

BENEFACTOR

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

Vol. 1—No. 5



27

Justice for Everybody Harms Nobody

Three Cents

FINANCE IS THE BUNK

THAT IS WHAT ALFRED LAWSON TOLD AN AUDIENCE AT KALAMAZOO, MICHIGAN.

(Taken verbatim by Beatrice Freese, M. G. D. C. S.)

UNLESS YOU KNOW THESE THINGS YOU ARE NOT EDUCATED

You are now living in an age when bunk has reached its zenith.

Bunk has reached the inflation of its capacity equal to the circumference of its explosion.

Bunk is something that you can hear but you cannot see. You can swallow it, but it doesn't feed you.

Bunk is the cud the people of the world have been chewing on for hundreds of years. The smart-alecks call it finance.

They say that finance is the life of Trade. Well, bunk is the life of finance. The people, who pro-

will prove it. "Well," he says, "There is no use of you being here anyway, because you haven't any money."

"You lie," says you, "Look at that," and you pull two hands full of the filthy lucre out of your pockets.

"Well," says the old slicker, "I don't believe you can see this little ball that I put under these shells," then he pushes it around, and you see it everywhere it goes.

So he says, "Fellow citizens, I will give anybody a dollar who can pick that ball from under the

there is a FINANCIER'S TOUT right at your elbow and he buzzes in your ear, "Come and get something for nothing—if you have some money to pay for it."

They never tell you that you can get something for nothing unless you have something valuable to give them. If you have money or property, then they will tell how you can get something for nothing by playing their game. You listen to them once, twice, a thousand times again and again and you always lose. You GIVE something for nothing—not GET

"But," you say to him, "I just put all the money I had in the bunk."

"Well," he says, "Haven't you got some property?" "Yes, got a home—real estate."

"How much is it worth?" "Well, it's worth five thousand dollars."

"Any mortgage on it?" "No."

"They will lend you a thousand dollars on that house of yours." Then he takes you to another fellow and he says, "This gentleman wants to mortgage his home for a thousand dollars."

So that fellow takes you the

est money-making scheme that was ever invented." And that was once that you told the truth. It positively is the greatest money-making scheme ever invented. Then you walk along thinking of what you intend to say to the old lady when you get home. "Here's six dollars I got for nothing."

But before you get out of that rope-em-in the fellow that loaned you a thousand dollars to buy your stock with says, "Come here, you owe me sixty dollars interest on the mortgage."

You gasp, "Sixty dollars! Ten

alecks call it finance.

They say that finance is the life of Trade. Well, bunk is the life of finance. The people, who produce all wealth, TRADE their earnings for BUNK.

Now the people of the world have been giving everything they earn to a class of swindlers who do nothing toward the production of wealth.

Why do they do it? Because these swindlers, otherwise known as financiers give them bunk and take their wealth in exchange for it.

They tell the people, "We will give you something for nothing," and that is BUNK.

The swindlers only pretend they are going to give you something for nothing. And because you believe them, and because you do as they tell you to do, and because you enter into this little trick scheme of trying to get something for nothing, they take everything that you have earned that you have not already eaten.

You have heard the old three-shell slicker at the county fair and have seen his little table in front of him. When he sees the cops coming, he folds up the table and puts it in his inside pocket, and when they have gone he opens it up again.

Then as you walk around, you run across the fout of the Three-Shell Trickster. Slippery, slick fellow, with a stiff hat stuck on the apex of his ossified skull.

He says to you, "I know where you can get some money for nothing. Come with me and I'll show you. All you need is good eyesight."

You follow the Tout to the old swindler himself—a pee-wee financier who stands in front of his disappearing table telling the dupes that he's got more money than he knows what to do with and wants somebody to win it from him.

This old slicker eyes you up and says, "This is no place for the blind, I'll bet you couldn't see a rhinoceros with a telescope."

You get mad and tell him you can see better than he can and

So he says, "Fellow citizens, I will give anybody a dollar who can pick that ball from under the shell. Where is it?"

