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The Milan Cortina Olympics

*as an example for building a
better world*

Life and Family

**EU-India: The 'Mother of
All Agreements' between
Economy and Geopolitics**

*Welfare and
Sustainability*

**The 'New CRIF' is
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**Mutualistic Systems and
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We live longer but inequalities are increasing



Texts: Antonio GASPARI
Editorial Director

According to the latest data collected and published by Eurostat, people in the European Union are living longer, and Italy leads the longevity ranking with an average of 81.7 years. According to Eurostat, the average life expectancy in Europe in 2024 was 81.7 years. Italians live the longest, around 84 years, on par with Swedes and Spaniards. European countries consistently rank high even when compared to the most developed nations in the world. People in the United States live shorter lives, with an average age of 79.6 years, in China 78.4, and in Russia 72.8. Japan is the place where people are most long-lived in the world, with an average of around 85 years.

Longevity growth in Europe is good, although some disparity remains, with Eastern European countries still having shorter lifespans: Bulgaria is at the bottom with an average of 75.9 years, but Lithuania, Latvia, Romania, and Hungary also have an average age well below eighty years.

It should be noted, however, that these countries have grown significantly since they were under Moscow's domination. Lithuania, for example, has increased its life expectancy by over 5 years since joining the European Union in 2004. The only two-year period in which life expectancy decreased in Europe was 2020-2021 due to the Covid-19 pandemic. Longevity is very good, but bad news comes from birth rates. The longevity of Europeans has not been offset by an equally high birth rate. Italy, for example, is the oldest country in the EU, with a population averaging 48.7 years.

According to some Eurostat estimates, if birth rates do not increase, over 30 per cent of EU citizens will be over 65 by 2050. Despite the good news on longevity, especially in Italy, a very pronounced inequality is emerging in access to care and diagnostic services, examinations, prevention, and rehabilitation within the healthcare system. Due to the loss of efficiency in public healthcare and staff shortages, access times and services for analyses, ultrasounds, mammograms, eye examinations, endocrinological, gastroenterological, cardiological, dermatological, vascular, oncological, urological, neurological, gynaecological, psychiatric, etc., vary from 250 days up to 750 days. This situation has forced many people to rely on private services with a significant outlay of resources. And people, especially the elderly and those with low incomes, are giving up on treatment. According to data collected by ISTAT, in 2024, approximately 5.8 million people gave up on examinations or tests despite needing them. The main reason for giving up was economic.

It is clear that this is a complicated situation whose solution requires greater investment in public healthcare and structural and sustainable measures. A contingent and virtuous solution to achieve healthcare coverage that is not an alternative to the National Health Service, but alongside it and sustainable, is that proposed by companies like Eltiq Daily Welfare, which refer to the principle of Mutual Aid, and whose perspective is the creation of a welfare system that is not exorbitant, but supportive and sufficient to cover the necessary expenses not only for individuals but for families and groups of people.



THE NEW PROJECT FOR THE DIGITALISATION AND PROMOTION OF VILLAGES



Prevention and Sustainability

to reduce oncological diseases



On 4 February, World Cancer Day 2026 was celebrated globally. This is an important occasion to review one of the most serious diseases affecting humanity. The establishment of World Cancer Day dates back to 2000, during the World Summit Against Cancer for the New Millennium held in Paris, where governments, scientific institutions, and health organisations defined a global strategy to address the growing impact of oncological diseases. That meeting led to the Paris Charter Against Cancer, which recognised cancer as a global public health priority. It also set fundamental objectives such as promoting research, strengthening prevention, improving patients' quality of life, and ensuring equitable access to care. The coordination of the Day was entrusted to the Union for International Cancer Control (UICC). Among the reasons that generate and fuel cancerous pathologies, the international community recognises: population ageing; increasingly unhealthy lifestyles; and inequalities in access to care. Despite enormous developments in prevention and treatment, oncological diseases still represent one of the main causes of death worldwide.

New cases are diagnosed every year, with a significant burden in terms of mortality, disability, and healthcare costs. In Italy too, the numbers remain high, especially if we look at the most common cancers among men:

- prostate cancer affects approximately 40,000 men each year;
- colorectal cancer records approximately 27,000 new cases each year;
- testicular cancer is the most frequent in young age (16-40 years) and concerns approximately 2,000 new cases per year;
- bladder cancer affects approximately 25,200 men each year;

And female cancers:

- breast cancer is diagnosed in approximately 53,600 women each year;
- endometrial cancer concerns approximately 8,600 new cases per year;
- cervical cancer represents approximately 1.3% of all cancers diagnosed in Italian women, with approximately 2,300 new cases each year;
- ovarian cancer is present in 52,800 women, with 5,400 new cases each year (affecting 1 in 82 women).

From the volume "Cancer Numbers in Italy 2025", prepared by the Italian Association of Medical Oncology (AIOM), AIRTUM (Italian Association of Cancer Registries), AIOM Foundation, National Screening Observatory (ONS), PASSI (Progress of Healthcare Companies for Health in Italy), PASSI d'Argento and the Italian Society of Pathological Anatomy and Diagnostic Cytology (SIAPeC-IAP), presented on 18 December 2025, it emerges that in Italy, approximately 390,000 new cancer diagnoses were made in one year, a number that marks substantial stability compared to 2024, with a tendency to decrease in light of the progressive reduction of cases in men.



