

BENEFACTOR

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

Vol. 2—No. 2

27

Justice for Everybody Harms Nobody

Three Cents

ANSWERS TO QUESTIONS ON THE 14 POINTS

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UNLESS YOU KNOW THESE THINGS YOU ARE NOT EDUCATED

QUESTION 1:

WHY MUST GOLD BE ABOLISHED AS MONEY AND EVERYBODY BE PROHIBITED FROM USING IT TO PAY FOR ANYTHING?

ANSWER:

Because, there is not enough Gold in the world to be used as a trade convenience and therefore swindlers get control of it and use it as a skin game by charging tribute to everybody for the supposed use of it. But although the people are forced to pay for the supposed use of this yellow metal it is not seen or touched by everybody but is hidden away in the vaults of financiers and made to represent a standard of value for money, and a basis from which they measure surreptitious credit for which they charge the people interest upon interest until the largest part of their earnings and properties have been withdrawn from them. This stacking up bags of gold coins and gold bars in vaults to represent the valuation of the nation's purchasing power is not only a stupendous fraud but has proved to be the most demoralizing and death dealing instrument ever devised to enslave, humiliate, torture, disgrace and ruin individuals and nations. For further explanation concerning Gold, one should turn to page 33 of the book "DIRECT CREDITS FOR EVERYBODY," which shows the Uselessness and Deception of Gold.

QUESTION 2:

WHY MUST PAPER MONEY BE MADE THE STANDARD OF EXCHANGE AND BE ISSUED IN SUFFICIENT QUANTITIES FOR ALL PURPOSES?

ANSWER:

Money will have no value whatsoever under Direct Credits Laws but will merely act as a measure of value for land, products and labor. The money will be stable and not fluctuate at all. It will be issued by the government and loaned to the people as a trade convenience and will be recalled by the government whenever it is expedient to do so. In case of recall, of course, the government will issue new money and loan the new money to the people in the place of the old money. This will be done for the purpose of stopping money hoarding, for, within a short per-

iod after its recall, the old money will become void and useless and have no purchasing power whatsoever. Therefore, paper money will be the most convenient money to use, as it can be printed in sufficient quantities for all trade purposes, and the cost of printing will be small in comparison to coining metal money. Furthermore, if large quantities of money should be coined for use it would be impossible to recall metal money and re-issue new metal money at the same time. There is no good reason why metal should be used for money anyway. It is cumbersome, antiquated and not in keeping with modern methods or economy.

QUESTION 3:

WHY SHOULD INTEREST AND ALL OTHER FORMS OF PAYMENT FOR THE USE OF MONEY BE ABOLISHED AND PROHIBITED?

ANSWER:

Interest is a fraudulent tribute forced upon people without money by those who have it. And as those who control the money, find that they can collect larger tribute with less money in use, they see to it that much less money is put into circulation than needed for trade purposes. Therefore, with a shortage of money they are enabled to establish a credit system whereby they can loan credit and charge interest for it. Then as industry grows they force the people to pay tribute upon credit many times as much as the tribute they force the people to pay as interest for the use of the actual money. In that way the people are forced to pay interest on Billions of so-called credit dollars which never existed.

So the interest collection swindle has multiplied through the Credit System until the people of the United States pay approximately Twenty Billion Dollars annually, which is sufficient to absorb the most of their earning capacity.

Therefore, unless interest for the use of money and credit is abolished and prohibited, nothing will help the people out of the deplorable mess they have allowed themselves to be dragged into by the biggest swindlers this world has ever known.

QUESTION 4:

WHY SHOULD CONTROL AND SUPERVISION OF MONEY

BE BY THE GOVERNMENT, WHO WILL OPERATE ALL BANKS AND OTHER FINANCIAL INSTITUTIONS, AND WHY MUST PRIVATE BANKING BE PROHIBITED?

ANSWER:

Article 1, Section 8, Paragraph 5 of the Constitution of the United States specifically decrees that "Congress shall have the power to coin money and regulate the value thereof." For the safety and the convenience of the distribution and utilization of money by the people, the government must also handle the money and operate the banks and other institutions who loan money to the people. Under Direct Credits that will be a government function as originally intended by the Constitution of the United States of America.

QUESTION 5:

WHY MUST ALL FINANCIAL LOANS BE MADE BY THE GOVERNMENT AND WHY MUST PRIVATE LOANS IN BUSINESS TRANSACTIONS BE PROHIBITED?

ANSWER:

Private banking will be prohibited as a safeguard against crooked methods by those who have money and would try to profit through loans and slippery methods to weaklings who would try to evade the law.

QUESTION 6:

WHY MUST ALL CREDITS BE ISSUED BY THE GOVERNMENT DIRECT TO EVERYBODY?

ANSWER:

A middleman handling credits would naturally charge a toll that would eventually work up to huge proportions. This middleman's toll is thus eliminated by the Government, who will loan money direct to the people and thereby give to the people a full percentage of their actual earnings.

