

BENEFACTOR

"For the People, Of the People, and By the People"

Vol. 1 — No. 4



27

Justice for Everybody Harms Nobody

Three Cents

CHAMPIONS AT SKINNING THE PEOPLE

BY ALFRED LAWSON

UNLESS YOU KNOW THESE THINGS YOU ARE NOT EDUCATED

Two well perfumed touts of the financiers sat at a table overloaded with choice viands and imported liquors. They held between their expensive teeth special brands of high priced cigars and blew out of their cunning mouths rings of odoriferous fumes. Their fly-spot less white fronts extended from their double chins to their waist bands and each supported at the rear of their coat two tails as proof of their superiority to monkeys who have but one tail.

The four main producers of wealth are: Farmers, Inventors, Manufacturers and Working People. Merchants are auxiliaries who act as distributors of wealth between the producers and consumers.

First, the Farmer produces wealth through human effort in

this machinery or factories, organize large numbers of working people to operate it and thereby help to cut the cost of production of wealth to a minimum.

Fourth, the working people not only operate the machinery but they build the machinery and they also build the factory. In fact,

earn the wealth should have it.

But do the people who produce and distribute the wealth own it?

No, they do not. The ownership of most of the wealth nowadays is in the possession of swindling financiers.

What do these financiers give

ple in the shape of interest charges for the use of it.

Right here let me explain that money has no value whatsoever and should only be used as a trade convenience in the measurement of value.

Value lies in the product and is decided by supply and demand.

Money is of no use at all unless people will accept it in exchange for their products and no one will accept it unless it is guaranteed as a medium with which to pur-

FINANCE — CAPITAL — LABOR

FINANCE – CAPITAL – LABOR

rear of their coat two tails as proof of their superiority to monkeys who have but one tail.

Says tout No. 1: "We are going to start a new organization and would like a good name for it."

Questions tout No. 2: "Who are you going to skin?"

Replies tout No. 1: "We intend to skin the farmers."

Answers tout No. 2: "Then call it the Farmers' organization."

Now at another table laden with the fat of the land sat another pair of touts and one of them said, "We are going to start a new organization and perhaps you could suggest a good name for it."

"Who are you going to skin?" asked the other one. "We intend to skin the Manufacturers," answered the first one.

"Well," sayeth the second one, "call it the Manufacturers' organization."

And then again at a third table sat two more touts of the financiers and one of them said to the other, "We are going to start a new organization and would like to know a good name for it."

"Who are you going to skin?" asked the other tout. "The Merchants," replied the first one. "Then call it the Merchants' organization."

And still again at another table sat two well groomed and nicely manicured touts and one of them said, "We are starting a new organization and would like a good name for it."

