

BENEFACTOR

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

Vol. 1 — No. 18

27

Justice for Everybody Harms Nobody

Three Cents

HELP THE MERCHANTS

BY ALFRED LAWSON

UNLESS YOU KNOW THESE THINGS YOU ARE NOT EDUCATED

Wealth is anything and everything made valuable by human effort.

The two main channels through which wealth is acquired are PRODUCTION and DISTRIBUTION. There are three parts to PRODUCTION, namely. INVENTION, ORGANIZATION and LABOR.

There is one main part to DISTRIBUTION which comes under the general head of TRADE.

The INVENTOR, or DESIGNER, or PLANNER, whichever you may call him, develops the idea that produces wealth; the ORGANIZER combines the forces to execute the plans, and the LABORER materializes the plans that make the wealth.

So wealth is actually produced through the combined efforts of INVENTOR, ORGANIZER and LABORER. One is just as necessary and important as the other.

The Inventor can be classed as the Inventor, Designer or Planner.

The Organizer can be classed as Organizer, Industrialist or Capitalist.

The Laborer is the one who does the actual work that produces wealth.

However, wealth has but little value unless it reaches the hands of the people and can be utilized to advantage, and it is right there that the MERCHANT takes his place as the DISTRIBUTOR of wealth. The merchant is the life of trade. He puts the finished product into the hands of the people.

So, that is how wealth is created and distributed. There are a lot of little side lines, but INVENTION, ORGANIZATION, LABOR and TRADE are the four main channels. It is very important that you remember that if you want to understand pure Economics.

In order that wealth may be distributed in the most economic way, a Trade Convenience must be utilized for efficient interchange of products having different values. A manufacturer cannot trade an automobile for a package of pins, nor can a laborer give his services for a pipeful of tobacco. There must be a scientific method of exchange whereby the producers and distributors of wealth may each receive the full value of their services.

So, during the past, someone invented a money system as a Trade Convenience.

Now, right here you must understand that money has no value whatsoever. It is merely utilized as a Trade Convenience. It is a common vehicle of trade arranged for the benefit of everybody. It belongs to everybody because everybody agrees to accept it as a medium of exchange. If the people would all refuse to accept money in exchange for their Labor or Products it would be worthless. It would make no difference of what sort of material it is made of.

Money therefore, is a measurement of value and not value. That is one of the most important lessons that the people must learn before they will be able to understand how to manage their own affairs. Because the people do not understand that money is the measure of value and not value itself, the swindlers are able to fleece them of practically everything they are able to produce.

When the people understand that money has no value but can be used successfully as a measure of value then will they have learned their first lesson in Direct Credits that will give a purchasing power to everybody equal to their productive power and Justice for Everybody that harms Nobody.

Under our present swindling financial system we do not use money as a measure of value but as value itself and therefore it is stretched or shrunk at the will of those who claim they own or control the money system. That is one of the bad factors that cause your economic troubles.

If you want to measure a piece of land or a piece of ribbon, you can use a yardstick for that purpose. A yard is three feet or thirty-six inches on all occasions and it does not make any difference what you measure or where you measure it. It is always the same.

You cannot stretch it nor shrink it. It is the same if you measure ribbon or land and whether you measure it in America or in China.

Now, when you use money as a measure of value then it will always remain the same without stretching or shrinking. Just as a yardstick will measure distance so will a dollar measure the value of the product that you buy or sell. There will never be an inflation or deflation of the dollar. There will never be any revaluation nor a devaluation of the dollar nor any mystic happenings to the dollar through which the financier robs the producer and distributor of their rightful earnings.

Unless the people understand that money must be used as a measure of the value of land, products or labor and not as a value in itself, then they will continue to be fleeced of everything they earn by the financial tricksters who defraud them.

What gives the value to land, products or labor? Supply and Demand. Nothing else.

If you want land of little or no value go to places where there is no demand for it. If you want land of great value go places where there is much demand for it. You can buy land in one of the great deserts for a cent an acre. At least, some time ago, I was offered thousands of acres for a flying field on one of the western deserts for a cent an acre. Why? Because there was no demand for it.

But, if you want land in the center of a large city then you must pay millions of dollars per acre for it. Why? Because there is great demand for it. So you see land gets its value according to supply and demand.

Supply and demand decide the values of your products in the same way. If the supply of potatoes is greater than the demand, the value of the potatoes decreases, but if the demand for potatoes is greater than the supply, the value of the potatoes increases.

Supply and demand decide the value of labor. A man with ability to do useful work that others cannot do is sought more than the man without ability. That creates a

greater demand than there is a supply and his value is increased thereby, while the men of lesser ability are in large numbers and there being lesser demand for them decreases the value of their services.

Now, money has nothing to do with increasing or decreasing the value of land, products or labor. It is simply caused by supply and demand. You must understand that or you can never understand genuine economics. You will always have the false notions the financier puts into your heads so that he can rob you and as long as you follow the advice of the fellow who robs you or his agents then you will continue to be robbed.

Right there is where the financiers start to defraud you. They teach you that money has value and that its value is increased or decreased according to the quantity of Gold they have in their vaults. As they own or control the Gold they are in a position to do whatever they like with your money. They can stretch or shrink its purchasing power as they choose. They can withdraw money from circulation at will. They can steal everything that everybody produces. They can pauperize the industrialist, the merchant and the laborer whenever they want to.

