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**SOME BASIC ELEMENTS AND ARGUMENTS REGARDING THE POPE PAUL VI  
FOUNDATION'S TENTATIVE STRATEGY OF IMPLEMENTATION FOR AN  
EXPERIMENTAL CATHOLIC FINANCIAL MINISTRY, AS AN ADDITIONAL  
INTERNATIONAL SUPPORT AND FUTURE INSTITUTIONAL INSTRUMENT FOR THE  
NEW EVANGELIZATION WORLDWIDE CONVOCATION.**

As a complement for the information already posted at the ABOUT tab under the [BlessedFamily.us](http://BlessedFamily.us) ( JoAnLab.Net) website, plus the legacy <https://SocialBank.org> website (a new and powerful website plus the smartphone App [SeeBank.Net](http://SeeBank.Net) is under development), this **first draft** paper, among several topics, establishes or contains the essential Sub-pledge of St. Katharine Drexel and its appends, as a complement/extension from the Pledge of St. Andrews, also posted at the website under the tab MEMBERS ( [JoAnLab.Net/Pledge](http://JoAnLab.Net/Pledge) ), plus the following titles at the index below.

**Index from A to E**

**Preamble: GLOSSARY**

**A) Sub-Pledge of St. Katharine Drexel**

- A1) Promises**
- A2) The Loyalty Oath of Office**
- A3) A lifelong commitment to pray the "Our Father" daily, in the morning.**
- A4) Honor Code: Integrity, Modesty, Faithfulness, and Evangelical Counsels)**
- A5) Spiritual Purification**
- A6) Internal conflict handling among Pledge's bonded servants**
- A7) Exchange transaction's principles**
- A8) Non-disclosure (mainly technology) agreement**
- A9) Confidential Principles**

**B) Foundational reasons to build a case in favor of CST's experimental social-laboratories. This would include prudent but energetic Church involvement in strategic portions of the world of finances such as insurance, hyperinflation and "fiat money".**

**C) Some initial or tentative answers for critical questions (C1,C2,C3...)**

**c1- Why St. Katharine Drexel as the Patroness Saint for our proposed project?**

**c2- How to keep the ministry organization on proper Gospel Course, seeking God's Will? This is especially needed if it becomes a large organization made to last for centuries, navigating unpredictable waters that are mostly hostile to evangelization efforts.**

**c3- How to make it sustainable. Default is an inevitable aspect of banking. Since this organization will serve primarily people with few resources, default expectations should**

be much higher.

c4 -How to avoid hyperinflation in our private market system, since it is impossible to manage a fiat currency without such risk?

c5- How to face the chronic nature of human unfairness, especially in light of growing widespread secularism. There is a tendency to judge anything/everything "Catholic," by the reputation and overall performance/benefits of its worst members and events, rather than by the overall benefits and best role models, the saints.

c6- How to acquire, develop, and maintain the proper, expensive and fast-changing digital technology radically indispensable for any level of success, especially considering that we have never had a Catholic religious fintech startup before.

c7- How to minimize inevitable unintended negative consequences.

c8- Is it possible to "preach" the Gospel using "money" (any financial/economic means) as a key instrument?

c9- What do we want to accomplish?

c10- What is the strategy?

c11- How to handle serious conflicts or legal actions?

c12- Examples of the "Social" side and the Educational side of the Ministry:

c12a) Social side:

c12b) Educational side:

c13- Since the bank industry with standard money is already well established, the only real killing question for us would be *how much will it cost to scale up to the minimum level necessary to succeed and remain viable, reaching a self-sustainable size, utilizing such parallel and restricted private currency?*

**D) The basis for a legal frame protecting the Roman Catholic Church and any of its internal institutions against eventual liabilities.**

**E) Guidelines or awareness of some critical issues (E1, E2, E3...)**

## **GLOSSARY**

**SeeDollar: Social, ethical & educational-Dollar (or "SeeD" for short)**

**SeeBank: Social, ethical & educational Bank**

**SeeInsurance: Social, ethical & educational Insurance**

**SeeMarket: Social, ethical & educational Market**

**See-Arbitrage: Social, ethical & educational Arbitrage**

**NDA: Non-Disclosure Agreement**

**IR&R: Internal Rules and Regulations**

**SED: SeeDollar's currency abbreviation for foreign currency exchange purposes, etc.**

**LCI4CG = Lay Catholic Experimental Religious Initiatives for the Common-Good**

### **www.SeeBank.Net: Social-ethic & educational Bank Network:**

The Brazilian Social-eDollar Credit Union Initiative, a Financial Ministry, originally called Social Bank and now called The International SeeBank Network for Life is a Catholic Social-ethic & educational Bank (SeeBank) for life and for the New Evangelization worldwide challenge. Currently under development, the intent is to establish a foreign, international and a private digital currency (SED) not only heavily focused and dependent on mobile banking but also to be used offline. Offline activities utilize temporary instant paper, easily available like paper checks and other closed loop nominal vouchers (never anonymous), supported by a network of small parochial branches. Carefully harnessed by highly ethical internal rules (IR&R) of trading and transfers (therefore a "conditional-virtual-currency"), the SeeDollar was designed to be supported by a range of additional SeeBank not-for-profit partnerships or departments such as the See-Insurance, See-Market and See-Arbitrage Division, and any additional See-Service necessary to fulfill and protect our mission. All services will always be consistent and committed to the Ministry's internal motto: *"I am with you as the one who serves,"* (said the Lord) and deeply associated with the munus of the sacrament of the Order of Diaconate and the profound spirit of evangelical poverty and preferential option for the poor of St.Katharine Drexel.