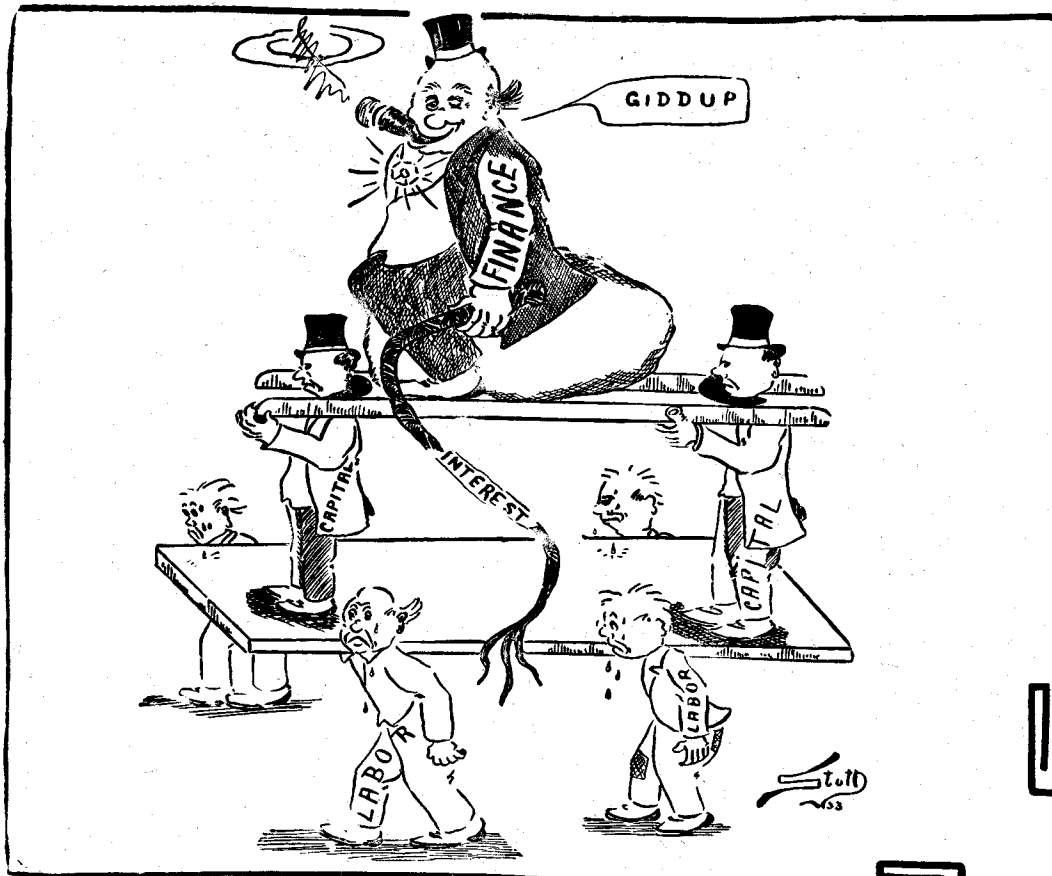
"Who are you going to skin?" asked the other tout. "The working people," answered the first one.

"Well", answered the second tout, "Call it a Labor organization."

Now that is the way the financiers get control of all organizations. They start them and name them after the wealth producers whom they intend to skin. Then they make them pay for skinning them with fees and dues.

So with control of their organization they steer the wealth producers into blind alleyways from whence they never escape and force them to pay tribute to them forever afterward with interest on money and credit.

Wealth is anything and everything made valuable by human effort.



Finance is a vacuum that absorbs wealth through a fraudulent medium of exchange. It takes everything and gives nothing.

Capital is the milk and Finance is the sponge. At present Finance is swallowing Capital and Crushing Labor.

Study Direct Credits Literature if you wish to know how it is done. You can learn from no other source.

the shape of food and that is what the people eat in order to live. Therefore, I say that anyone who would mistreat a Farmer is like the dog who bites the hand that feeds him.

Second, the inventor designs the machinery to do the work and with this machinery operated by human beings in mass production the cost of the product in labor power is reduced to such a low purchasing power that everybody can earn with reasonable effort the necessities, comforts and even luxuries of life.

Third, the Manufacturers put

without working people there would be no machinery, no factories or any other wealth whatsoever. So, those who mistreat working people abuse the actual producers of wealth, for nothing can be produced without labor.

Now, the question is, if the Farmer, Inventor, Manufacturer, Worker and Merchant produce and distribute the wealth, why shouldn't they own it and each enjoy a purchasing power equal to his productive power?

They should, and anybody above the intelligence of a slicker or an idiot will agree that those who

to the producers and distributors of wealth for it?

Nothing. Absolutely nothing. Then how do the financiers get the ownership of the wealth produced and distributed by the Farmers, Inventors, Manufacturers, Working People and Merchants?

They defraud them out of it by a crooked money and credit system based upon the assumption that a lump of gold is the foundation of value. Then by controlling the quantity of gold and issuing a limited amount of money in its stead as a medium of exchange they force a tribute upon the peo-

ple for their products and will accept it unless it is guaranteed as a medium with which to purchase other products.

The stability of money then is given to it by reason of the fact that people will accept it as a trade convenience.

The guarantee that all of the people will accept it as a trade convenience is the official stamp of the people's government.