Data from the European Commission confirm for the first time in Europe a 1.7% drop in overall cases, and even 2.6% in Italy. This trend is due, on the one hand, to the total decrease in population, and on the other, to the reduction in lung cancer diagnoses in males. This positive trend is accompanied by an overall 9% drop in oncological deaths. In Italy, over the last 10 years, lung neoplasms have decreased by 24% and colorectal ones by 13%. These figures are better than the European average and translate into higher 5-year survival rates for the most frequent cancers, i.e., breast (86% compared to 83%), colorectal (64.2% compared to 59.8%), and lung (15.9% compared to 15%). Furthermore, in the last 5 years (2020-2024), the number of citizens adhering to secondary prevention programmes, i.e., preventive screening and immediate care, has increased. The recovery in adherence is also significant in the South, where preventive screening coverage has tripled. Mammography increased from 12% to 34%, faecal occult blood test from 5% to 18%, and cervical screening from 12% to 37%. However, critical issues remain, such as the high regional health mobility in the South for breast cancer surgeries, with outflow rates three times higher than those in the Centre-North.

In Italy, in 2023, 66,351 interventions for breast carcinoma were performed (61,128 in the region of residence, 5,223 outside the region): nationally, the percentage of breast surgery involving mobility is approximately 8%, but ranges from 5% in the North to 15% in the South. There is still a long way to go in terms of primary prevention, i.e., healthy lifestyles. In Italy, 24% of adults smoke, 33% are overweight and 10% are obese, 58% consume alcohol, and 27% lead a predominantly sedentary life.

The impact of cancer, in Italy and worldwide, goes beyond the number of new cases and deaths. It also affects years of life lost or lived with functional limitations, the psychological well-being of patients and their families, and the direct and indirect costs associated with diagnosis, treatments, rehabilitation, and ongoing care. Oncological diseases often require complex and prolonged treatment pathways with significant healthcare expenses. Even after recovery, many patients require follow-up, support, and rehabilitation, thus profoundly impacting their professional, family, and social spheres. And it is precisely to make the care and rehabilitation service accessible and sustainable, in the face of a national health system that struggles to meet all requests for preventive screening, care and rehabilitation, that the mutual aid service promoted by companies like Eltiq Daily Welfare becomes necessary.

Reference text: "Cancer Numbers in Italy 2025", prepared by the Italian Association of Medical Oncology (AIOM), AIRTUM (Italian Association of Cancer Registries), AIOM Foundation, National Screening Observatory (ONS), PASSI (Progress of Healthcare Companies for Health in Italy), PASSI d'Argento and the Italian Society of Pathological Anatomy and Diagnostic Cytology (SIAPeC-IAP),

Ozone Therapy is the “Buen Camino” for the treatment of prostate conditions

Text: Antonio Gaspari

After the release of Checco Zalone's film, 'Buen Camino', Italian urologists recorded a 40% increase in urological visits, especially in Puglia. This is not a random statistic but a real phenomenon that doctors have dubbed the "Zalone effect". And yes, because in Zalone's film "Buen Camino", the protagonist changes his life after discovering prostate inflammation problems and meeting a woman who later turns out to be a nun.

Unfortunately, there is no data showing how many surgical procedures for prostate reduction are performed in Italy, but certainly an enormous number of TURPs are carried out.

TURP, an acronym for Transurethral Resection of the Prostate, is the most common endoscopic procedure performed worldwide to resolve problems, inflammations and disorders related to benign prostatic hyperplasia or enlarged prostate.

What was not highlighted in Zalone's film, and what most people suffering from these conditions do not know, is that for over 20 years it has been possible to eliminate inflammation and even avoid surgery thanks to the use and clinical practice of ozone therapy.

Ozone therapy is emerging as a promising complementary and alternative therapeutic option for various prostate conditions, including benign prostatic hyperplasia and prostate cancer.

The therapy involves the administration of ozone in various forms, such as intraprostatic injections, rectal insufflations, or even autohemotherapy.

A growing body of clinical evidence and case studies highlights its potential in modulating the immune response, reducing inflammation, and contributing to tissue repair.

The studies examined cover a wide range of applications, from symptom improvement to the management of post-radiotherapy complications in prostate cancer patients. The benefits are countless. Ozone therapy is the most effective and least invasive treatment. It quickly eliminates discomfort, symptoms, pain, and restores regular urination. Furthermore, all clinical studies show improvements in urinary symptoms and a reduction in prostate volume, especially in cases of benign prostatic hyperplasia. Ozone therapy has proven effective in treating radiation-induced rectal bleeding and proctitis, helping to improve the quality of life for patients undergoing conventional treatments.



For these reasons, ozone therapy is effectively used to treat inflammation and urological conditions, including prostate conditions, in many countries around the world, including Spain, Brazil, India, China, Iran, Cuba, etc. In Italy, the use of ozone to treat urological conditions is widely diffused among ozone therapy doctors. In this regard, we recommend contacting the network of doctors associated with the Puntozono association (<https://puntozono.it>), which is affiliated with Eltiq. Internationally, tens of thousands of scientific and clinical works have been published on the subject. In the complete guide to Oxygen Ozone Therapy published in Italy by Health's Ozone Society (HOS), edited by Dr. Vincenzo dell'Anna, there is a chapter dedicated to all urological conditions (interstitial cystitis, painful bladder, prostatitis, benign prostatic hyperplasia, etc.) treatable with Ozone Therapy.

The chapter was written by Professor Mauro Cervigni, a specialist in urology, working at the Robotic Reconstruction Surgery Centre, Urology Department, Sapienza University, and ICOT Polo Pontino in Latina, as well as a surgeon at the Fondazione Policlinico Universitario A. Gemelli, Catholic University of the Sacred Heart, in the Urogynaecology and Pelvic Floor Reconstructive Surgery Unit in Rome.

The chapter in question details how to draw up a prognosis and clinical analysis, and above all, how to effectively use ozone therapy to treat all conditions affecting the urological system. Professor Cervigni also reports excellent clinical results obtained with ozone therapy used on some of his patients, and an extensive international bibliography on the subject.