**www.Socialbank.org: The old legacy SeeBank project website used for several field tests and pilot experimentation. Mostly, it has intentionally not been re-edited nor updated for years, to be used for historical reference, copyright protection, and other tactical reasons.**

**Copy-link to Pope Francis's key-letter, used in this document, addressed to participants in the February 4th, 2017 meeting "Economy of Communion":**

[http://w2.vatican.va/content/francesco/en/speeches/2017/february/documents/papa-francesco\\_20170204\\_focolari.html](http://w2.vatican.va/content/francesco/en/speeches/2017/february/documents/papa-francesco_20170204_focolari.html)

[ A ]  
**THE "NO ONE CAN SERVE TWO MASTERS" SUB-PLEDGE<sup>1</sup> OF  
ST. KATHARINE DREXEL**

**Appendix sub-pledge as an extra pledge additional to the Blessed Family Society's main  
"Pledge of St. Andrew," specific for workers, volunteers and any other implicitly or  
explicitly trustee honored to be admitted to serve at the Int'l. Social-ethic & educational  
Bank ( SeeBank.Net ) for Life (#SeeBank4Life).**

**SUB-PLEDGE FIRST DRAFT**

Still under development, the essential Sub-pledge of St. Katharine Drexel and its appends, as a complement/extension from the Pledge of St. Andrews, posted at the website under the tab MEMBERS ( [JoAnLab.Net/Membres](http://JoAnLab.Net/Membres) ). This Sub-Pledge named after our SeBank Fintech religious ministry's Patroness saint, in addition to the JoAnLab.Net's member's mandate Pledge of St. Andrew and its foundational pre-subscribed declarations<sup>2</sup> shall be professed by all internal<sup>3</sup> servants and workers directly or indirectly involved not only with our SeeBank's Financial Ministry, but any subsidiary or project dealing with our commerce or fundraising businesses, accounting and audit, as an overall legal and moral context of their personalized Oath for Officers and remaining workers or volunteers. Since it contains confidential portions, it is available in its fullness only at the separate document.

The Sub-Pledge in particular, will have also an intrinsic and implicit purpose to preserve its essential Catholic and Religious nature, regardless of whether it is governed by consecrated lay or religious boards. Many blessed works done by Catholic Saints and/or Church initiatives in the past, like hospitals, universities, including faith-based networks of charitable services granted to mankind in the name of Jesus Christ and His Church, was later gradually hijacked by pseudo-Catholics or agnostic-secularists, like done with the Red Cross and many other formerly priceless institutions over the centuries, even some ex-pontifical universities. We are determined to proactively prevent it at any price, as much as humanly possible.

**A1)** Under the presence of God and his sacred scriptures (the Bible), invoking the help of St. Katharine Drexel I promise:

**§ 1.** To learn and develop as much as humanly possible my awareness and prudence regarding the following risks:

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<sup>1</sup> As an append for the Sts Anne & Joachim Society's main "Pledge of St. Andrew" ( [JoAnLab.Net/Members](http://JoAnLab.Net/Members) )

<sup>2</sup> The Manhattan Declaration, In the Breach Declaration, The official Catechism of the Catholic Church for Catholics only.

<sup>3</sup> It is possible a gradual understanding of this set of moral, civil and religious commitments, which will determine an eventual gradual passage from external to internal member.

a) Excepting for small or obvious issues or favors, either irrelevant or easily discernible by commonsense, all other credit decisions, waivers, serious exceptions and any other risky determination in favor of any officer's family member or himself, should be done or decided by another Officer and not allowed to be reciprocated.

b) Lorem ipsum dolor sit amet, mei delenit salutandi urbanitas ea, eius molestiae similique mel eu. Eam an case facer recusabo. Modo sententiae vis at. Cu cum cibo imperdiet tincidunt,

c) ...

§ 2. To become primarily an agent of mercy, hope and communion, helping families to bring up boys into the maturity of authentic, virtuous-based manhood, and girls into the maturity of authentic virtuous-based femininity, at the same time trying to help everybody to become better, including ourselves. In this regard, at the key-letter linked and referred to in the glossary, Pope Francis gave us the following recommendation: *For communion, one must imitate the merciful Father of the parable of the Prodigal Son and wait at home for the children, workers and coworkers who have done wrong, and there embrace them and celebrate with and for them — and not be impeded by the meritocracy invoked by the elder son and by many who deny mercy in the name of merit. An entrepreneur of communion is called to do everything possible so that even those who do wrong and leave home can hope for work and for dignified earnings, and not wind up eating with the swine. No son, no man, not even the most rebellious, deserves acorns.*

## **A2) The Loyalty Oath of Office**

I solemnly promise to work to hold the Lay Catholic Experimental Initiative for the Common Good LLC (legal Holding), a Catholic lay apostolate for the evangelization in trust to faithfully serve the secular role of the laity in the mission of the Catholic Church.

I acknowledge that my role and responsibility as an officer or director of LCI4CG requires full communion with the Catholic Church and her bishops. The Catholic Experimental Initiative for the Common Good must always be tied to the vine that is Christ and his Church; always loyal to the Ordinary Magisterium.

I shall work to assure that Lay Catholic Experimental Initiative for the Common Good LLC always:

Trains and leads lay Catholics and develop materials and programs that are based on authentic Catholic doctrine and in strict adherence to the Church's Ordinary Magisterium,

Maintains a non-partisan/non-ideological posture by only promoting activities or taking positions on public policy issues where the application of the Church's teachings are so clear there is little room for prudential judgment.

Demonstrates the utmost respect for bishops, priests, deacons and religious superiors, (mothers or fathers).

**A3) A lifelong commitment to pray the "Our Father" daily, in the morning, as a heartfelt plead, really trusting in Him with deep faith.**

We must become the "Our Father's" prayer Bank, pleading with deep conviction, daily, in the morning. With a especial emphasis begging God the Father to help us not to fall into temptations for one more day, really trusting in Him and His infallible Providence as the primary source for financial security, protection against all evil, holiness and peace.