So the people of a country are the ones to decide as to the regulation of their money system and not swindling financiers.

But the people of the United States have turned over their money system to the financiers and these tricksters do not use this money as a pure trade convenience but as a medium to defraud the people by making them pay tribute for the use of it and thereby they are enabled to not only swindle the American Manufacturer, American Inventor, American Farmer, American Merchant and American Working People out of their Factories, Inventions, Farms, Stores and Homes but they are able to run up continuously an indebtedness of future interest payments that not only increase to such proportions that they can never be paid, but it also enables them to actually make slaves of the people themselves on account of the indebtedness.

During the past ten years, through this interest collecting indebtedness that the Manufacturers, Merchants, Farmers, Inventors and Working People were not able to meet, the financier foreclosed on more than 200,000 factories, more than three million stores, more than three million farms, and more than six million homes in America. They took away more than three hundred billion dollars worth of the American people's wealth by this swindling game for which they gave absolutely nothing and for which they took no part in the actual production thereof.

And on top of that, to make matters worse, by their various crooked credit methods they made the people of America sign up to interest bearing indebtedness for future payment for more than another three hundred billion dollars of indebtedness for which these financiers gave absolutely no return in tangible wealth.

Now it is estimated that at the present time the people of the United States must pay altogether an aggregate of more than twenty billion dollars annually to try and meet the interest on this three hundred billion dollars of interest bearing indebtedness.

Of course the American people cannot pay twenty billions of dollars annually as there is not that much money in America and never was that much money in America, so their interest bill is several times more than the actual amount of money in circulation in this country.

Of course the financiers through their various avenues of publicity misrepresent this whole infernal scheme of stealing the people's property and even go so far as to pretend that there is sixty billions of dollars on deposit in the American banks which of course is only done to fool the people into thinking that there is more money in America than there is.

Previous to the revaluation of the gold fraud in which they, by the stroke of the pen, called one dollar in gold two dollars in gold and therefore reduced the dollar bill to one-half of its purchasing power, there was never ten billion dollars in money in this country, and since the revaluation of gold there has never been as much as fifteen billion dollars in money, including the gold, in this country. So of course by no twist of misrepresentation can fifteen billions of dollars be stretched to sixty billions of dollars which they claim there is on deposit in America. That is, of course, but another one of their tricks to fool the American people and gyp them out of their earnings.

Another trick is to pretend that the interest bearing indebtedness of this country is only forty-five billion dollars—yes, only forty-five billion dollars. That amount is only the Federal indebtedness. They do not mention anything about the different states' indebtedness, the different counties' indebtedness, the different municipalities' indebtedness, nor the enormous private indebtedness that the people must pay interest on to the financiers which altogether totals more than three hundred billions of dollars and more than

In reality the people of the United States owe three times more than they are able to pay with the wealth they possess. Therefore, they must meet this indebtedness by turning over their remaining property to the financiers. And after that they will still owe a continuation of interest bearing indebtedness that will pile up to mountainous proportions which they and their children and children's children will have to try and pay with their future earnings.

The man who owns a farm, the man who owns a home, the man who owns a store, or the man who owns a factory, must give up those farms, homes, stores and factories to the financier to pay this indebtedness. They are forced to do this by having to pay more taxes, still more and higher taxes, and still more and higher taxes until every American Manufacturer, Merchant, Farmer, Inventor and Working Man or Woman have been defrauded out of every piece of property that they think they own.

Nice game for the American people to get mixed up in, eh?

The people of America do not know what this depression is all about nor how they are being swindled out of all of their property and earnings and how eventually they will be made into a slave race that will stagger under the burden of unpayable future interest for centuries to come.

There is a good reason why the people cannot understand these things and that is because the financiers control every avenue of publicity and, of course, will not permit them to learn how this swindling game is perpetrated.

The financiers educate the people as they want them educated from the day they are born until the day of their death.