The “new CRIF” is calle **Italia Virtute.**

Text: Giuseppe Mazzei

The “new CRIF (Financial Intermediation Risk Centre)”? It’s called Italia Virtute-Crop News, where the names and judicial acts of people and organisations that do not comply with contractual obligations are published. With their prior consent. One of the most terrible fears for each of us is to end up, through fault or distraction, in the Crif database. Crif is the Financial Risk Centre, where all those who are defaulting on banks and financial institutions are reported. Officially becoming a “bad payer” means carrying a stigma that closes the doors to credit. In short, it is not a pleasant adventure. For this reason, the threat of reporting to Crif acts as a very strong incentive not to delay payments and to honour one’s obligations towards the credit system. But what happens if someone does not respect the obligations relating to any other type of contract that is not a credit agreement? Until now, the only option was to go to court and wait for an eternity to find out if you were right or wrong. So, if someone signed a contract already with the idea of not respecting it, they could play tricks, not honour their obligations without anyone – apart from the unfortunate contracting party – knowing about it, and entrenching themselves behind the classic: “sue me”, benefiting for years and years from anonymity until the final judgment of the Court of Cassation published by Italgiure which, together with Sentenze Web, constitutes the double act of judgment databases curated by the electronic documentation centre of the Court of Cassation. The data is freely available online with the exception of certain cases, for legitimate reasons, related to the protection of people’s dignity, victims of sexual crimes, minors or family cases, for which the identities are obscured.

But now there’s big news. A kind of “new Crif” has been devised for all those who sign contracts of any kind, provided they include a clause. This is an “anti-tricksters” clause devised by the non-profit association Crop News, publisher of the eponymous online periodical, promoted by Konsumer Italia (a Third Sector Entity) as part of Italia Virtute, a national public-private strategy for incontrovertible, digital, documented, verified and traceable reputational qualification. In practice, the contracting parties mutually recognise the right to publish alleged documented contractual non-compliances, including internal procedural acts, from the Italia Virtute database hosted on the online periodical Crop News, where the acronym stands for Cronache reputazionali oggettive personalizzate (Objective Personalised Reputational Chronicles). An example? John and Jane sign a contract in which John undertakes to supply a certain quantity of goods to Jane on pre-established dates. But John plays tricks and delays deliveries, putting Jane in difficulty. If they have signed the anti-tricksters clause, Jane, while waiting for justice in court, will have her documented grievances about John’s contractual non-compliances published in the online periodical Crop News. In this way, anyone consulting the Italia VIRTUTE database on the Crop News daily will learn that John is not a reliable contractor and will therefore steer clear of him. More or less as happens with Crif: if you end up in it, you become a bad payer in everyone’s eyes and no one gives you credit; whoever is entered in the database hosted on Crop News will be identified as someone who does not respect contracts and therefore plays tricks. Who will be able to trust him anymore?

The “new Crif” is therefore called Crop News and is more universal because it concerns all contracts, unlike Crif it is not a private company but a non-profit association whose members are all the readers and users of the periodical. The system has limited costs for those who ask Crop News to publish the contractual non-compliance of the counterparty (€164 for entities and businesses, €49 for individuals) and allows the party deemed allegedly responsible for the non-compliance to defend themselves by in turn publishing documents in their defence (e.g., opposition to the injunction). This is, for ethical reasons, free of charge. But there’s more. The party to the contract who paid to publish the news earns €4.91 (if an entity or business) or €2.46 (if an individual) for each query made to the Italia Virtute database by anyone who – before entering into a contract – wants to know the correctness of the counterparty regarding previous commitments made with other parties, paying €32.79 for entities and businesses and €16.40 for individuals.

In short, you gain much more than you spent, and there’s the “ethical” advantage of having enabled the community to generate greater security, understood as “collaboration among the virtuous”. But Crop News will also have another great merit: that of helping to reduce the very heavy litigation over contracts that suffocates civil courts under an avalanche of proceedings. The “fear” of being reported on Crop News as an unreliable contractor will be a powerful deterrent to not respecting contractual commitments. Our John will no longer be able to say to Jane: “if I don’t respect the contract, what will you do to me? Will you sue me? Fine, you’ll wait decades to be proven right.” From now on, John will think: “is it worth not respecting the contract if Jane then reports me on Crop News and no one will want to deal with me anymore?” In this way, John will not rely on the delays of justice but will immediately have to deal with the loss of reputation and will not force Jane to open a dispute. In short, with the “anti-tricksters” clause,

Crop News helps all honest economic operators and consumers who want to steer clear of malicious individuals and contributes significantly to alleviating the burden of civil litigation for Italian justice. That’s no small feat.

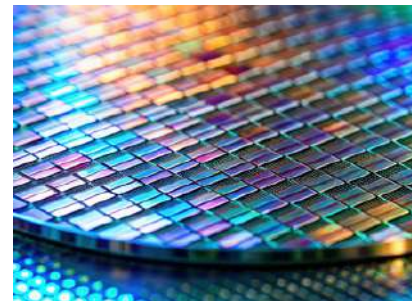


Thanks to collaboration with Taiwan, semiconductor production in Italy is growing