Please read the "Why the special focus on The Lord's Prayer, The "Our Father?" at the [SocialBank.org](http://SocialBank.org) legacy website under ABOUT + PRINCIPLES

**A4) Honor Code**

**(Fidelity, Loyalty, Integrity, Modesty, Faithfulness, and Evangelical Counsels adapted for lay workers)** (Full version upon request)

We agree to remembered the historical meaning of double betrayal and what Jesus told about scandals in general and Judas, in particular, the man to whom Christ entrusted the management of His ministry money: *"Scandals will happen, unfortunately, but woe to those through whom they come."* Speaking about Judas Iscariot, our Lord said: *"It would be better for him never be born,"* since he not only refused to ask forgiveness, but also despaired and decided to kill himself. H. Baines commented that *"The conduct of the traitor Judas should serve us as a warning not to be carried away by attachment to temporal riches, to avarice, and by it to greater crimes. Judas did not become a great sinner at once, he loved money and so grew cold to the love of God; seduced by avarice, he became a miser, a traitor to his Master and a suicide. Strive, therefore, to suppress your evil inclinations at the moment of their commencement, that they may not bring you into sin, and render you miserable like Judas."* That said, we cannot fail to emphasize the most important side of this same coin: That Judas, in spite of his unbelievably grave sins would have become St. Judas Iscariot if he had truly repented. Not trusting in God the Father of all Mercies and therefore entering in total despair was indeed his worst sin. Had Judas asked for forgiveness, surely Jesus would never say *"It would be better for him never being born"*.

Adrienne V. Speyer, a Swiss mystic and community founder, said that: *"If there had been no Judas, Peter would be the great betrayer. It is only because he stands in the framework of a still greater betrayal that we find a thousand excuses for him and for the faults of the Church continuing and occurring over and over again."*

### **A5) Spiritual Purification**

I acknowledge that any agent under this Sub-pledge can be particularly tested. Leaders can be temporarily or permanently stripped of all authority or reassigned to "lower" functions or services.

### **A6 Internal conflict handling among Pledge's bonded servants**

We are all weak and wounded people, not angels, facing many inevitable needs and conflicts, including eventual unintended mutual injustices between internal co-workers. Life is a battlefield, not a playground. The way we will try to handle it is by a practical application of the "Jesus Forsaken" spirituality to rebuild a broken unity: God Himself must be first and above all. Please consult The Blessed Family of Sts. Anne & Joachim's General Statute at [JoAnLab.Net/Statutes](http://JoAnLab.Net/Statutes) for more details.

### **A7 Exchange transaction's principles**

To be defined at the IR&R mostly to focus on basic levels of priorities, starting with the maximum possible support for The New Evangelization.

### **A8) Non-disclosure Agreement**

Such agreements would be primarily concerned with proprietary technology.

### **A9 Confidential Principles**

For example, the "Members Never Lose" principle, evidently not to be explicitly revealed to account holders.



**[ B ]**

**Foundational reasons to build a case in favor of CST's experimental social-laboratories. This would include prudent but energetic Church involvement in strategic portions of the world of finances such as insurance, hyperinflation and "fiat money".**

First, let's reflect on Pope Francis frequent heartfelt plead not only for world leaders, but for each one of us in particular, *"I ask you to ensure humanity is served by wealth, not ruled by it."* This is a key practical guideline or response to Pope John Paul II's famous statement, *"The future is in your hearts and in your hands. God is entrusting to you the task, at once difficult and uplifting, of working with Him in the building of the civilization of love."* Nevertheless, overwhelming is the challenge of concupiscence in this regard! St. John Cardinal Newman formally noted such pathetic reality, which we all already know more or less, in practical terms: *"All bow down before wealth. Wealth is that to which the multitude of men pays an instinctive homage. They measure happiness by wealth; and by wealth they measure respectability... It is a homage resulting from a profound faith... that with wealth he may do all things. Wealth is one idol of the day and notoriety is a second... Notoriety, or the making of a noise in the world -- it may be called 'newspaper fame' -- has come to be [ridiculously] considered a great good in itself, and a ground of veneration."*(24).

Recently, Pope Francis wrote a powerful letter, addressed to members and supporters of the "Economy of Communion" Network, warning that: *Not by chance, Jesus' first public act, in the Gospel of John, is the expulsion of the merchants from the temple (cf. 2:13-21). We cannot understand the new Kingdom offered by Jesus if we do not free ourselves of idols, of which money is one of the most powerful. (...) Money is important, he said, especially when there is none, and food, school, and the children's future depend on it. But it becomes an idol when it becomes the aim. Greed, which by no coincidence is a capital sin, is the sin of idolatry because the accumulation of money per se becomes the aim of one's own actions. It was precisely Jesus who defined money as 'lord': "No one can serve two lords, two masters." There are two: God and money, the anti-God, the idol. Jesus said this. At the same level of choice. When capitalism makes the seeking of profit its only purpose, it runs the risk of becoming an idolatrous framework, a form of worship. The 'goddess of fortune' is increasingly the new divinity of a certain finance (...) This idolatrous worship is a surrogate for eternal life.*

However, we can no longer use this deep human reality as another excuse. Staggering negative statistics come from the lack or mismanagement of money: how many failed marriages? closed churches? Miserable lives lost for almost nothing? People could die just for resisting a cellphone or tennis shoe's theft. At a macro level, any serious economic crisis can easily result in the destruction of democratic governments. Tributary systems can easily build or destroy countries. Instead of chains and whips like in the times of legal slavery, nowadays many countries, like China, endemically use money and the Rule of Law to enslave even more people than ever before.

And we can no longer use "It has always been this way" as an excuse not only because it is

deeply false and misleading<sup>4</sup>, but also because Pope Francis called similar excuses “*sweet poison*” because it is always an easier or a safer decision to finding comfortable excuses, similar to Pilate's attitude.

