

BENEFACTOR

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

VOL. 1 — NO. 16

27

Justice for Everybody Harms Nobody

Three Cents

FINANCIALISM VERSUS CAPITALISM

BY ALFRED LAWSON

UNLESS YOU KNOW THESE THINGS YOU ARE NOT EDUCATED

All of this grandiloquent slop written by so-called economists and published in plutocratic newspapers concerning the cause of depressions which has now been in force since 1929 is instigated by the financial skins who are robbing the American wealth producers out of four-fifths of their earnings through the interest collection swindle.

So unless the wealth producers study Direct Credits and learn the fundamental principles of economics and stop these rogues from going any further with their butchering slaughter, the American people will soon be manacled for good and plasters put over their mouths so that perpetual slaves can be made of them.

These Alien Swindlers who now have full control of the American people's money system; of all avenues of publicity and learning and of all influential organizations in the United States, except the Direct Credits Society, would put in their dictator right now and throw overboard the American form of government and rule this country with sword, gun and gas if it were not for the fact that they cannot agree among themselves as to which gang shall rule.

The same scheme that they work against the wealth producers by getting them to fight among themselves is now working against themselves. They are fighting each other to see who will control the loot stolen from the American people.

These financial skins know each other and they would rather trust the devil than to trust one another.

That is the only reason why the American people are not a slave nation right now as they have already swallowed the financiers' bait, hook, line and sinker.

What do the financiers tell you in their controlled newspapers, magazines and over their controlled radio is the cause of these "Depressions"?

They blame it on to the laboring people; they blame it on to the industrialists; they blame it on to business; they blame it on to far-

mers; they blame it on to police; they blame it on to politicians; they blame it on to anybody and everybody but the financiers who cause the depressions and who continue them by withholding the people's money in their vaults, which is needed as a trade convenience, with the object of starving them into submission as slaves.

These big swindlers have robbed the American wealth producers of three-quarters of their wealth. They now have it in their possession. But they force their poor dupes whom they have organized to fight against each other like bull dogs in a pit, to believe they themselves are to blame for the depressions that keep millions of wealth producers from doing their work and earning an honest living.

These rogues have control of all influential organizations — Industrial, Agricultural, Political, Educational, Labor — and through their touts, whom they install as leaders, they make them fight each other. Yes (please don't laugh as it is pitiful), they make the members of these organizations actually pay fees and dues for the privilege of fighting and ruining each other.

Every time the wealth producers get to the starvation point in this so-called depression, they throw them a bone to gnaw upon by lending them money to pay for keeping the sewers clean, with the understanding that the U. S. A. will be mortgaged for it and pay it back some day WITH INTEREST.

The poor dupes spend the money lent them and are then worse off than before because they not only did the work for the money they borrowed but must eventually pay it back with INTEREST.

So little by little the swindlers are foreclosing on every manufacturing plant, store, farm, building and home in America.

Now, if the people would practice God's natural economics instead of the financiers' artificial economics, these devils would not be able to enslave them.

But the financial swindlers have built up an unnatural system through which individuals are taught to skin one another instead of aiding each other to utilize everything without the loss of anything for the benefit of everybody. So they waste almost everything through their infernal skinning process.

Nature is able and willing to produce and does produce for man's consumption an overabundance of food.

Does man utilize that overabundance of food to feed every man, woman and child?

No, he permits a few big cheats to get control of the food supply, destroy part of it and sell what is left for high prices, which makes it impossible for many people to purchase food and thereby forces part of the people to go hungry and he calls that Economics.

According to that kind of tomfoolery, he forces half-wits to believe that if food is plentiful and can be bought at low prices so that everybody can have enough to eat that times are bad and that the only way to make them good is to destroy part of it and raise the prices so everybody cannot have enough to eat.

In other words, if there is too much food to eat, then the people should go hungry.

According to such nonsense taught by our present economic lunatics, if there were any way that water or air could be destroyed so as to raise the prices for it the people could then be made to live like fish out of water.

After this wretched Gold Worshiping Civilization has passed and mankind has reached a higher stage of intelligence, it will be hard for advanced thinkers to realize that such foolishness was ever tolerated by human beings in the name of Economics.

In my copyrighted book, "KNOW BUSINESS", which every man, woman and child should read, I said: "Before I had given a lot of study to the subject, after my book, 'BORN AGAIN', was published in 1904 and I had

finally made known the results of my analysis publicly, the world at large apparently did not know there was any difference between CAPITAL and FINANCE.