Service by Giuseppe Morabito

On 15 October, the opening ceremony of MEMC's new plant was held in Novara. MEMC, a silicon wafer manufacturer and a subsidiary of GlobalWafers, the world's third-largest company in the sector with 18 operational sites across three continents, is among the largest global suppliers of semiconductor wafers. It should be noted that its presence in Italy is entrusted to MEMC S.p.A., which has been active for decades in the Novara and Merano hubs. This marks the achievement of a strategic milestone for the European and Italian semiconductor industry, and specifically, the new facility is, as indicated, located in Novara. MEMC S.p.A. is part of the GlobalWafers group, headquartered in the Republic of China-Taiwan, and has successfully completed the fabrication of the first 300 mm silicon wafers on Italian soil. It should not be hidden that we are experiencing a moment of success for our government, which continues to leverage the excellent relations between Rome and Taipei. This is an important moment for the technology sector, strengthening our country's position in the European microelectronics supply chain. In essence, it is an initiative aimed at reducing Italy's industrial dependence on Asian supplies and contributing to the development of a new globally competitive production hub. As is known, semiconductors are fundamental materials for modern electronics, thanks to their ability to control the flow of electrical current. Used in microprocessors, memories, sensors, and power devices, they enable the miniaturisation and energy efficiency of integrated circuits. Their versatility makes them indispensable for various sectors such as automotive, telecommunications, Industry 4.0, renewable energy, and defence.

In Italy, the semiconductor industry is gaining increasing importance thanks to continuous demand and growing investments in research, production, and technological integration within the European value chain. The strengthening of the Novara plant also reinforces Piedmont's central role in the microelectronics map. Last October, the twelfth session of the Italy-People's Republic of China intergovernmental committee was held in Rome, chaired by Minister Antonio Tajani. This mechanism has become central to bilateral relations after Italy's understandable and successful withdrawal from the "New Silk Road" project. Adherence to the project was a clearly erroneous decision by previous governments. The Minister of Foreign Affairs of the People's Republic of China, Wang Yi, was present in Rome and, on the sidelines of the conference, stated: "Those who share the same ideas and visions are friends, but there are also those who always seek common ground while maintaining their differences."



Pictured: Silicon wafer produced in Italy



Pictured: Memc's new plant, Novara

They must not become obstacles to dialogue or collaboration." "The key," Wang continued, "lies in the overall and mutual support of respective fundamental interests and legitimate concerns. The People's Republic of China maintains that every nation, regardless of its size or strength, is an equal member of the international community. Unilateralism and hegemonism must not characterise our era. The international community cannot fall back into the law of the jungle." For his part, Minister Tajani replied that the two countries can be "builders of peace," and in this light, Beijing's adherence to the Olympic truce for the upcoming Milan-Cortina Winter Games, which was proposed and then approved by Rome at the United Nations Security Council, should be interpreted.

Unfortunately, judging by the news coming from Taiwan, which celebrated its national holiday on October 10th, it seems that Beijing has recently intensified its aerial and naval attacks/incursions around the island and firmly promotes the cause of the reunification of the People's Republic of China. Beijing and its communist-inspired government consider the island a rebellious province (it should be emphasised that the Chinese government in Beijing has never had jurisdiction over/governed the democratic island of Taiwan). China's anti-secession law explicitly authorises the use of military force if the Republic of China - Taiwan declares independence or if peaceful "reunification" becomes impossible. In a sign of escalating tensions, Beijing's embassy in the United States has threatened that "if war is what the United States wants, whether it's a tariff war, a trade war, or any other kind of war, we are ready to fight to the end."

Overall, it is noted that US presidents have maintained a long-standing policy of "strategic ambiguity" on the issue of military intervention to protect Taiwan. But since the American President activated "Trump 2.0", what could happen in the Indo-Pacific has become a true geopolitical mystery. Meanwhile, economic relations (tariff war) between Washington and Beijing are not improving. It seems that the US tariff war is not significantly curbing the People's Republic of China: in the year just ended, Beijing recorded a record surplus and is now reorienting exports towards new markets. Some analysts venture that Washington is losing centrality, while it would seem (but this remains to be seen) that the world's factory is strengthening its economic and geopolitical weight, ignoring sanctions.

EU-India: the “mother of all agreements” between economy and geopolitics



Text: Pier Angelo Panozzo

On 27 January 2026, in New Delhi, the European Union and India signed what both parties called the “mother of all trade agreements”. After almost twenty years of negotiations, which began in 2007 and were interrupted for almost a decade, Brussels and New Delhi have created the largest free trade area ever negotiated by both sides: a potential market of almost two billion people and about a quarter of global GDP.

But the importance of the agreement goes far beyond the numbers. The agreement comes in a context marked by trade tensions, technological rivalries, and a redefinition of global balances. It is therefore, at the same time, an economic treaty and a geopolitical act.

Economic content: unprecedented openness

The agreement provides for the reduction or elimination of tariffs on over 90% of trade between the two economies. For European companies, this means estimated savings of approximately 4 billion euros per year. The European Commission predicts that EU exports to India could double by 2032.

Among the most involved sectors:

- *Automotive: Indian tariffs on European cars, currently up to 110%, will progressively fall to 10%.*
- *Machinery and mechanics: tariff reductions to zero, a direct advantage for European and Italian manufacturing.*
- *Agri-food: significant reductions on wine, olive oil, beer, and processed products.*
- *Chemical and pharmaceutical: elimination of duties in a rapidly growing market.*

On the Indian side, the most favoured sectors will be textiles, jewellery, pharmaceuticals, and electronics, thanks to preferential access to the European market. Services, technology, and mobility The agreement is not only about goods. It includes the reciprocal opening of numerous service sectors, from finance to telecommunications, and greater protection for investments. Particularly relevant is the technological dimension: negotiations have begun to associate India with the Horizon Europe programme, with a focus on artificial intelligence, semiconductors, 6G networks, and biotechnologies. Greater mobility for professionals, researchers, and students is also foreseen. The geopolitical context: an agreement born from global pressure The agreement matured in a context of growing commercial instability. The aggressive tariff policies of the United States and tensions with China pushed Brussels and New Delhi to seek strategic convergence. For Europe, the agreement represents a tool for economic diversification and reducing dependencies. For India, it is a guarantee of access to Western markets without renouncing its strategic autonomy. The value of the agreement is therefore also geoeconomic: to keep India anchored to a rule-based trading system, preventing it from sliding towards an alternative economic bloc led by China and Russia.