*"Stop making the house of my Father a Marketplace!"* (Jesus expelled not only animals, tables, coins, etc. but **also** the money exchange thieves). *"How is it possible to be merchants that Jesus does not expel?"* Asked Pope Francis in that letter and suggested: *"The best and most practical way to avoid making an idol of money is to share it, share it with others, above all with the poor, or to enable young people to study and work, overcoming the idolatrous temptation with communion. When you share and donate your profits, you are performing an act of lofty spirituality, saying to money through deeds: 'you are not God, you are not lord, you are not master!'. And do not forget that other philosophy and that other theology that led our grandmothers to say: 'The devil enters through the pockets'. Do not forget this!.* Let's be extremely careful in this regard, especially considering that we are entering a new era of a growing narcissistic and neo-pagan secular society, where almost everybody knows and demand their Rights, **but not their responsibilities**; where work ethics is a kind of a joke.

Nonetheless, in our understanding, it would be worth it for our Church to enter the world of Finances (as long as not entering the business finance world) in spite of its risks, in a similar way that our Church dignifies the reality of work, sanctified by God and purified by the Church, even though work is manipulated and enslaved anyway by temporal ideologies and powers, the old and new slavery reality, including the last two most important ideologies: Marxism and Capitalism.

*"Absolute power corrupts absolutely."* We believe that one of the ways to dilute a portion of this negative potential reality could come from the design of a specific restricted and harnessed private currency like our SeeDollar, less “capable” to be instrumentalized to do evil. We can and we will succeed to develop a kind of currency maximization of its force for good and minimization of its evil power or sterilization through exchange into SeeDollar.

In the first paragraph of the above-mentioned letter, Pope Francis already gave us a practical example that illustrates how important the results of experimental economy laboratories can be under the C.S.T. Speaking about Economy and Communion, he said: *"These are two words that contemporary culture keeps separate and often considers opposites. Two words that you have instead joined, accepting the invitation that Chiara Lubich offered you 25 years ago in Brazil, when, in the face of the scandal of inequality in the city of São Paulo, she asked entrepreneurs to become agents of communion. She invited you to be creative, skillful, but not only this. You see the entrepreneur as an agent of communion. By introducing into the economy the good seed of communion, you have begun a profound change in the way of seeing and living business. Business is not only incapable of destroying communion among people, but can edify it; it can promote it. With your life you demonstrate that economy and communion become more beautiful when they are beside each other. Certainly the economy is more beautiful, but communion is also*

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<sup>4</sup> Money can buy houses, but never homes; can buy perfect mattresses, but never a peaceful conscience, indispensable for a good night of sleep; buy medication, but not deep health; and every other really essential and meaningful gift that only God can grant.

*more beautiful, because the spiritual communion of hearts is even fuller when it becomes the communion of goods, of talents, of profits."*

In many parishes, during Mass, monetary offerings including money in cash or checks are solemnly received and blessed, placed down at the foot of the altar during the consecration. Since that is not only liturgically possible but noble and fitting, why not have a job opportunity and financial ministry mobile trailer at the church parking lot whenever possible, pastorally convenient and appropriated?

## [ C ]

### **Some initial or tentative answers to critical questions:**

#### **1- Why St. Katharine Drexel as the Patroness Saint for our proposed project?**

She is probably one of the most extraordinary and authentic witnesses to the vow of poverty in the history of the Church. Unlike St. Francis of Assisi, St. Katharine had lots of money on hand or at her disposal to use for herself by a simple decision (no superior above her) during her entire life. Watch Bishop Barron's video below or look at our internal link [www.SocialBank.org/OurProjPatronSaint.html](http://www.SocialBank.org/OurProjPatronSaint.html) which illustrates how well she lived all her religious vows. Unbelievable holiness!

We treasure a relic of her with an immense devotion and trust in her intercession. To be candidly honest, we are deeply convinced that St. Katharine Drexel will decide to personally interfere on our behalf and plead not just one but many miracles do help making it happened and that God, because of her unbelievable merits, will indeed grant this Ministry many blessings and a very special supernatural protection.

Her sub-pledge is a proposed challenge to help each one of us to raise the bar in our commitment for personal holiness, aided by her powerful intercession. Each taker will receive a small relic of her as special gift and support. One can also take this sub-pledge as a friend in a personal and confidential way, without our knowledge. Just ask her to help you become a better Catholic.

If you would be willing to help, perhaps, but have no emotional motivation nor any sign to help you decide, then just ask her (Mother Kathy) to help you better understand what you will need to change in order to become a better Catholic and a more generous person. That's the best and the first real support you can give to us, and from then on, we are so confident that she will indeed help you to raise the bar in your life of faith and moral, that friendship with us will follow naturally. In addition, we will need many ongoing friends for life, not just temporary donors.

<https://youtu.be/jRcqCF-zSuI>    <https://youtu.be/nfeqehQLoam>

**2- How to keep the ministry organization on proper Gospel Course, seeking God's Will? This is especially needed if it becomes a large organization made to last for centuries, navigating unpredictable waters that are mostly hostile to evangelization efforts.**