The little children's minds are inoculated with the interest swindle as soon as they begin to count and use the multiplication table. They are taught Interest, Discounts and Banking as part of their education before their little brains are capable of knowing that they are being taught to defraud one another out of what they will produce through their own efforts.

trolled by the financiers and is used as a most poisonous weapon to degenerate the people. It turns thinking beings into radio drunks.

What was to have been a blessing for humanity has been turned into a curse by the swindlers who cheat the people out of their earnings and then make them like it by the buffoonery that they carry right into the homes and beds of their gullible victims.

It would be much better for the people to go on whiskey drunks than to go on radio drunks. One can get over a whiskey drunk but a radio drunk stays with you forever. It ruins all chances of a human being ever using its reasoning faculties.

The function of reason is developed by proper thinking and as one cannot think right without truth and as one seldom hears the truth over the radio the mind gradually rots away under the pressure of falsity and becomes absolutely useless forever afterwards for natural purposes.

One cannot expect to hear the truth from swindlers and as the financiers own the radio the dupes who listen to their falsehoods are not only victims of their slippery methods but their reasoning functions shrink to inactivity for the lack of mental effort in learning actual facts instead of loafing about in easy chairs listening to the smooth gab of the Financiers' Touts.

The few mastodon financiers who take away from the smaller sharpers everything that they have cheated the wealth producers out of are now engaged in the biggest and most far-reaching swindle this world has ever known.

These gigantic financial schemers are not satisfied with just stealing the people's homes, farms, stores, factories, newspapers, radio, telephones, railroads, airlines, boat lines, trolley lines, bus lines, mines, and real estate, but they are now engaged in stealing whole nations and making perpetual slaves of the people therein.

These stupendous nation grabbers have already stolen from their peoples many large European countries and have put in their own dictators with military equipment to subdue and degenerate their human beings into illiterate automatons with less intelligence

than one Labor organization is set to fighting another Labor organization until both are thoroughly exhausted and subdued.

It is the ultimate plan of the financiers to take over the control of all means of transportation and of all retail stores. This will give them control of the sale and distribution of all products and thus force out of business independent manufacturers who will thereby have no market for the sale of their wares.

After the financiers have eliminated all retail merchants and independent manufacturers they will then be in a position to not only decide upon the Laborers' wages but will also be in a position to make everybody pay whatever prices they might like to set upon all products bought by the people at large.

The financiers use the Politicians as Goats. They force them to do their bidding and then doublecross them afterward. They force the Politicians to make laws to tax the people outrageously and then in their controlled newspapers, magazines, pictures, radio and colleges they roast them unmercifully as being the cause of all of the people's troubles. They never mention, however, that most of the taxes go to meet the tribute on money and credit that the financiers force the people to pay through heavy interest charges.

Their final object, of course, is to eliminate all politicians and substitute a Dictatorship in their places. In order to facilitate such a movement and be able to get rid of the Politicians easily they turn the people against them by condemnation proceedings through their different avenues of publicity. They expect, therefore, that an aroused public will extirpate the politicians whenever they are ready for the obsequies.

So, as they make the Politicians whip the people now, so later they will make the people whip the politicians and then when they do that the financiers will put in America their hand-picked Dictator and the American Form of Government will pass away forever.

The financiers are also going to get rid of the Civil Police and put boys with bayonets in their places. They can hire these unmarried boys

and so they are having an inside quarrel to see who will gain the supreme authority to skin and rule everybody. They are afraid of each other and that is all that has kept the American people from having a dictator before now.

The financiers have miseducated the people of this country to such a deplorable low state of intelligence that they actually whoop and yell in praise of the slickers who skin them. It is the most ludicrous as well as the most terrible state of affairs that the human race could possibly entangle itself into.

These mastodons have control of all political parties. Some have control of one party and some have control of two or more parties. So no matter which way one votes he votes for a financier. There is no party that can prove that the financier's money does not go to help it influence the people to accept the interest collecting swindle whereby the people are defrauded out of their properties and are permitted to retain but a small percentage of their earning power.

The big slickers are so tricky that they have their touts tell the people that they are against the financiers and every one of them broadcasts with great gusto that they are going to chase the money changers out of the temple. Each financier who controls a political party thinks that is one of their best foolers.