The Tout says, "Right there," and he picks the ball from under the right shell. You saw the ball put there yourself. The slicker gives him a dollar. You then say to yourself, "That's the easiest way to get money I ever saw."

So the slicker says to you, "I bet you can't see where that ball is." And of course you see it,—only you don't see it. You think you see it. He pushes it around in such a way that there it is right in front of your nose and you think that you cannot be mistaken.

He says, "I bet you a dollar you can't pick the ball." You say, "I'll bet five dollars I can." You want to make money faster than he wants you to lose it. You put up the five, and you pick up the shell, and there is no ball under it. So you lose your five dollars.

He says, "Your eyesight's bad." You say, "My eyesight is perfect." And you go at it again, and you lose your whole wad. You get dizzy for a moment and then look around for the tout who brought you there and he's gone; then you look around for the slicker who took your money, and he's gone. You look in your pockets and your money is gone.

Then you realize that you have been bunked. You've given away all of your money and got nothing for it. You won't acknowledge that it was your own fault, because you thought you could get something for nothing. You cannot.

There is nothing in life worth while that can be gotten for nothing. God made you so that in order to develop yourself properly you must give honest effort for everything worth while. So when you try to get something for nothing you get BUNK.

Now, the Mastodon financier has a game a million times bigger than that of the Pee Wee Slicker. He has a game that's a real lullapaloosa. And everywhere you go

You listen to them once, twice, a thousand times again and again and you always lose. You GIVE something for nothing—not GET something for nothing.

You don't know that God put you here to give your efforts to do His work; to do your duty here on earth, not try to get something for nothing.

But you try to play the swindler's game.

And so you say, "I've got a hundred dollars."

Then your friend, the tout, says, "Why don't you let the financier use it." Says he, "The financier will make that hundred dollars give you six dollars at the end of the year." You ask, "What for?"

"For nothing," says the tout. "You get that for nothing, the six dollars." So he says, "Come with me." And you go to the bunk with him. You step inside the door.

Now when that right foot of yours gets into that bunk you've got one foot in the grave. And before you come out again you've got both feet in the grave. Your lower extremities are reeking with bunk. What those financiers do to you when you have money or property is a crime for anybody to talk about.

So the tout takes you in and says, "Put your money in there." You ask a fellow inside of a cage, "Can I make six dollars a year if I let you have my hundred dollars?" He says, "Sure you can, it's the easiest thing in the world." So you give the fellow your money and you start to walk out, saying, "That is a good game."

Then the tout says, "Wait a minute. I'll tell you how to make nine thousand dollars." So he takes you over to another fellow and he says, "That man will sell you some stock, that will make you rich. He will sell the stock at a hundred dollars a share; and it will increase to a thousand dollars a share; and you can make nine hundred dollars a share by investing in it." Then he tells you how everybody that don't want to work makes money that way.

low and he says, "This gentleman wants to mortgage his home for a thousand dollars."

So that fellow loans you the thousand dollars and takes the mortgage on your home. "Well," you say, "this is the best game I ever heard of." "Why," you say, "I didn't have any money, and this fellow's lending me a thousand dollars so I can go over to that fellow, buy a thousand dollars' worth of stock, and make nine thousand dollars on it."

Then you begin to feel smart. And when you feel smart while you are dealing with financiers, you tickle them almost to death.

So you borrow the thousand dollars and buy the stock. It is worth about two dollars a share, but you pay a hundred dollars a share for it. Then you go home and tell wifey what a smart fellow you are, how you put a hundred dollars in the bunk, for which you will get six dollars for nothing, and bought some stock for a hundred dollars a share, which will earn nine hundred dollars a share for you.

Wifey thinks you're a pretty smart fellow, but asks where did you get the money to buy the stock. Then you tell her that you just let them take the home for a little while, for the loan of a thousand dollars until you make a lot of money on the stock. "I can be a rich man so quick you won't know what struck me," says you.

Well, wifey, is a little bit dubious, but she don't want to argue with the old man; she says, "I'll believe it when you show me the nine hundred dollars profit on each share that you bought."