From day one, for 25 years, the Pope Paul VI Foundation has promoted, supported and our members prayed for the Economy of Communion Project. Pope Francis also answered it at that historic letter: *These 25 years of your history say that communion and business can exist and grow together. An experience which for now is limited to a small number of businesses — extremely small if compared to the world's great capital. But the changes in the order of the spirit and therefore of life are not linked to big numbers. The small flock, the lamp, a coin, a lamb, a pearl, salt, leaven: these are the images of the Kingdom that we encounter in the Gospels. And the prophets have announced to us the new age of salvation by indicating to us the sign of a child, Emmanuel, and speaking to us of a faithful 'remnant', a small group. It is not necessary to be in a large group to change our life: suffice it that the salt and leaven do not deteriorate. The great work to be performed is trying not to lose the 'active ingredient' which enlivens them: salt does not do its job by increasing in quantity — instead, too much salt makes the meal salty — but by saving its 'spirit', namely, its quality. Every time people, peoples and even the Church have thought of saving the world in numbers, they have produced power structures, forgetting the poor. We save our economy by being simply salt and leaven: a difficult job, because everything deteriorates with the passing of time. What do we do so as not to lose the active ingredient, the 'enzyme' of communion? When there were no refrigerators, to preserve the mother dough of the bread, they gave a small amount of their own leavened dough to a neighbour, and when they needed to make bread again they received a handful of leavened dough from that woman or from another who had received it in her turn. It is reciprocity. Communion is not only the sharing but also the multiplying of goods, the creation of new bread, of new goods, of new Good with a capital 'G'. The living principle of the Gospel remains active only if we give it, because it is love, and love is active when we love, not when we write novels or when we watch telenovelas. If instead we possessively keep it all and only for ourselves, it goes mouldy and dies. The Gospel can grow mouldy. The economy of communion will have a future if you give it to everyone and it does not remain only inside your 'house'. Give it to everyone, firstly to the poor and the young, who are those who need it most and know how to make the gift received bear fruit! To have life in abundance one must learn to give: not only the profits of businesses, but of yourselves. The first gift of the entrepreneur is of his or her own person: your money, although important, is too little. Money does not save if it is not accompanied by the gift of the person. Today's economy, the poor, the young, need first of all your spirit, your respectful and humble fraternity, your will to live and, only then, your money.*

**3- How to make it sustainable. Default is an inevitable aspect of banking. Since this organization will serve primarily people with few resources, default expectations should be much higher.**

Doing more with less. Combining Tough Love with type B personality ("Mary of Bethania") management style while at the same time reeducating and incorporating type A ("Martha of Bethany") personality in harmony. In fact, many challenges related to this question were already addressed by previous pilots. For example, default risk is much lower in our case, almost entirely restricted to micro-loans backed by micro-collaterals and micro-insurance, under realistic interest, since this financial ministry cannot lose money, not to mention our prerogative to issue fiat money replacement, if inevitable and non-inflationary.

#### **4 -How to avoid hyperinflation in our future private market system, since it is impossible to manage a fiat currency without such risks.**

Again, doing more with less is one of the major keys. It will be taken care of by a conservative bank policy, preventively audited and operationally detailed by the bank's IR&R.

#### **5- How to face the chronic nature of human unfairness, especially in light of growing widespread secularism. There is a tendency to judge anything/everything "Catholic" by the reputation and overall performance/benefits of its worst members and events, rather than by the overall benefits and best role models, the saints.**

Prevent it whenever possible. In other cases, prepare a formula, legal proofs, marketing and a public relations campaign to refute it or, in the worst case scenario, take it as an inevitable cross and the "price" we will be honored to pay.

The tsunami of indulgences misconceptions and scandals is still tragic even today. In reality, they were indulgences by alms that built hospitals, churches, etc. However, likewise with any priceless "commodity," its distribution system will be subject to gradual corruption and abuses, if not corrected. That is, maybe, another subconscious reason why so many just auto-bypass tacitly declining support or participation in similar projects like the SeeBank.Net, gravely forgetting that such inevitable but manageable risks do not justify the closing of such systems, like the granting of priceless indulgences, by the Church.

#### **6- How to acquire, develop, and maintain the proper, expensive and fast-changing digital technology radically indispensable for any level of success, especially considering that we have never had a Catholic religious fintech startup before.**

Please read the [legacy website's](#) endnotes regarding the technology status until the smartphone app's revolution, when prices were extremely high. Thank God this is no longer the case. (Current technology budget and other details at the full version of this document).

## **7- How to minimize inevitable unintended negative consequences**

Through prayer, prudence, humility (surrounded by wiser advisers) and diligence. Nobody really knows what they don't know! In other words, it is virtually impossible not to be unconsciously incompetent to some extent. However, in our case, God's providence forced us to wait for over 40 years, teaching and preparing us for this mission at every possible level. We learned earlier not to confuse undue optimism with hope. Overconfidence, which we had 30 or more so years ago, so typical with beginners, especially unrepented dreamers like us, this is not to be confused with the true hope that we now have, indeed, after persevere for over forty years in this journey, without seeing the light at the end of the tunnel. However, we have moved ever forward, never back, since we were determined to grant from the Holy Spirit, with the Holy Spirit and in Him, for God's glory, a kind of new manifestation of Catholic Charity, trying to organize an institutional and permanent educational & financially centered service as an "Act or Instrument of Love" in the name of Christ and his Church.

## **8- Is it possible to "preach" the Gospel using "money" (any financial means) as a support instrument?**

Protestant's churches are doing a bad version of that all over the world for centuries, with mixed results. They create strong survival dependencies, using their church and its community as a private micro-economy fueled by emotionalism and different levels of "volunteered" tithe enforcement and closed-loop internal markets. Without entering into a moral analysis here, the fact is that they somehow understood or at least intuited and are exploiting the power of human needs, which in reality is what moves the world, especially the economic world.

## **9- What do we want to accomplish?**

Technological instrumentalization of insurance and financial services primarily for a direct or indirect service and/or support for the New Evangelization wherever/whenever possible, plus direct or indirect service and/or support for creative alternatives and new opportunities for the creation of unconventional, apprenticeships or temporary jobs for jobless people, especially for the young generation without previous experiences. Since it is subordinated to the CSD, it will never, therefore, become a panacea or be used to support utopias (CSD is **not** an ideology<sup>5</sup>), but hopefully a better way to offer these services. Since cryptocurrencies already changed the "game" for better or for worse, why not help to forge a healthier competition also for money?

Find new ways to use the power of a fiat money in a private, semi-closed loop type of market and club-partnership, explicitly or implicitly directed primarily to evangelize.