"The financier took good care that the world should not learn that there was a difference, because it enabled him to masquerade under the name of Capitalist, squeeze the life out of Capital, and finally force Capitalism to stand for all of the odium that rightfully belonged to Financialism.

"But unless the world suddenly wakes up and learns that there is a difference between Capital and Finance it will find out when too late, and to its sorrow, that Capitalism has been made the goal, and that it was literally torn asunder and made extinct through the undermining and double crossing of financiers."

As I wrote in DIRECT CREDITS FOR EVERYBODY: "There is just as much difference between Capital and Finance as there is between milk and a sponge. Finance is a vacuum that absorbs wealth through a fraudulent medium of exchange. It takes everything and gives nothing."

Unless the business man learns these things and takes steps to eliminate them it is only a question of time when the financier will swallow up his business and leave him stranded, no matter how extensive his business, or how shrewd he may be.

Capital is wealth and wealth is anything and everything made valuable by human effort.

Capital (wealth), therefore, is something tangible that was given value by the planning efforts of the Capitalist and the muscular efforts of the Laborer. On the other hand, Finance gives absolutely no value at all to wealth, but absorbs it through a crooked system of tribute enforced by the collection of interest on money and credit loans.

By being powerful enough to have laws made to suit himself, the financier is able to make the Interest Collection Swindle lawful.

Now, the base of business is trade.

The necessities of human existence are many and of varied descriptions and values. They are created by millions of different people.

These millions of people must trade what they have for things that they want.

So the business man becomes the medium of trade for the people.

To serve the people properly in their transactions the business man has to work hard and devote many weary hours daily to planning for their wants. Therefore, he must be paid for his work so that he, too, can enjoy the things that his mind desires.

There is no standard remuneration for a business man except what he earns. He cannot be paid for his work by the hour because there is no way of knowing the number of hours he works.

So the business man must work on a commission basis. By that method those who are the most industrious and have the most useful talents receive the largest commissions and those with less talents and not inclined to be industrious receive the smallest commissions.

Who would advocate that the least industrious should receive the largest compensation, and the most industrious should receive the smallest compensation?

Or, would it be fair to divide the pay earned by the most industrious with the least industrious for the purpose of equalizing their individual earnings?

Would that not put a premium on laziness, which, if carried to its logical conclusion, would cause everybody to want somebody else to do their work, and finally result in no planning being done at all?

Justice will answer that those who are willing to work the hardest and use the most care and thoughtfulness and produce the best plans for the benefit of the people should receive the largest compensation. They should be highly rewarded for the best service toward material development.

So there are two distinct ways to compensate workers for their

services, (1) payment by wages or salaries, and (2) payment with commissions.

Because of this difference in the method of compensation the people are divided into separate classes of employer and employee.

The planners, who take their chances upon making a success and earning enough commissions to meet their expenses, become employers, as a rule, and those who work under their direction and to whom they must guarantee stipulated wages or salaries, become employees.

Those with the least ability and industry in business competition will fail and those with the greatest ability and industry will succeed, thus demonstrating the survival of the fittest.

The survival of the fittest in business then become the custodians of the materials traded or the products manufactured.

Now, as wealth is anything and everything made valuable by human effort, business men become the supervisors of the production and distribution of wealth.

As wealth is capital, business men then are Capitalists and they are paid for their planning and supervising in commissions.

Commissions and profits are the same.

So, as the Capitalist takes an active part in the production and distribution of wealth and is justly entitled to a share of it, he receives his share in the form of a profit which is but another word for commission.

Therefore, he who takes a profit is a Capitalist.

My definition of Capitalism is: a human system whereby an employer class, plan and supervise the production and distribution of wealth for profit and who direct an employee class whom they guarantee a stipulated remuneration for their services in the form of wages.

According to the Direct Credits Plan, the Capitalist, or employer, or planner, whichever you choose to call him, will receive such commissions, or profits, whichever you choose to call it, in proportion to the ability he demonstrates in reducing the cost of the product for the benefit of the consumer, while at the same time paying the maximum wages or salaries to his employees.

Now, so-called economists have always made it appear that financialism is a part of Capitalism and that profit and interest are the same.

That is misrepresentation based upon either ignorance or trickery. Capitalism and Financialism are the opposite of each other.

Capitalism is constructive and Financialism is destructive.

A Capitalist takes a part in the production of wealth.

A financier takes no part in the production of wealth. He merely absorbs wealth through a crooked tribute system by charging interest on loans of money and credit that do not belong to him. He actually retards production of wealth by withholding the money belonging to everybody as a trade convenience in order to lessen production that he may raise the price of commodities, skin the people of the largest proportion of their earnings and finally control production and distribution of wealth and the lives of the people.