But while they all claim that they are going to chase the money changers out of the temple, not one of them can be found who will tell the people to Abolish Interest and drive all of the tribute collectors out of America.

They will tell you that the interest charges should be reduced or that usury should be stopped, but never will they say that interest must be abolished.

It must be understood that interest and usury are not the same.

Interest is a legal form of swindling, while usury is an illegal form of swindling. The financiers are willing to condemn usury because they can steal enough through legal interest charges without stretching it any further.

It is easy to ascertain who is for the people and who is against them just by asking—"Do you want to Abolish Interest?"

debtedness, the different counties' indebtedness, the different municipalities' indebtedness, nor the enormous private indebtedness that the people must pay interest on to the financiers which altogether totals more than three hundred billions of dollars and more than ten times as much as the Federal indebtedness of forty-five billions of dollars which they tell you about generally. They do not say much of anything about the interest bearing indebtedness on railroads, airlines, boat lines, trolley lines, buildings, mines and all sorts of real estate transactions, all of which runs up to more than three hundred billion dollars of interest bearing indebtedness that the people must pay and which is increasing in leaps and bounds with every tick of the clock.

While the American people have been lulled into a deep sleep by the touts of the financiers who pretend that they are the friends of the people and who make the people believe that this interest collecting swindle is all right, it is my duty to wake them up and point out to them that this country is now in an insolvent condition and cannot meet their indebtedness according to this swindling interest collecting game. According to American law these swindlers can anytime now declare this country in a state of bankruptcy.

It was estimated in 1928, when times were supposed to be good, that the aggregate wealth of the American people totaled approximately four hundred billions of dollars. Since that time three hundred billion dollars of that wealth passed into the hands of the financiers. This leaves less than one hundred billion dollars worth of wealth distributed among the one hundred and thirty million people of America today.

So, as the American people owe three hundred billion dollars to the financiers in interest bearing indebtedness and only have among them one hundred billion dollars in tangible wealth, it can readily be understood that the financiers have the power to foreclose on the people of America and take away from them the remaining one hundred billion dollars worth of wealth that they think they own as payment for the indebtedness.

Discourtesy and Banking as part of their education before their little brains are capable of knowing that they are being taught to defraud one another out of what they will produce through their own efforts.

The people as a rule do not realize what a terrible thing it is until they get old and feeble and have their homes stolen from them because they cannot pay the interest charges on loans or taxes. It is then too late for them to do anything about it.

The Colleges are controlled by financiers because they donate large sums to uphold these fraudulent methods. So the children step up from public schools to higher grades and into universities where the finishing touches are given to them to become first class polished swindlers.

The financiers laugh at those innocents who graduate from universities. They call them blockheads and have had square hats invented for them to wear and have their pictures taken in so as to prove to the world at large that they are their scholars.

The financiers have the practical newspaper owners in a bad way for they have loaned them large sums of money with which to buy up-to-date machinery and modern buildings, and these publishers are kept in continual debt under the interest collection swindle so that they must say nothing in their papers that will show up the interest and credit system whereby the American people have been defrauded of most of their wealth and will finally be defrauded of all of their wealth and future earnings.

The people should have a free press and no one wants a free press more than the practical newspaper owners, editors and writers. But the financiers have a strangling hold on their throats and unless interest is abolished it is safe to say that within the next five or ten years there won't be a newspaper or magazine published in the United States that will not be owned by the financiers—yes, owned by those who do nothing to produce the machinery, the buildings or the operating of newspaper and magazine plants.

The Radio is owned and con-

tributed by those who are taught interest. These stupendous nation grabbers have already stolen from their peoples many large European countries and have put in their own dictators with military equipment to subdue and degenerate their human beings into illiterate automatons with less intelligence than the beasts of the field.

Their method of operation in order to subject the people to their tyrannical treatment is to get them to quarrel among themselves over all sorts of imaginary grievances and then fight each other like savage bulldogs in a pit.