Opportunities for Italy

For Italy, Europe's second-largest manufacturing economy, the agreement opens up concrete prospects.

The sectors with the greatest potential are:

- **machinery and mechanics**
- **automotive and components**
- **quality agri-food**
- **design, fashion, and luxury**
- **agricultural technologies**

Today, approximately 800 Italian companies are present in India. The agreement will facilitate both exports and direct investments, allowing companies to produce locally and access a rapidly expanding market. An agreement looking to the future Despite the political enthusiasm, the economic effects will be gradual. Many tariff reductions will come into force over five or ten years, and the agreement will still need to be ratified by the European Parliament, Member States, and India.

However, the political significance is immediate. In a world marked by trade wars, sanctions, and fragmentation of value chains, the EU and India have chosen cooperation. The agreement represents an attempt to build a new axis between two great democracies, capable of supporting an open

and multilateral trading system. For Italy and for Europe, the challenge now is not to sign agreements, but to quickly transform them into industrial presence, investments, and market shares. Because, in the new global economic order, staying out of major agreements often means staying out of the game.

In photo: Pierangelo Panozzo is a journalist and geopolitical analyst. He writes for Eltiq InForma, La Voce (South Africa), Cybernaua.it, Parmense.net, Global Event Magazine. He is accredited to the Press Club Brussels Europe, a member of the IARC Academic Senate and Senior Advisor to Hospitals Without Borders (HWB). He is also a member of the Working Group 'Programmes, Institutional and Diplomatic Relations' of the ICC Executive Council Rotary 2026–2028.



Mutualistic systems and sustainability, the relevance of the Franciscan economy



Text by: Oreste BAZZICHI

The Monti di Pietà, born from the Franciscan intuition of a just and solidarity-based economy, represent one of the most original historical responses to the problem of usury and financial speculation. Founded by Franciscan friars in the fifteenth century, they embodied a model of ethical credit, based on mutual trust and virtue, anticipating forms of community welfare. This article traces the spiritual and social roots of this experience, showing how the principles of Saint Francis – fraternity, common good, sustainable economy, proper use of money – are still relevant today and capable of generating works and institutions oriented towards solidarity and justice. From banks founded on a human-spiritual paradigm to microcredit, from social cooperatives to new forms of subsidiarity and circular economy, the Franciscan spirit continues to inspire concrete responses to the challenges of our time.

The world as fraternity

Francis's teaching constitutes a fruitful source that his followers deepen and embody in different contexts: theologians, philosophers, preachers develop, starting from the Cantic of the Creatures, an original vision of living in the world, creating a model of society inspired by the Gospel: it is a vision that speaks to us of relationship, interdependence, fraternity, respect, sobriety (sustainability was not yet spoken of, but it is its root). And it offers us a key to re-reading the principle of subsidiarity – a key concept without which the common good does not exist – **in a new way: not as a governance technique, but as a relational vision of the world.**

Franciscan thought proposes a circular subsidiarity, which arises from a three-polar vision of social order, where cooperation between the State, market, and civil society act in synergy, overcoming the bipolar State-market model. This approach is rooted in Franciscan spirituality, particularly in the thought of Saint Bonaventure, who conceived society as a living organism founded on reciprocity, interdependence, and cosmic fraternity. It therefore differs from vertical subsidiarity (institutional hierarchy) and horizontal subsidiarity (civic participation). Circular subsidiarity, on the other hand, proposes a relational model where each social actor contributes to the construction of the common good, not by delegation but by vocation. It is a form of subsidiarity that does not distribute tasks, but weaves connections.

Each subject is both protagonist and recipient. It is fraternal, because it is based on reciprocity, not on delegation. It is concrete, because it arises from lived life, not from abstract models.

Francis and money: from instrument to service

Unfortunately, the majority of romantic literature, media, and studies have not understood and still do not correctly grasp Francis's relationship with money. He did not demonise it in itself, but understood its ambivalent power. Money could become an instrument of domination, greed, injustice; but it could also be placed at the service of the community, becoming a means of solidarity. His intuition was radical: not to abolish money, but to free it from the power of speculation, restoring it to its original function of exchange and mutual support. In this sense, his vision anticipates what we would today call "social economy": a system in which wealth is not an end in itself, but circulates to generate development, life, dignity, and justice for all. Thus, the Cantic of the Creatures was not and is not just poetry, but the anthropological and cosmological foundation of a relational economy. The friars minor, immersed in the daily life of the people, began to reflect on the relationship between wealth and poverty as indicators of justice and development. For example, the Franciscan preacher Pietro di Giovanni Olivi, with his Tractatus de emptionibus et venditionibus, de usuris et de restitutionibus, written in 1294, inaugurated a systematic economic reflection: not only moral, but also technical and legal, constituting the first true treatise on political economy, which anticipates concepts such as generative capital of the real economy, economic value, fair price, and legitimate interest.