Finance is not Capital, it's a sponge that absorbs Capital.

It is a fungus that attaches itself to human beings and besides sucking their precious blood, spits back into the blood stream its deadly poison that degrades and paralyzes the body and mind.

Of course, a Capitalist can also be a financier. So can a Laboring Man be a Financier.

But because one is a Capitalist or a Laborer does not mean that he is a Financier.

One becomes a Financier when he charges a tribute for the use of money or credit.

When one accepts payment for the use of money or credit, he receives something for nothing that must come from the earnings of somebody else who actually produced wealth of intrinsic value.

The one who produced the wealth of intrinsic value was cheated out of part of his honest earnings.

The big skins are able to cheat the American people out of four-fifths of their earnings because they educate the people to become little skins by making them think that they can play the same skin-game successfully.

So, the people are taught in their schools and colleges, in their newspapers, magazines and books, over their radio and through all avenues of publicity and learning that it is right to cheat one another out of what they earn by the interest collecting swindle.

Each selfish creature thinks it is all right and that he is very smart if he can make someone else pay him six dollars a year for the loan of one hundred dollars. But he isn't as smart as he thinks he is, because the same system that permits him to cheat someone else also permits the big alien financiers to cheat him and all of his relatives, friends and countrymen out of four-fifths of everything they can earn honestly as well as taking away from him the six dollars per year that he collected from someone else dishonestly.

Yes, and then this same selfish individual who thought it smart to victimize someone else for six dollars a year by the interest collection swindle cries out deprecatingly when his home and belongings have all been taken from him by swindlers who follow the same fraudulent system that he himself upheld and took advantage of.

The worst feature of Capitalism is that it puts up with Financialism.

The worst part of a Capitalist is that he, too, sometimes tries to be a Financier. That same fault also belongs to the Laborer who receives six dollars a year in interest and upholds a rotten system that finally caves in and crushes the life out of him.

Capitalism can be made to work efficiently if it is separated from Financialism.

Capitalism will be wiped out entirely if it does not separate from Financialism.

INTEREST is the thief of Everybody. It robs the Government, it robs the manufacturer, it robs the inventor, it robs the merchant, it robs the professional, it robs the laboring people. It robs everybody but the financiers who control the money and thereby gain the power to stifle governments, industry, trade and employment.

Before the industrialist can manufacture a product he must borrow money from the financier and pay tribute for the use of it. He then adds that tribute to the cost of the product, plus his own profit, and sells it to the merchant. But before the merchant can buy the product he, too, must borrow money from the financier and pay a tribute for the use of it. The merchant then adds this tribute, plus his own profit, to the cost of the same product. Then when the consumer wants to buy the product he, too, must borrow money from the financier and pay tribute for the use of it in order to do so.

So the top financiers force the people to pay several tributes upon the same product—one for its manufacture, one for its distribution and one for its purchase.

Yes, the financiers even force the government to pay tribute upon the money that it makes itself and puts the people's stamp of approval upon in order to get them to accept it as a trade convenience.

It is hard for a sensible person to realize that a whole nation of human beings would submit to such a fraudulent and ludicrous system. But they do and people have actually laid down and starved to death by the billions during the past without making the least effort to change it.

In my other literature you can learn how the financiers bring on these depressions by withdrawing the money from circulation and hoarding it in their vaults so that

they can take over manufacturing plants, newspapers, office buildings, hotels, stores, farms and homes at the price of their loans, which is usually from one-fifth to one-tenth the property value.

For instance, they loan a manufacturer One Hundred Thousand Dollars on a Million Dollar plant and as they will not lend him any more money he is forced into receivership and the financiers take over his plant at the price of their loan. By that scheme they obtain Nine Hundred Thousand Dollars worth of property for nothing. They adopt the same tactics to get possession of publishing plants, railroads, office buildings, hotels, stores, farms and homes.

Now, as long as the people continue to go to the Touts of the financiers for advice, and, as long as they permit the financiers to put in their Touts as heads of their organizations, and, as long as they get all of their information and education from financiers controlled newspapers, magazines, books, radio, screen, schools and colleges, these deplorable conditions will not only continue, but by the very nature of the interest collecting swindle they must get worse.

The Commander-in-Chief of the Direct Credits Society has spent fifty years studying Natural Economics and in gaining practical experience in man-made unnatural economics and God knows that there never lived another man who understood both natural and artificial economics as he does.