Find new ways to use the enormous amount of human need to apply the power of a pre-harnessed digital currency explicitly designed to evangelize and, at the same time, to provide whatever service or material relief possible, accordingly to each partner or beneficiary personal

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<sup>5</sup> Solicitude Rei Socially

circumstance.

Find new ways and opportunities for Christian solidary, friendship and closeness. Therefore, faith, obedience and grace in the New (final) Covenant (fraternal Christian Love and friendship) will be the foundation, rather than just money, technology, or mere human power and systems.

Find a way to move-on under continued critical corrections of the route, which would be impossible without this strategy, especially the sub-pledge and honor code of St. Katharine.

Become a family & community's partner Academy, using every possible economic means through such a unique religious credit union and finance techniques to teach, support, develop and spread the Gospel as well as Catholic Social Teachings as much as possible.

Have a cultural influence regarding a growing "Transactional Mentality." A most relevant key principle of the Catholic Social Doctrine that states: "Any system in which social relationships are determined entirely by economic factors is contrary to the nature of the human person and his acts." (Centisimus Annus, 24). Find a way to balance the current ugly reality where everything and every relation became a cold business, commerce, investment or pure accounting transactions that auto-entitle a consequent debit or credit, which happens even between husband and wife, parents and children. In other words, how to teach and help people to refrain from such widespread transactional mentality: I gave so, therefore I must receive it back. Living is giving, and giving is living, but should I keep giving indefinitely? *"Oh No, responds the angel, you can certainly stop giving, as soon as God stops giving to you"*

Everything should be, or at least could be free at highest levels: "Don't let your left hand know the good done by your right hand" is the ultimate perfect goal as a high Christian virtue. Anonymous donations, volunteer work, and charitable works performed with no intention of financial gain or personal recognition are an essential part of the only real vocation for every Christian person: Be Holy! A call for holiness seems to be the common denominator of the perfect Will of God for every human being.

In the parable of the two debtors, one, with an irrelevant amount and the other an enormous or unpayable debt, Christ concludes that if we don't forgive with all our heart, our Eternal Father will not forgive us. Find how to avoid the spread of such an accounting exchange mindset that comes from the strict accounting numeric justice, and properly balance it with the generous gratuity of the Gospel: "This is my body, which will be GIVEN UP for you and also TO you, personally, for free, absolutely FREE. (That includes EVERYTHING: Jesus Forsaken miracle explanations and healing, the Church, the divine filiation, the salvation, the Peace...) *"How come that, after giving the humanity His only begotten Son, God the Father did not also give us in Him, everything else that we really need."* said the apostle St. Paul. How much is its value? If you which you can't reciprocate, it is an unconditional gift not a deal.

Therefore, the internal principle "No transaction no active membership" referred to in the legacy website, is restricted to the SeeBank internal flag, for technical reasons.

Support a system of communities assisted by the SeeBank Network, in order to give each individual member a maximum possible support for human dignity's self-protection (awareness); and individual Peace (capital P<sup>6</sup>) in a "*lato-sense*" but also deeply connected with Jesus' warning delivered to Martha of Bethany, that we would like to define as Jesus' personal invitation for a "Master-Peace," His own Peace: *My Peace I give you, my peace I leave to you, not the [deceitful] peace of the world, but a Peace [in the Holy Spirit], which surpasses all understanding.*

*"Lord, don't you care that my sister Mary has left me to do the work by myself? Tell her to help me! Martha, Martha," the Lord answered, "you are worried and upset about many things. But only one thing is necessary. Mary has chosen the good portion, and it will not be taken away from her." (Luke 10:40-42)*

A broad support for Peace also presupposes the pursuit of:

Quality daily sleep, daily bread, quality daily prayers.

Quality weekly liturgies (at least), quality weekly sacrifices or penances.

No "pressures", if possible, or little/eventual life pressure, never continuous pressure.

A part-time job (at a maximum), to be indispensable for a minimum survival budget.

A minimum level of well-being, happiness and hope.

Reasonable comfort, good health, minimum security, privacy, independence, sporadic free-time, etc.

*"A peaceful mind and peaceful life is the key to a happy life". Albert Einstein.*

## **10- What is the Strategy?**

### **a) Attitude:**

First a keen conscience of entering into an uncharged and dangerous territory; then careful and prudently handling the hot soup eating by the edges, discreetly, prudently, but determinedly. At the same time striving for Christian faith-based forward-thinking partnerships, not afraid to take some risks and perform experimentation's together, quickly fixing only what is broken.

### **b) Debt Free:**

Second, gradually build an effective institutional educational system by converting some local, wild, anonymous and unconditional currency from "customers," partners and donors, exchanging into our international SeeDollar conditional currency (according to our foreign exchange rates index), adding its circulation to the remaining SeeDollar fiat-money already in circulation locally

<sup>6</sup> Not meaning lack of problems, but the presence of Jesus himself.



and potentially, globally. SeeDollar Fiat generation carefully monetary engineering in a combination of the flow of new local currency exchanges and other monetary rules aimed to strike a balance between the double side of our mission, also expressed in our very name: The Educational side and the Social side, sufficiently<sup>7</sup> avoiding the Copernicus' monetary Law<sup>8</sup>

c) Operations:

Third, Internal Rules and Regulations (IR&R) alongside our Membership Agreement are foundational cornerstones (see draft at [SeeBank.Net](#), top left menu-link).

True Fiat without physical notes. Digital Ledger. Not only complementary but also a supplementary currency. Eventually exchangeable, eventually time-backed (hours or predefined jobs) and eventually commodity-backed. Partially backed by USD (from the selling of SeeD's, USD partially reversible exchanges, zero interest credit lines in USD and grants, etc.<sup>9</sup>), but mostly backed by the production of goods and services plus collaterals and exchanges from other strong foreign currencies. Personal, Family, Business and Church-related or nonprofit accounts into a Mutual Credit Union international network, testing every possible interest rates from negative to positive. Pigouvian tax, subsidies or tradable allowances are also a financial tool for future advanced experimentation: We "are" one of the first complementary currency projects (conceived 1979-Brazil) and pilot experiments in the world (first issue 1989-Brazil, 1991-USA, 1995-USA, 1999 USA, 2000 Puerto Rico, 2013 USA) and the only faith-based one with such a broad strategy.