QUESTION 7:

WHY SHOULD EVERYBODY BE ENTITLED TO BASIC EQUAL CREDITS GIVEN BY THE GOVERNMENT?

ANSWER:

Basic equality means equality of opportunity and not equal size

of loans. Everybody, therefore, will be entitled to basic equality when it comes to opportunities, so that one person will be considered just as good as another person when credits are issued by the Government. However, credits will naturally have to be based on security in order to be sound, and while everyone will have basic equal credits they must have security to cover those credits.

QUESTION 8:

WHY MUST EVERYBODY PERFORM ACTUAL SERVICE IN RETURN FOR CREDITS?

ANSWER:

Because, actual service will insure something of actual value being put behind credits. As service is that which puts value into wealth, therefore, something tangible coming from service must be produced for credits. Limited loans may be given for the promise of services to be rendered.

QUESTION 9:

WHY MUST LIMITED CREDITS BE ISSUED TO EVERYBODY WITHOUT SECURITY?

ANSWER:

Everybody will be entitled to a limited loan without security. But the conditions of credit without security will be that the borrower must give evidence of intention to use that credit for constructive purposes, such as starting a small business, buying a new home, or improving something of value that would add to the wealth of the Nation. Money will not be loaned to anybody to squander recklessly. From time to time it will be decided as to what that limited amount will be. But to begin with, a thousand dollars might be considered the limit of a loan without security. It must be understood that there will be laws made from time to time to regulate such details. Now, while the borrower will not have to put up security for a limited loan, still one will have to pay the loan back before another loan will be granted. These limited loans without security more than anything else will prove the borrower's integrity and will go a long ways toward building up character in everybody.

QUESTION 10:

WHY MUST CREDITS BE IS-

SUED FOR THE UPKEEP AND EDUCATION OF CHILDREN UP TO 21 YEARS OF AGE, TO BE VOLUNTARILY REPAID BY THEM, IF POSSIBLE, AT SOME FUTURE AND CONVENIENT TIME?

ANSWER:

Credits will be issued for the upkeep and education of all children, whether they are children of the rich or of people in moderate circumstances. (There will be no poor people under the Direct Credits system.) To wipe out the class consciousness of the past whereby the child of the rich was pampered and spoiled, no one will be allowed to contribute in any way to the upkeep and education of children beyond that which the credit check of the government will pay for. By teaching children that they are expected to pay their own way through life and that it would be a disgrace to live without doing something useful in return for what they receive will stimulate both children and adults to deeds of unselfishness instead of breeding drones and parasites and slickers and slackers and cheats and thieves of human beings.

QUESTION 11:

WHY MUST CREDITS BE ISSUED TO EVERYBODY PAST 65 YEARS OF AGE FOR LIVING EXPENSES, IF WANTED, AND WHY SHOULD THE SIZE OF THESE CREDITS BE PROPORTIONATE TO THE VALUE OF THE SERVICES RENDERED BY THE BENEFICIARY PRIOR TO THAT AGE?

ANSWER:

Justice for Everybody means that everybody shall receive Justice. Therefore, every individual who helps to create the wealth of the nation from between the ages 21 and 65 has done enough work to pay for living expenses during the remainder of his life. So the credits allowed the individual after 65 years of age will be considered as having been earned and not as charity, nor any other form of contribution. It would not be Justice, however, to issue equal credits to everybody past the age of 65 because one person may have been more industrious during those working years and have contributed more to the world than others who were less industrious. Therefore, the size of the credits thus issued to the

individuals after the age of 65 years, for living expenses, will be proportionate to the value of the services rendered by the beneficiary, prior to that age. The measurement of the value of such services rendered by the beneficiary will be according to the average performance of the work during the entire period of activity. It must be understood, however, that this point does not in any way penalize one from accumulating all the wealth they possibly can, honorably. However, upon retirement they will also receive this allowance from the government in addition to the income from the wealth they have accumulated, if they care to accept it. One may continue to render service as long as one cares to after 65 years of age, as retirement from service is not compulsory. Governmental credits will belong to everyone after 65 years of age, whether earning other compensation or not.

QUESTION 12:

WHY MUST CHARITY BE ABOLISHED AND JUSTICE TAKE ITS PLACE; AND WHY MUST CREDITS BE ISSUED TO THE SICK AND THE LAME; AND WHY MUST DOCTORS, NURSES, DENTISTS, AND PRACTITIONERS BE PAID BY THE GOVERNMENT, BOTH IN MONEY AND HONORS; AND WHY MUST THEY TREAT ALL PATIENTS WITH EQUAL CONSIDERATION?

ANSWER:

The great purpose of Direct Credits is to give justice to everybody. When everybody receives justice, there will be no need for charity, such as practiced these days of throwing a bone to a person after robbing him of the fruits of his labor.