So at the end of the year, you go into the old financier's spider web, and you say, "I left a hundred dollars here. You promised me six dollars in interest. Do I get it?"

"Sure, you do." Then he gives you the six dollars and you swell up to think what a smart fellow you are.

"Six dollars!" you shout. "This is the most wonderful thing I ever heard of; this is the great-

stock with says, "Come here, I owe me sixty dollars interest on the mortgage."

You gasp, "Sixty dollars! Ten times more interest than you gave me?"

"Yes, we loaned you a thousand dollars to buy the stock didn't we? Well, six per cent on a thousand dollars is sixty dollars, isn't it?"

Then he says, "You see, we have been good to you. We have let you earn six dollars on a hundred dollars, and now you can give us that six dollars back and then you only have to pay us fifty-four dollars more for the interest on the mortgage."

So you scratch your head and say, "Well, that isn't so bad. If I hadn't got that six dollars for nothing I would have had to pay the whole sixty dollars." And so you think you are smart again. You say, "Well, my gracious, that's a deep game." "Anyway," you say, "I'm going to make nine hundred dollars on every share of that stock I bought."

So you go over to find out about the stock that you bought for a hundred dollars a share; and you ask the fellow about the nine hundred dollars a share that you were going to make on the stock.

"Well, yes, you may make it," says he, "if you wait long enough."

"Well, you ask, how much have I made already?"

"Oh," says he, "you haven't made anything yet. In fact you lost something. Instead of your stock being worth a hundred dollars a share which you paid for it, it has dropped to ten dollars a share. But you've only lost ninety dollars a share on the stock and if you wait long enough, why you may make some money later. I advise you to go home, put the stock away, don't say anything to anybody about it and wait awhile."

But the stock that the financier sold you is almost worthless and the longer you wait the more worthless it becomes.

Then the Financier says, "The mortgage is due. Pay."

And you have no money to pay.

So the financier says, "We are sorry but we'll have to take your home."

Then you go back to Mama with tears in your eyes and say, "Mama, they've stolen the home from us"

Yes, they've stolen the home from Mama and you and all your little children; just because you listened to their Bunk. You thought you were going to get something for nothing.

You don't get something for nothing in this world. You have to pay for everything you get in this life. You have to pay for it one way or another. You have to pay dearly for the experience of trying to get something for nothing.

Now you may think that you are getting six dollars for nothing by charging somebody else tribute for the loan of a hundred dollars but you are not because by the same swindling game the old mastodon swindler cheats you out of everything that you can earn.

To collect six dollars tribute from somebody else made you an accomplice of the big financier who takes everybody's property by the Interest Collection Swindle. You have become a swindler in a game in which they swindle you out of everything you swindle others out of.

Now when you aid and abet a swindling game your face looks like that of a swindler. You can't change your face. It is a map of your thoughts and acts. It talks without words.

God has put into your face microscopic muscles that are connected with your mind, and whenever you think, the muscles write the thoughts on your face. So if you are a swindler, you will always look like a swindler, you can't get away from it. Your children will also look like swindlers because they will inherit all of your weaknesses for cheating—for trying to get something for nothing.

A couple of degraded imps killed a child just for the fun of it. They were put into the penitentiary but their parents were to blame. They had taken the homes

the radio permit anyone to broadcast speeches stating that the Interest Collecting Swindle must be abolished? Of course not.

Who controls the newspapers and magazines? The financiers.

The financiers have loaned large sums of money to most newspaper and magazine publishers and have them by the throat because they cannot pay it back. Therefore the publishers are throttled and manacled and cannot publicly say Abolish Interest, much as they might like to do so.

Who controls the motion pictures? The financiers.

Will they use their pictures to educate the people in their swindling methods? Of course not.

So it can readily be seen that whatever education you have received from the day you were born until now was given to you through the controlled instruments of the financiers who rob you of everything you earn.

The financiers have educated the people so thoroughly that they applaud swindlers for cheating them out of their banks, newspapers, radio, factories, mines, railroads, buildings, real estate, stores and homes.