The birth of the Monti di Pietà

The theoretical-practical foundation of the Monte di Pietà was based on three pillars:

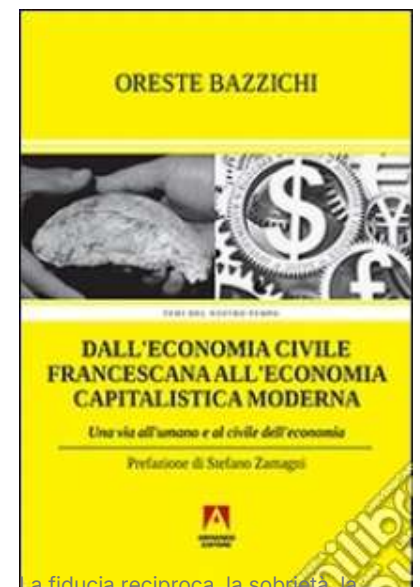
a) civic solidarity, which represented the concretisation of Christian charity, made operational by the wealth made available by wealthy individuals to earn salvation for their souls, as well as helping the "needy" with a small pawn loan, granting them an alternative to alms with the start of their own activity;

b) the transition to practicality through the use of public credit services also for the poor – the so-called "holy credit" – and the location of the Monte in the city centre as a sign of importance and equal dignity with the market and the town hall; c) the differentiation of the credit function, which, in cities, took on a role with characteristics closer to today's cooperative credit, while in small communities, with interest-free pawn loans, it primarily played a welfare role (such as help for a dowry for a future bride).

The word fides/trust was at the heart of everything. It was not just an economic contract, but a spiritual pact: the community took care of its members, and everyone felt part of a larger organism: the Monte was part of circular subsidiarity. In an era when usury devoured the poor, they were a silent revolution: they restored dignity to those in need, offered credit without exploitation, and constituted a spiritual pact. In a sense, they were the first rudiments of a welfare system.

I Monti di Pietà non si limitavano a prestare denaro: spesso sostenevano opere di assistenza, aiutavano vedove e orfani, favorivano l'accesso a beni essenziali. In un mondo privo di istituzioni pubbliche di protezione sociale, essi rappresentarono un baluardo contro l'emarginazione.

Era un welfare comunitario, fondato sulla sussidiarietà circolare e sulla fraternità evangelica. Non c'era lo Stato a garantire, ma la comunità dei fedeli, che si riconosceva corresponsabile del destino dei più fragili. Quindi non erano semplici banche popolari. Erano strumenti di educazione morale. L'atto di prestare senza speculare insegnava che il denaro – come aveva insegnato Francesco – non era un idolo, ma un mezzo. L'atto di restituire con onestà insegnava la responsabilità personale. In questo intreccio di etica spirito, fides/fiducia e pratica, si formava una cultura della virtù che andava oltre l'economia.



la fiducia reciproca, la sobrietà, la giustizia: erano valori che non si esaurivano nel prestito, ma si irradiavano nella vita sociale, creando un tessuto comunitario più saldo.

Attualità di un metodo e un seme che continua a germogliare

Oggi, in un tempo segnato da crisi economiche, disuguaglianze e sfiducia nelle istituzioni, il metodo dei Monti di Pietà conserva una forza sorprendente. Non si tratta di replicare quelle forme antiche, ma di riscoprirne lo spirito: dal punto di vista etico, il denaro deve essere gestito con responsabilità, non come strumento di dominio; dal punto di vista della virtù, la giustizia, la sobrietà, la solidarietà sono le vere ricchezze di una società; dal punto di vista dello spirito, l'economia non è mai neutra, ma porta con sé una visione dell'uomo e della comunità. Questi principi possono ancora generare opere: cooperative, banche etiche, sistemi mutualistici, iniziative di microcredito. Ogni volta che il denaro viene liberato dalla logica della speculazione e restituito alla logica della fraternità, lo spirito francescano rivive. Dietro quelle opere di carità organizzata, vi è un'idea che conserva una sorprendente attualità: la possibilità di un'economia fondata non sulla speculazione, ma sulla fiducia reciproca, sulla virtù e sul bene comune. È un seme gettato da san Francesco e dai suoi frati, che ha continuato a germogliare nei secoli e che oggi ritroviamo in molte esperienze di economia sociale e solidale.

Filomena Corvini

Dottoressa, ospedaletto someggiato n. 35, assimilata al grado di Tenente Medico Medaglia di Bronzo al Valor Militare



Testi: Vincenzo Gaglione

In Foto Vincenzo Gaglione : Con un passato da militare di carriera, appassionato ricercatore e autore di articoli e pamphlet di cultura militare pubblicati su vari periodici. Ha esordito come autore per Herald Editore con la narrazione: Promesse dello sport italiano con la "Folgore" nelle epiche lotte ad El Alamein. Vive in Roma, dove cura la Biblioteca del Gruppo delle Medaglie d'Oro al Valor Militare d'Italia. Psicologo e criminologo, è docente per la Campus HTGE con sede in Ginevra.

«Con elevato spirito di patriottismo ed ammirevole senso di altruismo e di abnegazione, partecipò volontariamente alla guerra quale dottoressa assimilata al grado di tenente medico. In tale qualità oltre che dimostrare capacità tecnica, spiccate attitudini professionali ed elevate qualità di carattere, diede costante prova di sprezzo del pericolo e di valore. Si distinse specialmente nel dirigere, con serena calma e coraggio, lo sgombero di un ospedaletto da campo sotto l'infuriare del fuoco nemico, e continuando una operazione chirurgica, mentre scoppiava una granata che fece nuovi feriti nella sala di medicazione».