There has been nothing more degrading in this so-called civilization than the mistreatment of the sick and the lame. Above all things, that, together with starving innocent babies while throwing their milk into sewers, will go down in history as the most demon-like practice of all time. Under Direct Credits the sick and the lame must be kindly treated and all given equal treatment, no matter what amount of wealth they may possess. Class treatment of the sick and the lame will be forever abolished and this can only be accomplished by and through the elimination of private fees. Doctors, nurses, dentists and practitioners will receive their pay for their services direct from the Government. Of course, all doctors, nurses, dentists and practitioners will not receive equal remuneration. Their compensation in money and honors will be regulated in accordance with the quantity and quality of services rendered in behalf of the Nation and humanity. The supervision of doctors, nurses, dentists and practitioners will be by and through a board of knowledge having had practical experience along those lines.

QUESTION 13:

WHY MUST FINANCIAL CONTROVERSIES BE SETTLED BY COURTS APPOINTED BY THE GOVERNMENT, WHO MUST FURNISH LAWYERS FOR BOTH SIDES OF THE CASE; AND WHY WILL THESE LAWYERS BE PAID BY THE GOVERNMENT AND BE PROHIBITED FROM TAKING PRIVATE FEES OF ANY NATURE WHATSOEVER; AND WHY WILL LAWYERS WHO MISREPRESENT ANYTHING IN CONNECTION WITH THE CASE THEY ARE HANDLING BE DISBARRED, DISGRACED OR IMPRISONED?

ANSWER:

Financial and all other controversies will have to be settled by the courts appointed by the government who must furnish lawyers for both sides of the case, because private fees have always been the incentive for crooked methods in law. Justice can never be obtained in the courts, nor honesty be prac-

ticed by lawyers unless private fees are abolished and neither plaintiff nor defendant charged for court service.

The object of the legal profession should be to get at the truth and that cannot be done while opposing lawyers are fighting for the largest compensation that comes from gaining the decisions of the courts. And by and through that selfishness created in fighting for decisions and fees, lawyers practice all sorts of trickery and misrepresentation to win, seldom considering the truth at all, the object being the fees for freeing their clients, whether they are innocent or guilty.

Now, under Direct Credits, the main object of settling a case in court will be to present the Truth, and that can only be done when the lawyers on both sides want to prove the Truth instead of trying to prove falsehoods. So, the Government will pay all lawyers in proportion to their ability to bring out the truth instead of clients paying lawyers to prove lies.

Direct Credits will create a new standing for Law in which TRUTH will be the only thing striven for. This will make the practice of law one of the greatest professions in the world instead of one of the most discredited professions on earth. All honest lawyers will stand for the principles of Direct Credits for Everybody. Dishonest lawyers are an abomination to humanity.

QUESTION 14:

WHY MUST EVERYBODY FURNISH SWORN STATEMENTS PERIODICALLY, SHOWING THE AMOUNT AND CHARACTER OF THE WEALTH POSSESSED AND THE MANNER IN WHICH IT WAS OBTAINED?

ANSWER:

Under Direct Credits not only will the sworn statements show the amount and character of wealth possessed by everybody, but also the amount of money held by everybody from the time the last sworn statement was made.

The periods between which sworn statements will be made will be arranged, from time to time, by the courts, but in no instance will they run over a period of six months. By showing the amount and character of the wealth possessed, together with the money held, during that period, the Government will be able to know whether or not it was gained honestly or fraudulently, and especially so, as the questionnaire will make it obligatory for the individual to swear as to the manner in which both wealth and money were obtained. Everybody will also have to show how they expended their wealth or money during that period. This requirement will also be a check upon the hoarding of money.

These sworn statements will show whether the industrialist unjustly exploits his workers or not, for when the industrialist applies for a credit loan he must sign a questionnaire showing the amount of money to be borrowed for operating purposes, what it is to be used for, and the price at which the finished product will be sold. This sworn statement will also put a check on the illegal transference of wealth or money to friends or relatives.

The penalty for willfully breaking any of these laws will be the loss of all wealth by the law breaker. There will be teeth in all Direct Credits Laws.

Officers, Teachers and Readers of Direct Credits for Everybody must bear in mind that under no circumstances can anybody borrow money from the Government without having to pay it back again at some time or other, dollar for dollar.

It will make no difference what the money is borrowed for. It must be paid back or the borrower will be held in contempt and allowed no further loans until the old debt has been paid.

SALUTE THE FLAG

By ALMA REED, M.G.D.C.S.

The musical score for "Salute the Flag" is presented in a standard format with a vocal line and a piano accompaniment line. The key signature is one sharp (F#) and the time signature is 4/4. The lyrics are written below the vocal line, with some words hyphenated across lines. The score includes a variety of musical notations such as notes, rests, and dynamic markings. The overall structure of the piece is a single melodic line with piano accompaniment, typical of a song from the early 20th century.