Now what do the financiers teach you as an education? ECONOMICS? Not if I know anything about it.

The definition of Economics as I understand God's Natural Laws is THE UTILIZATION OF EVERYTHING WITHOUT THE LOSS OF ANYTHING. In a word—usefulness.

Is that what they teach you in the financiers' schools and colleges? Of course not. They teach you wastefulness, not usefulness. They teach you UNECONOMICS not ECONOMICS.

God's economics teach us that we should utilize everything He has given us to develop Humanity to the highest point of efficiency. But the financiers teach people to waste everything that will not bring them a price and instead of utilizing every human being to produce something for the benefit of everybody they throw them out of employment and allow their

made to stand whether the financiers like them or not.

Law is the Rule of procedure—"According to God's Rule" (to quote Lawsonomy) "there is but one way to proceed and that is the right way. His Laws are permanent, irrevocable, immutable, eternal, perfect, supreme. They always were, are now and always will be the same."

Most of man's troubles arise from trying to break God's set Laws and introduce his own foolish notions instead. It cannot be done and man harms himself by attempting to do it.

Have you been educated in History?

One should not take History seriously because upon careful examination one will discover that at least seventy five per cent of it is bunk. Histories are made for financiers who can afford to pay for the nice things said about them or their touts and the essence of truth is the smallest part therein. The records of dates and places are usually correct but almost everything else is misrepresented.

I may write a History of Histories when I can find time and show what a large part the financiers' bunk play in them.

Have you been educated in Finance? High Finance?

If so you have reached the obscurity of a bottomless pit without walls or ceiling.

Finance is the zig-zag-and-swirl of Bunk. It is a double cross running anticlockwise into an abstract vacancy. It operates as a suction clutch without an exhaust valve.

Finance is something that isn't, wasn't nor can't be. It is a bubble without a wrapper. It is a tickle-me-dumb for a donkey without a contact. It is a seven-century itch without a place to scratch.

It's a Scourge.

Finance is a demoralizing influence which makes wealth producers give up their earnings to a species of four-flushers and then cheer them for taking it.

It is a self-inflicted hypnosis

that Gold is the base of value, there is no way that you can get it out again and we can do as we like with you thereafter. It makes you feel like an inmate of an opium joint.

"We can then make you worship Gold instead of God and commit the most atrocious crimes in its name. We can turn father against son, mother against daughter, wife against husband. We can turn one into a frenzied maniac who will commit murder or we can turn one into a harmless crank with a delirium for air castles. We can make one lick our boots in the name of Gold.

"Now as the entire world's supply of Gold has a theoretical value of about Twenty Billions of Dollars and as it takes One Trillion Dollars in money to carry on the world's trade, we can, by controlling the supply of Gold and issuing paper money, paper notes, paper bonds, paper preferred stocks, paper mortgages and paper slips for credits, charge everybody interest thereon for the difference between Twenty Billions in Gold and One Trillion in Trade and thereby absorb all wealth that everybody creates.

"But of course donkeys cannot understand such intricate methods.

"So, people, we are willing to take you in on this game of heads I win and tails you lose, on condition that you have some money or property to put into it.

"It's a great game even if you do lose," says the slippery slicker.

Then after draining everybody of their possessions he sets them to fighting among themselves over politics, religion, industrial and race questions to keep them from bothering him about their losses.

Now, America is only one Jack-pot that the International Financiers want to get control of but it is a rich one and they are willing to lie, cheat, steal and murder to get it.

By the same methods that the lightweight financier robs widows and orphans and feble old folks

cause martial law will be declared and everybody will be shot who raises a voice against the financial dictator.

This country still being free under the American form of government, I can coach the people in the correct method of procedure to stop the financier's dictator before he gets here—before the financier gets you into two opposing forces of maddened idiots who will be beyond all power of reason and who will cut and slash and shoot each other without knowing what it is all about.

When you have once been wedged in between two conflicting alien financial groups, then you will be between the Devil and the deep sea, from which there is no escape except death or slavery.