## **11- How to handle serious conflicts and/or legal actions?**

Unlike any ordinary bank, we will welcome any account holder (not an ordinary private account, but a semiprivate educational account) including homeless, drug addicts, mentally ill, prostitutes<sup>10</sup> and prisoners. Even from jail, account holders will be able to at least indirectly manage their account. Therefore, we will not even begin to search for a new SeeBank branch, without first receiving the support from the local Parish's Pastor and pre-establishing a partnership with local prayer groups, law enforcement agents, St. Vincent the Paul or similar Societies, and one parish member's Attorney willing to defend the local branch, working pro-bono, in case of real need.

From wealthy personal and business accounts paying negative interest to single mothers in need of shelter using favored exchange rates or instant credit to buy emergency food, the planned spectrum of account holders is very broad, since it will exclude absolutely no one, except those explicitly refusing to commit with the membership agreement, or at least a gradual timeline for mutual acquaintance. Therefore, as an illustration, our future inner-city branches (pet friendly, by

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<sup>7</sup>There's no means or intention to directly compete with any local, anonymous, unconditional cash, unbeatable also because evil doers will always seek a means to buy their way into anything they want, regardless of the common good.

<sup>8</sup>Unfairly attributed to Sir Thomas Gresham

<sup>9</sup>See allowable income from our parent institution's General Statute, Title II, Art 6. at

<sup>10</sup>Evidently, in order to support a transacting out from immoral work to a decent source of income.

the way) wherever possible, should also have nearby a temporary cost-free place for a small makeshift solar powered shower and laundry roofless facility. This have been already tested in Maryland and are perfectly functional excepted during winters. [Evidently we cannot even welcome a homeless person inside any SeeBank branch without first granting him a good shower, clean clothes, and a haircut.](#)

In addition, as already done during previous tests, we shall have our own security task force (integrated by volunteers among retired police officers, former military, etc.) on call, standing by to quickly address inevitable misdemeanors, fraud attempts and even crimes, supported by branch internal surveillance video and audio records, together with other local public authorities and politicians.

## **12- Examples of the “Social” side and the Educational side of the Ministry:**

### **12a) Social side:**

#### **VII. Benefit sample**

In order to maximize community benefits and achieve concrete results as fast and simply as possible, The SeeBank.Net Project is committed to being unafraid to invent and innovate in every reasonable field possible, keenly aware that the excess of prudence could be the beginning of a cowardly omission. For example, we are working to create some specific low-cost Internet wireless devices to help homeless people. A basic multi-sound digital beeper designed for the homeless can be extremely inexpensive, since it is disposable and sealed, with no commercial value. One hundred percent maintenance free, this beeper will have no changeable batteries, no buttons to control, and no display; just the SeeBank’s 24x7 toll-free number plus the beeper number engraved on it. In addition to being able to inform the account holder (beeper user, if he calls back) about possible temporary jobs, therapy, or training, as well as relay messages from his family without compromising his freedom, the SeeBank can easily utilize voice recognition technology as signature for food or shelter payment from the homeless account if the service provider or other vendors also have an account with the SeeBank. Many other ingenious and non-paternalist solutions would suddenly become possible within such a mission.

### **12b) Educational side:**

For our purposes, little or nothing can be done without an integral education. As the wise Argentine educator Cristian Conen says: *“The problem is that an authentic education is always handmade, artwork, personalized, time-consuming, there is no serial production. And, unfortunately, the educational alliance that existed between family and society was destroyed.”* St. Teresa of Avila warned us that *“Including a good soil, IF not cared for and left alone, it will grow only weeds, thorns and shreds.”*

To be used as an instrument for a tough Love financial and/or mentoring programs and transactions as teachable moments, able to effectively provide teachable individuals and families, new and better lessons of Social-Ethical-Economic Responsibility. This would

provide practical, life-giving, specific lessons mentored in: Financial Responsibility, insurance responsibility, ecological responsibility, monetary responsibilities, political responsibility, juridical responsibility, health responsibility and above all religious responsibility. It's all about human integral formation done in practical terms: ethical formation, moral formation, spiritual Formation.

Support members to keep the day of the Lord holy. We can and we will try hard to cut or sabotage the small but pernicious portion of the financial and psychological dependency that enslaves low wage workers to their jobs, condemning them to a lifetime of a meaningless workaholic life and mentality, which is gradually inevitable for those who do not keep the day of the Lord holy.

**13- Since the bank industry with standard money is already well established, the only real question for us would be *how much will cost to scale it up to the minimum level necessary to succeed and remain viable, reaching a self-sustainable size, under such parallel and restricted private currency?***

During several pilots, The Pope Paul VI Foundation already collected several technical critical answers and many strategic results, but unfortunately, we still don't really know the exact answer to this question. Nonetheless, we are already navigating the waters and history of "complementary" local currencies for all these years and, more recently, the origin and development of the cryptocurrencies phenomena. Before that, just speaking about our digital currency faith-based proposal was like speaking in Greek with Japanese people. Not anymore. Thank God! Now is the time! For example, for over 25 years, some friends connected to the Economy of Communion Network asked why not to reach out to Chiara (before she passed away) to propose an internal virtual currency for the EofC? Until now the only honest answer was "*Because the EofC is **not** ready yet to understand how imperative is the need for "social-fin-labs" to really develop the C.S.D.*" Our founder noted and wrote about this almost 20 years ago in his welcome letter "Love found a Way" for this project, publicly posted in several places ([PDF link-copy here](#)). However, after Pope Francis' formal challenge and strategic interference during the last meeting, such a response is no longer valid, since the EofC from now on ought to be ready for much more than that. Careful laboratorial experiences are the best teacher and the only teacher able to grant the hard lessons after each test. There's very little we can do, in terms of breakthroughs, outside of a social, ethical & educational economic experiment to be hopefully discerned and done together, in any way God's Will wishes to bless it.