Drezzenca, 25 maggio-24 giugno 1917. Questa è la magnifica motivazione della «Medaglia di Bronzo al Valor Militare» conferita alla dottoressa Filomena Corvini, nata a Chieti il 13 marzo 1886, figlia di Alfonso e di Garzarelli Maria. Laureatasi in Medicina e Chirurgia, a pieni voti, nel dicembre del 1911 presso l'Università di Roma, s'iscrisse all'Ordine dei Medici di Ascoli Piceno nel 1912 (poi di Chieti nel 1924). Spinta dal desiderio di fare del bene, il 24 luglio 1915 si arruolò a Roma nel personale direttivo della «Croce Rossa» (iscritta con la matricola n. 28), prodigandosi da subito meritoriamente in ospedali romani; chiese, quindi, ed ottenne di essere inviata in zona di guerra, ove il numero dei sanitari non era mai abbastanza sufficiente, in quel continuo affluire di feriti dalle prime linee. Era suo desiderio portarsi nella zona di guerra per prestare la sua opera di medico e se ne presentò l'occasione, purtroppo, in una ben triste circostanza che la colpì a pochi giorni dall'inizio delle ostilità. Il fratello Luigi,



il 24 luglio 1915, era stato ferito mortalmente e giaceva nelle camerate dell'Ospedale di Venezia: il battesimo del fuoco, sfortunatamente, gli era stato fatale. Lei giunse appena in tempo per raccogliere il suo ultimo respiro e tre parole: «Per la Patria!». Filomena Corvini volle rimanere ad assistere gli altri ricoverati e il Comando militare di zona, vista la buona disposizione con la quale assisteva i soldati feriti, nell'ottobre 1916 accolse la sua istanza. In novembre i giornali la presentavano come la prima "medichessa" italiana al fronte. [2] Un interessante articolo intitolato «Una signorina di Chieti Ufficiale medico al fronte» raccontava, infatti, dell'impegno negli ospedali di Roma, quindi, a seguito della morte del fratello, il maestro Luigi Corvini, chiese e ottenne di essere trasferita al fronte: «Una signorina di Chieti ufficiale medico al fronte. È stato accolto con vivo compiacimento un ordine della Direzione di Sanità presso il IX Corpo d'Armata che dice: "La dottoressa Corvini Filomena, sottotenente medico, partirà il 1° Novembre per la zona di guerra per presentarsi il 4 detto all'ufficio personale sanitario dell'Intendenza Generale (dispaccio ministeriale)". La dottoressa Corvini è nativa di Chieti ed al suo alto ingegno ed alla sua vasta cultura, accoppia tutto lo slancio della giovane anima femminile; era negli ospedali di Roma ed ora - prima in Italia - entusiasta è andata a portare i soccorsi della scienza ai fratelli che combattono per la Patria e per la quale - lo scorso anno - si immolò l'adorato fratello di lei, il maestro Luigi Corvini». [3]

Addirittura, questa sua decisione, trova una breve citazione su un giornale pubblicato a Trieste «Il lavoratore: giornale dei Socialisti italiani in Austria», nell'edizione serale del 21 novembre 1916 che riporta la notizia ricevuta da Vienna: «Vienna, 20.

A quanto riportano «Times», la signora Filomena Corvini, la prima medichessa italiana, fu assegnata al IX Corpo d'armata per servizio al fronte». [4]

Equiparata al grado di tenente medico, [5] fu inviata a prestar servizio dal 25 maggio al 24 giugno 1917, presso l'ospedaletto da campo da 50 letti n. 35, mobilitato dalla 4ª Compagnia di Sanità di Genova e installato a Montenero (Drezzenca) [6] fin dal luglio 1915. Era questa zona dai monti rocciosi, aspramente contesa dal nemico, e che i nostri soldati tenevano saldamente con sforzi eroici. All'ospedale era un succedersi affannoso di feriti che trasportati con le membra stillanti sangue, sui bianchi lettini, assaporavano con aria estatica, la quiete che li accoglieva, e che diffondeva a poco a poco sui loro volti un'espressione di pace, dopo l'impeto dell'assalto, dopo il furore della mischia cruenta. Filomena Corvini fu generosamente prodiga nell'adempimento della sua missione: di una resistenza fisica non comune, sopportò con disinvoltura le fatiche, che specialmente nella guerra d'alta montagna non erano poche, nè lievi, dimenticando disagi, insidie e pericoli.

Di carattere serio, leale, riflessivo, era animata da fraterno amore verso i sofferenti, che a lei si rivolgevano fiduciosi e devoti. Con facile prontezza si abituò alla vita rude di guerra, rimanendo sempre ossequiente ai rigori della ferrea disciplina militare, ed esigendone anche il rispetto, dal suo dipendente personale sanitario. Diede prove di grande intelligenza e di alta coltura professionale, e specialmente mostrò spiccata abilità chirurgica, assistendo il capo reparto in difficili operazioni, come operando essa stessa e dirigendo il reparto in vari periodi, nei quali dovette spesso medicare ed assistere feriti gravissimi. In gravi contingenze ella ebbe a dimostrare grande serenità; durante i bombardamenti, che con frequenza ebbe a subire l'ospedale, la sua condotta fu ammirevole, ed anche diede bell'esempio di impavido coraggio, nel dirigere il trasporto dei feriti dall'ospedaletto alla galleria che era stata precedentemente scavata nella roccia, nel mentre i proiettili nemici con fragore, scoppiavano tutto all'intorno, seminando lo spavento e la morte. In uno di questi bombardamenti, la dottoressa Filomena Corvini, che stava con mano sicura e leggera

operando un ferito, non si preoccupò affatto del pericolo che incombeva su di lei, ma scrupolosamente seguì la grave operazione, anche quando una granata nemica scoppiando a poca distanza, fece dei feriti nella stessa sala di medicazione.[7]

Nel dopoguerra, Filomena Corvini scrisse per la rivista «Riforma Medica» un articolo dal titolo «L'opera delle dottoresse al fronte» dove narra in prima persona la sua attività ma anche il benefico effetto di una figura femminile tra i feriti ed i malati. Luminosissimo esempio di virile coraggio e di sublime dedizione alla legge del dovere, Filomena Corvini che prese parte anche al secondo conflitto mondiale prestando la sua opera nella campagna di Russia, morì il 15 marzo 1974. Era stata decorata anche la Medaglia Interalleata della Vittoria (Prima Guerra Mondiale); Croce al Merito di Guerra; la Croce di Ghiaccio per la Campagna di Russia; la Croce di Cavaliere di Vittorio Veneto (31 ottobre 1969) [8] e della Medaglia di Bronzo ai Benemeriti della Salute Pubblica.



