lent, and as in the case of offenses against justice, one is bound to make restitution of his unjustly acquired money.

Scotus

In the contract of mutuum ownership passes, for the mutuum signifies I give you what is mine; from this it follows that if the lender of a sum of money takes any return for the same, he takes it in a form that does not belong to him – he sells what is not his own. Even admitting that the money remains the lender's, still money does not naturally produce any fruit like other productive things – there is merely a sort of fruit arising from the industry of the borrower. Hence he who wishes a return for money lent seeks what is really the fruit of another's labor, and moreover, it is the fruit of labor which had not been handed over in virtue of the contract of mutuum.

THE HOLY OFFICE OF THE VATICAN

On May 8, 1821 the Holy Office of the Vatican declared,

“that the making of a profit from a loan as a loan (ex mutuo vi mutui) is unlawful.”