He wants to die fighting for the rights of the American children who are being sold out by the grown-ups through the interest collecting swindle for a bone thrown to them by the financiers to gnaw upon in order to keep them quiet while their Touts hand-cuff and foot-cuff and put plasters over their little hands, feet and mouths.

He wants to die fighting for America, its flag and its people; for free speech, free assembly, free press, free radio, law and order and the use of money free from tribute as a trade convenience.

He is ready to show how every man or woman in America can be put to work who wants to work and how that Twenty Billion Dollars annual interest now being stolen from the American people will be paid to them in extra wages so that they can have a purchasing power equal to their productive power and be able to buy back their share of the wealth they produce and at the same time permit employers to enjoy such profits as they are justly entitled to.

The American people still have the authority to rule themselves, but they must act quick and not let the financiers take that authority away from them as they let them take their money system away from them.

So my advice to the people is: study the Direct Credits Plan at once so that you may know whether you want it or not. Millions of Americans have already studied and accepted the Lawson Plan by signing applications for membership in the Direct Credits Society. It costs nothing as there are no fees or dues charged by this organization.

There is only one way to stop the monsters that have turned America into a shamble of cheats, liars, thieves, murderers, beggars, kidnapers, dope fiends, lunatics and suicides and that is for all industrialists, agriculturists, merchants, politicians, professionals and laboring people to combine under the Direct Credits Banner and eliminate the financier who double crosses them all and forces them to fight and whip each other while he takes the wealth they produce without giving them anything in return but abuse and starvation.

All we ask is that the people look into this program and decide for themselves whether they want it or not.

Under Capitalism democracy can live, but under Financialism democracy must die.

You must ABOLISH INTEREST or nothing else counts.

EDITORIAL

THE POWER OF CONTINUITY

Copyrighted 1939

By ALFRED LAWSON

In my copyrighted book *MENTALITY*, (Vol. 2, *LAWSONOMY*) I called attention to the necessity of breeding a greater human race.

Well, the time for the birth of a new species has now arrived.

Mankind must not allow itself to sink any deeper into degradation than it is now or it will get beyond redemption altogether.

What can the human race show for its thousands of years of so-called civilization?

About all that it has to offer is a world filled with liars, cheats, thieves, kidnapers, blackmailers, murderers, dope-fiends, drunkards and idiots.

The present inhabitants of this globe will stoop to almost any depth of villainy to obtain the results of each other's efforts. They will even murder one another over the possession of a bit of metal called gold.

They pretend to worship God but they actually worship Gold.

A careful analysis of this subject plainly shows that there has been no improvement in man's moral conduct during his entire history of so-called savagery, barbarism and civilization. If anything, he is worse now than ever before.

So, to alleviate such a terrible state of affairs we must build an entirely new machine for man to operate, for that which he uses now is beastly and inefficient.

We must breed a new species here on earth.

We must pick and choose the best living creatures that we can find and educate them with the principles of Lawsonomy to inspire them to plant in their own seed by their own thoughts and acts the desire of their offspring to improve from generation to generation until their descendants eventually emerge as specimens with a breadth of consciousness and understanding of God's Natural Laws that will make of them mental and moral giants when compared to our present piggish pigmies.

So we must pick and choose the original forebears of this coming species from human beings who have not yet become completely contaminated with the disease of this Gold-worshipping civilization.

We must arouse the most intelligent humans of today to a sense of duty they owe God for the gift of life he bestowed upon them so that they will take an upward slant that will start from themselves and lead through their descendants to the greatest race of creatures ever bred on earth.

Man's whole history heretofore has been built upon fraud and misrepresentation. The roots of his civilization are now decayed by organized greed.

Selfishness has been bred in individuals by degraded schemers who live like parasites off of the labor of others.

The schemers have introduced an un-natural system which causes everybody to want to cheat each other. This system has been utilized to such an extent that it is now so firmly ingrained within the human race that everybody accepts it as the correct procedure.

So it is this infernal cheating system that must be eradicated before human beings can be developed to a higher state of intelligence.

We must teach the people that they are trying to run their lives upside-down, which is the cause of their troubles. We must teach them that they must give to others more than others give to them instead of trying to take from others more than they give to them.

Yes, everybody must give to the world as much as possible and take from the world as little as necessary. That will give super strength to mankind, from which each and all will receive mutual benefits.

The future success of the human race will depend upon its power of continuity. Therefore constancy of intelligence and unselfishness throughout the ages must prevail to insure man's progressive development toward a greater existence.