La dottoressa nell'attività della sua funzione

Le Olimpiadi di Milano Cortina come esempio per costruire un mondo migliore



Testi: Antonio Gaspari

I Giochi Olimpici invernali di Milano Cortina 2026 hanno scritto un nuovo capitolo nella storia dello sport globale. Record di partecipanti 93 nazioni per un numero complessivo di 2.958 atleti in gara per 116 titoli in palio. Hanno partecipato 46 Paesi europei, 21 asiatici, 15 americani, 8 africani e 2 dall'Oceania una presenza capillare che ha reso Milano Cortina 2026 un evento autenticamente planetario. All'apertura, nell'incontro con il Comitato Olimpico Internazionale Il presidente della Repubblica Sergio Mattarella ha spiegato che "Le Olimpiadi sono opportunità di incontro e di conoscenza, è circostanza che non si limita alla dimensione sportiva". Ed ha aggiunto: "Lo sport accoglie, produce gioia, passione, speranza. È rispetto per l'altro. Sfida ai propri limiti: è libertà di progredire.

Lo sport è incontro in pace: testimonia fraternità nella lealtà della competizione con altri. È il contrario di un mondo dove prevalgono barriere e incomunicabilità. Lo sport si propone come veicolo di questa speranza che accomuna i popoli di tutti i Continenti. I valori olimpici di lealtà, inclusione, fraternità sono valori che la Repubblica Italiana ha fatto propri dalla sua fondazione, e che alimentano un sogno contagioso e benefico". ***I Giochi testimoniano "l'unicità della famiglia umana e fanno sorgere l'auspicio che i valori olimpici divengano ispirazione concreta nella vita internazionale e vengano praticati e non soltanto ammirati". Ha concluso Mattarella: "Queste parole non sono soltanto un programma sportivo: dovrebbero essere - sono - un programma cui dovrebbero ispirarsi tutti i governi del mondo nelle relazioni tra di loro".***

Per l'Italia l'Olimpiade di Milano Cortina n festa amplificata, è ststa anche un record di medaglie e di prestazioni. Dietro ad ogni medaglia una storia umana meravigliosa. Ogni atleta che partecipa alle olimpiadi ha una storia affascinante dietro di se, ma nel caso specifico c'è ne una che ha stupito tutto il mondo, E' quella di Federica Brignone. Federica è una sciatrice minuta, umile, schiva, gentile, mite disponibile, una donna che quando scende in pista ha il talento, la grinta, le determinazione di una tigre. Sul suo casco pernale è ritratta una tigre. Per questo è una campionessa che ha vinto coppe del mondo, campionati mondiali, medaglie olimpiche più di tutte le sue colleghe nella storia. Il tre aprile del 2025, durante i Campionati Italiani in Val di Fassa, Federica Brignone ha subito un gravissimo infortunio, una rovinosa caduta con la frattura pluriframmentaria del piatto tibiale e della testa del perone, oltre alla rottura del crociato anteriore del ginocchio sinistro.

Operata d'urgenza per ricomporre le fratture ossee ha iniziato fin da subito a svolgere un lavoro intensivo contro il dolore e riabilitazione in piscina e in palestra. Ha subito un secondo intervento a fine luglio del 2025, un operazione in artroscopia per confermare la stabilità dei legamenti del ginocchio. Solo durante l'autunno e la fine dell'anno ha ripreso gli allenamenti, ma nessuno ad eccezione di Federica, il suo fratello coach e la sua mamma, già campionessa di sci e giornalista, credevano nella possibilità che la Brignone avrebbe potuto gareggiare alle olimpiadi di Milano.Cortina. ederica ha raccontato che all'inizio era difficile immaginare che potesse tornare a sciare. Subito dopo il secondo intervento di fine luglio il ginocchio della gamba sinistra riusciva a piegarsi solo a 90 gradi. Ha raccontato la mamma di Federica che il primo giorno che ha provato a mettere gli sci non riusciva ad allacciarsi neanche lo scarpone.

Nonostante i continui e laceranti dolori e le paure, "i miei mostri" li ha chiamati Federica, ha partecipato alla gara di discesa libera. dove le concorrenti scendo a velocità folli tra 120a e 140 km all'ora, ed è arrivata decima. Tutti hanno parlato di miracolo sportivo, ma nessuno avrebbe scommesso sui risultati che la Brignone avrebbe potuto ottenere nelle gare successive. Poi piano piano, combattendo con la paura e con il dolore, con la tentazione di non gareggiare, la Brignone ha partecipato alla gara di slalom gigante ed ha vinto l'oro, e già sembrava che avesse raggiunto un risultato strabiliante. Poi ha partecipato anche allo slalom speciale ed ha ancora vinto l'oro. Apoteosi. Alla fine della gara le due concorrenti che erano arrivate seconda e terza, si sono inginocchiate ai piedi di Federica, prima di sommergerla in un abbraccio. Una scena che ha fatto il giro del mondo e che ha lasciato un segno indelebile nella storia. Pur in competizione tra di loro le sciatrici che hanno partecipato all'Olimpiade, hanno gioito e festeggiano la vittoria di Federica. E' l'umanità che compete per migliorarsi, che vince in pace e fratellanza.



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