Now people, you have been educated so long with the bunk of the financiers who skin you of everything you earn that it is hard for you to realize that your great heroes are but touts who lead you into the blind alleyways of distress and the quicksands of pauperism, and it is equally hard for you to grasp the helping hand that I have stretched out to save you.

In order to save yourselves from the scourge that confronts you, you must stop still in your tracks and look where you are going. You must study the map of the roadways in front of you and take the one that leads to a safe level and not the one that leads into a quagmire.

No one knows the ways of these tricksters better than I do and I am anxious to show the American people how to stop them from stealing America, putting in their dictator and enslaving the American people. If the people will only listen to what I have to say and act sensibly before it is too late, they can save themselves and manage their own affairs as the American Constitution stipulates they should do.

You must study the Direct Credits literature which shows the right way to proceed. It shows you God's way—not the financier's

A couple of degraded imps killed a child just for the fun of it. They were put into the penitentiary but their parents were to blame. They had taken the homes of the poor, of the old, and the sick through the Interest Collecting Swindle. And so, no matter what wealth they gave their children, they had inherited crooked minds.

The parents were paid back in agony for all of the homes that they had taken from feeble old people; from widows and orphans. They were paid back a million times in anguish what they had acquired in property.

You must learn that you are paid back for everything you do in this life. You can't get away from it. Your face proves it. All you have to do is to look in the mirror, and you can see yourself as you are. If you have stolen the homes from feeble old folks and the inheritances from widows and orphans or if you uphold a system that does those things and you look in the glass at midnight by the light of the moon then you will surely see a face that looks like the Devil.

Are you Educated? So is the Organ Grinder's Monkey.

The Organ Grinder educates his monkey to tip his hat to those who donate money to him.

Isn't that exactly what the Dean of a College does? Educates students to tip their hats to those who donate money to the College.

Who are the ones who donate the largest sums to the Colleges? Aren't they the Financiers?

Why do Financiers donate such large sums of money to Institutions of Learning? Isn't it because they want to control them and have the students taught just what they want them to know?

How do the financiers get these tremendous sums of money that they donate to Colleges? They get it by charging interest on loans of money and credit.

Then is it logical to suppose that they will permit Deans or Professors to teach students that Interest should be abolished? Of course not.

Who owns the radio? The financiers.

Would the financiers who own

bring them a price and instead of utilizing every human being to produce something for the benefit of everybody they throw them out of employment and allow their minds and bodies to rot for the want of useful effort.

Civilization wastes more than fifty per cent of its manpower. So man does not work according to God's Natural Laws and utilize everything without the loss of anything.

Do the financiers teach* you physics? Not if I know anything about Natural Laws.

They teach you a lot of bunk that doesn't exist. They make students gulp down idiotic theories that ruin their reasoning functions. They teach them that which ain't not that which is. As there ain't no ain't they just create a hyperbolic vacuum in the students upper story so when they leave college they have less sense than when they arrive. The financiers then put square hats on them and call them blockheads.

Posterity will consider the theoretical nonsense taught as Physics in Colleges today as a sort of a second spasm of witchery.

They cannot teach basic physics without teaching basic Economics and that would upset the financiers plans to skin the people to a purple hue.

Have you been educated in Law? Man-made Law? If so you would consider it as a downright insult for anybody to accuse you of telling the truth. Wouldn't you?

Perhaps ninety per cent of the talk heard in Law Courts are lies and the largest percentage of them are uttered by Lawyers who have graduated from Law Colleges.

So thoroughly have these man-made Law-makers been trained to lie that their oracular organs could not pronounce the truth any more even if they wanted to.

Just recently a College-made Lawyer accused the Court of mistreating him because he allowed his Client to plead guilty of murder when he, the Lawyer, could produce evidence that would prove him innocent.

The financiers College-made Laws are just the opposite from God's Natural Laws which are

ing to lie. cheat and steal and murder to get it.

By the same methods that the lightweight financier robs widows and orphans and feeble old folks of their homes and furniture and the middle weight financier takes them away from the lightweight financier, and the heavyweight financier takes them away from the middleweight financier so the International financier will eventually take everything away from the American financiers and this rich country will pass into the hands of alien financiers, with a Central Bank in Europe as its Clearance House.