They gain control of all avenues of publicity and then educate the people to quarrel and murder each other over religion, politics, race questions and personalities until confusion and anarchy reigns supreme.

This sad state of affairs is brought about by the hired touts of the swindlers who are put into the key positions of organizations and keep those within as well as those without in a continual state of disorder.

They make Labor think that Capital is their enemy and they make Capital think that Labor is their enemy. Then after setting them to fighting each other until both are exhausted they take control and ownership of the Capitalist's property and reduce the Laborer's earning and purchasing power to the starving point. So they make Labor whip Capital and Capital whip Labor.

Then they organize separate Labor associations with different methods of procedure to quarrel and fight over trivial matters and whip themselves.

They then throw out of employment millions of working people and keep them begging for jobs as a menace to such workmen as they choose to employ. In this way they force those that are working to be thankful and grateful for whatever bones they may permit them to gnaw upon. These bones only last for a short time, however, as those with jobs are constantly being displaced by younger and stronger workmen who in turn are displaced by younger and stronger contestants for the jobs.

Whenever any concerted action is contemplated by any number of workmen against the horrible state of affairs conducted by the finan-

cers are willing to condemn them because they can steal enough through legal interest charges without stretching it any further.

The financiers are also going to get rid of the Civil Police and put boys with bayonets in their places. They can hire these unmarried boys for \$30.00 a month and barracks, while a married Policeman requires at least \$200.00 per month to enable him to support a wife and family decently. They have begun to throw mud at the police all over the American Continent in their newspapers, magazines, pictures and radio in order to set the people against them.

It must be understood that the mastodon financiers are few in number and could not steal a nation unless they can stir up strife and hatred among the people and then make them whip themselves. They make them tie each other in a web so tight that they cannot get away from it.

This dastardly state of affairs has now almost reached a climax in the United States of America and unless the people understand the underlying methods of the swindlers and stop them from going any further it will only be a short time before this land of the free, will be under complete subjection and a military dictator with sword in belt and boys with bayonets to take the place of the civil police will run this country as they are now running several European countries in which the people have bowed down to their dictators and have lost forever their freedom of speech, freedom of assembly, freedom of press, freedom of religion, freedom of a voice in the management of their affairs and freedom of everything that is decent and honest.

There is but one reason why these mastodon swindlers have not yet put a Dictator in America; that is, they cannot agree among themselves which one should superintend the skinning of the people. They are in perfect accord concerning their inalienable rights to skin the people, but cannot agree as to which one should boss the job.

Every one of these mastodon swindlers knows perfectly well, that whichever one they allot this extraordinary power to will ultimately steal what they have them-

self. They are willing to condemn them because they can steal enough through legal interest charges without stretching it any further.

It is easy to ascertain who is for the people and who is against them just by asking—"Do you want to Abolish Interest?"

If one answers no, then he stands for the financiers who rob the people of their rightful purchasing power. If he says yes, then he stands for the people who are being robbed of their rightful purchasing power.

No one can stand both ways. You must either take one side or the other. Stand with the people who are being skinned or with the swindlers who are skinning the people. You cannot ride two horses going in opposite directions.

The Direct Credits Society has been organized as a protest against having the American form of Government taken away from the people of this country and a Financial Dictator substituted in its place.

There is no opportunity for the people to learn how they are being subdued and enslaved except through Direct Credits literature or its millions of followers in this country who are studying and teaching the true economics as espoused by this society.

The people must not expect to learn the truth from the swindlers who take away from them everything they earn and so they must turn their attention to the study of Direct Credits Truth.

Ninety per cent of the people who read Direct Credits for Everybody join this great organization and the other ten per cent are influenced by touts of the financier.

The Constitution of the United States was established by our early forefathers to protect the rights of the American people. So, while that Constitution is still in force the people must use the power within themselves to stand together for a set of principles made to protect their rights before they have lost them through their own carelessness of permitting those who defraud and degrade them to fill their minds with the falsity by which they are ensnared.

So come on, people, listen to your own coach, and not to the touts of the International Financiers who are stealing America from you.