**[ D ]**

**The basis for a legal frame protecting the Roman Catholic Church and any of its internal Institutions against eventual liabilities, which will vary depending on the legislation for each country**

A Lay Catholic Experimental Religious Initiatives for the Common-Good LLC (LCI4CG) will likely be legally responsible for this Project, in order to protect the Institutional Church. It will be incorporated as a limited liability lay association that furthers but protect the ecclesiastic religious ministry of the Catholic Church against eventual liability. (Therefore, clerics and religious people will only participate in their personal capacity, never under the name of their dioceses or religious orders.). However, in countries like Brazil, as long as local legislation and levels of persecution in distinct areas are manageable and do not pose any legal or other substantial liability risk for the local Catholic Church, we would prefer a direct Diocesan authority power, instead of an holding institute like the LCI4CG, to intervene and to secure that no local management will be tempted to remain in power over the years, becoming a practical oligarchy.

**E) Guidelines or awareness of some critical issues (E1, E2, E3...)**

**E1- Example of a guideline:**

In order to add even more proactive protection, every branch, station, computer kiosk or SeeBank place, even temporary meeting places, ought to have (with commonsense exceptions)<sup>11</sup> a frame with St. Katharine Drexel (with her pencils and shoes) along with an image of Christ the Redeemer as a sign of welcome and gift from the people of Brazil, where The Pope Paul VI Foundation was established. These will be the SeeBank main religious symbols, including the image of Our Lady of Guadalupe.

Branches should also have a small walk-in room or at least a comfy corner with a table/chairs and a cold/hot water dispenser for coffee, tea and snacks. Also, wherever possible, there should be a small room or at least a private corner for a Catholic chapel.

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<sup>11</sup>Such as during temporary unfriendly Catholic environments or secular events

**3 or 4 MINUTES VIDEO SCRIPT DRAFT TO BE ADJUSTED**

(Personages: Grandma and her smart teenage grandson.)

**Son:** *"Hi grandma! Mom told me that you you're going to work in a new Bank nearby the abandoned mall with a bunch of young people?"*

**Ma:** *"Yes dear, I will volunteer for a couple of hours per week, whenever I can."*

**Son:** *"But that place is not really safe at night Grandma!"*

**Ma:** *"I know, I know! It is a rent-free store for a nonprofit financial ministry and I will be careful, going only during the day time. In addition, they have a security agent on site and video surveillance of everything, including the whole parking lot. By the way, now that you are on vacation from school, it would be nice if you agreed to go with me, in case I need to return home a little bit after dark. I may even let you drive my car, since you are learning for your driver's license."*

**Son:** *Really Grandma?*

**Ma:** *Well! [pause] let me pray about it. There's little or no traffic, but if your mom learn about it, she will kill me.*

**Son:** *[quietly] "I will not tell her, trust me".*

**Son:** *(excited) And can I also make some money if I help?*

**Ma:** *Actually you can if you really wish to, although not much, because it is not an ordinary bank, but a faith-based educational Credit Union; a kind of practical school of virtues for life, open to whole families. You can try to help with some tasks, or at least learn how to help your grandpa to manage our extended family account on that bank. OK?*

**Son:** *Cool! I want to make some make some money, but I don't like this kind of "virtues" talk!*

**Ma:** *Don't worry! If you wish, you can save and invest a portion of your weekly allowance, opening your own personal child-student pro-learning savings account, additionally secured under my own personal collateral bond.*

**Son:** *What is that and why would I need a bond, Grandma?*

**Ma:** *I don't really know the technical details, but they can explain it for you over there. For me what really matters is that you will then be able to negotiate some credits to help pay for materials, programs, or the field trip related to your upcoming preparation for the Sacrament of Confirmation.*

**Son:** *I don't get it!*

**Ma:** *Basically, we now have our own local faith-based community Credit Union for members*

*only, much like a financial and educational private club using its own internal currency called SeeDollar, interconnected with an international network of branches and resources via the Internet and multilingual smartphones apps, allowing you to use your savings to help and at the same time do business with friends in other countries, paying with real checks or e-checks and making online transfers and deposits using an App.*

**Son:** *So I guess I will be able to have my payments in bitcoins, right?*

**Ma:** *Not really my dear. You should already know that most criptocoins support an underworld type of market that is doing an unbelievable amount of evil: trading drugs, child-sex, material resources for terrorists, etc.*

**Son:** *But I like bitcoins!*

**Ma:** *Well, this Credit Union local manager is a personal friend of your dad, from his Knights of Columbus parish council. Why don't you go and talk to him about it? If you convince him that you will have a very good use for it, he may authorize you to convert a portion of your personal balance from SeeDollars into cryptocurrencies. After all, the mission statement of this whole project, and the main reason why your Grandma is helping, is to try to do Good for others as much as humanly possible. Just be aware that, if he approves - and your dad agrees with it, because you are under age, you will be held accountable for the end result of that transaction amount. Do you understand?*

**Son:** [timing, murmuring] *I don't wanna talk to dad.*

**Ma:** *Why not?*

**Son:** [dismissive] *Okay Grandma, okay!, never mind! just forget about.*

**Ma:** [severe or ironic look] *Fine, young man! Anyway come here now [order tone] and give me a nice hug!*

**Ma:** [after the hug or kiss] *If you change your mind just let me know. I love you dear.*

**Son:** *I love you too, Grandma!*