These alien financiers will of course contest with each other for the control of America just as they have contested with each other for the control of European countries in which they established their dictators.

It will be worked as it has been done in Spain.

One set of alien financiers will espouse a fanatical doctrine and another set of alien financiers will espouse an opposite fanatical doctrine and through their different avenues of publicity they will work the people into a frenzy of murderous hatred against each other.

A civil war will be started and the American wealth producers will fight each other like savage beasts until they almost entirely decimate each other. Then whichever side wins, an alien financier will put his own blood-thirsty dictator to rule the American people under the direction of the financial master, as is already done in other European countries today.

It will make no difference which side loses, the financier will win. It will make no difference which side wins, the people will lose.

The most effective ammunition the financier uses to whip the people into submission is the radio, the colleges, the pictures, the newspapers and the magazines. They whip you mentally first and physically afterward.

Remember, people, once the financier puts in his Dictator I am helpless to aid you in any way be-

ing to lie. cheat and steal and murder to get it.

It is a self-inflicted hypnosis that makes them happy over the success of the rogues who swindle them out of their property.

It is a satisfying delusion that the fellow who ensnares them should be praised for placing garbage cans at convenient street corners where they can find a bone to gnaw upon

It is a hallucination that a lump of dead metal is of more value in the universe than God's living creatures.

It is the suction power that forces man to give away his soul for the promise of a handful of gold.

It is the dope that robs man of his reason and makes him cheat, lie, steal, beg, murder, kidnap blackmail and commit suicide.

It is a shadow that gets man to cast his own children into the jaws of the Devil while trying to grab it for himself.

Finance is a three-shell game in which the Mastodon Slicker stands behind a table and so shifts the shells and manipulates his hooks that the people become obfuscated and don't know whether they reside in a palace or in a gas house

Sooner or later they discover however, that it is a gas house

Figuratively, the big bubbly slicker shows the people a piece of sponge. "This suck-em-up," says he, "represents a piece of gold which in turn represents everything you own or can earn during the rest of your lives. As Gold is the essence of value, it is too precious for the people to touch or even see, so we keep it in our vaults and let them dream about it.

"The sponge is the medium of exchange, whereby we transfer your property and earnings to the financiers who own the Gold.

"The shells are labeled money, credit, interest.

"The inspiration of the game is now you see it and now you don't.

"If you can tell which shell the sponge is under you get another chance."

Says the big skin, "once we get the idea into your thick heads

You must study the Direct Credits literature which shows the right way to proceed. It shows you God's way—not the financier's way.

When you try to play the financier's game of bunk, you prove to be just a foolish little fish who is to be eaten up by a bigger fish that will finally be devoured by a great big shark.

To save yourself from being made a meal of by sharks you must understand the plan of safeguarding the people's rights as shown in "Direct Credits for Everybody" and then you must stand together for the entire plan. You must not believe what the touts of the financiers tell you, as their work is to lead you into the jaws of the sharks by promising you anything and everything that will tickle your vanity.

After living upon this earth for many years and looking upon life as it is and not as it is pretended to be; and after associating with financiers—pee wee, second story and mastodon—for more than a quarter of a century, obtaining first hand practical experience in their corrupt methods, I am ready to attest as the truth concerning the fact that FINANCE as practiced today on this earth is the real genuine BUNK.

I can truthfully say that there is not the least adulteration about it—it is 100 per cent pure Bunk.

And, as long as you aid and abet this international game of Bunk and practice its swindling methods; as long as you uphold this infernal system that robs babies of their milk and widows and orphans and feeble old folks of their homes and furniture, then there is absolutely no hope for your future existence either in this world or in the next one

If you will not help to stamp out this evil then God considers that you are a part of it.

If you stand for this financial game of bunk with its Interest Collection Swindle then you are a GOLD WORSHIPPER and you can't make God believe otherwise, no matter what you pretend to be or what you say about it.