They fool you by making you believe that money has value. Then they control the supply of money and make you, the people, pay a tribute to them for the use of it. Make you pay a tribute to them in the shape of interest for something that belongs to you. Something that the people have agreed to use as a Trade Convenience for the interchange of their land, products and labor.

So you, the Inventor, the Industrialist, the Merchant, the Farmer and the Laborer, you who have produced and distributed all wealth, you who have put the actual work into it, you who have put the value into everything, you let a bunch of slickers come along and take everything away from you through a trick money system

based on a chunk of worthless Gold.

The people are paying a tribute on something that has no value.

Your forefathers fought against paying tribute on something that had value but their descendants pay a tribute on something that has no value. You let them rob you of everything you produce. You have lost your power of reason. You are now puppets in the hands of swindlers.

By and through this Trick Gold Scheme these Swindlers are in a position to take away from you everything you have, even to your false teeth—especially if there is a bit of gold in them. Yes, I was told the other day that a man took out his teeth and laid them down for a moment and a bill collector snatched them and hung onto them until he paid some back interest to a financier. They seized his teeth to force him to pay tribute for the use of money that has no value.

The people must be taught to think so they can understand the cause and effect of things. They must be taught the ways of the Slicker so they can forestall his diabolical schemes to cheat them.

The financier is a Gold Worshipper. He doesn't belong to God. He belongs to the Devil. God will have nothing to do with him. He is not a human being. You can look at his face and see that.

A TOUT is one who leads a dupe into the trap of a swindler.

Of course the tout is paid by the swindler to double-cross the dupe, although the dupe does not know anything about that. He thinks the tout is his friend.

So the financiers' tout is right at your elbow all of the time and you think he is your friend.

What does the financiers' tout buzz in your ear? He says that Sound Money and INTEREST tribute are all right. He says you must have Gold as a Standard of value. He is constantly pounding that into your heads, and the more he pounds it into you the more like a gold-headed cane you become. Something to be used by the financier. that's all.

The financiers' touts are everywhere. They are in all political parties. He pays their campaign expenses. He puts their pictures in the newspapers as "the choice of the people." He lets them blab over his radio as long as the people will listen to them. He lets his touts say anything they like against him in order to gain the confidence of the people, but under no consideration must they tell the people how he swindles them by and through the Interest Collection Swindle.

When you see the picture of the financiers' tout in the newspapers and read how his great-grandfather fought, bled and died for your sake you become enthused and excited over that picture and you feel as if you would bleed and die for the tout. And woe unto anyone who would say anything against him.

Now, let us look into your organizations for a minute or two. You merchants, for instance, belong to Merchants' Associations.

Well, I want to tell you Merchants that I know more about Merchants' Associations than you do because I have had greater experience with a larger number of them than you have had.

When I was engaged in building the foundation of the Aircraft Industry and Airlines. I received invitations from Merchants' organizations in every city, town and village of the United States to visit them in reference to locating an airplane factory or airport in their respective vicinities. I was a guest at their luncheons.

What did I learn after I had finally succeeded in digesting their lunches? Well, I found out that those Merchants' Associations were not run by merchants at all but by financiers. All that the merchants had to do was to pay their monthly dues, appear at the lunches, and the financier did the rest.

Of all the Merchants' Associations that I visited in the United States during a period of a quarter of a century I cannot recall one that was run by merchants. I found in each and every case that it was the financier who pulled the strings of the organization.

Merchants are Merchants and the most of them have to keep their noses at the grind-stone from twelve to sixteen hours a day just to meet their interest and taxes. They do not have the time to learn the tricks of the financier. They never know why everything seems to work against them. They don't know that the financier uses their so-called Merchants' Association to put them out of business and makes them pay dues to do it. They don't know that the financier that runs their Merchants' Association intends putting them out of business so he can put his own stores in their places.

But Merchants' Associations are not the only organizations that the financier controls. He controls all organizations, as far as I can learn, except the Direct Credits Society.

He has the manufacturer by the throat and is choking the life out of him. Poor devils—I was a manufacturer myself, so I know what I am talking about. The manufacturers are the goats who stand between the Devil and the deep sea. The financier is the Devil and the deep sea is Labor. The workman wants more pay and the financier says less pay and more interest.

Today it is the financier who decides the wage scale and the purchasing power of wages, but the laboring man does not know that and blames the manufacturer for his low wages and lesser purchasing power.

The financier says to the manufacturer, "Pay labor less wages or I will lend you no more money," and the manufacturer has to do it. Then Labor goes on strikes and ruins the manufacturer and the financier takes his plant for back interest.

Because the people have to pay interest on Three Hundred Billion Dollars of Indebtedness is the reason they have to pay exorbitant

taxes; why the purchasing power of their earnings is cut down; why they have to pay three or four times the price of everything they buy as it is worth.

You blame the politician for all of those increasing taxes but he has nothing to do with it. The politician is made the goat to collect taxes to pay interest to the financiers. You blame the politician for your taxes just as you blame the manufacturer for the low wages paid and the high price of the product you buy when he has nothing to do with it. Both the manufacturer and the politician are made goats by the financier. You curse the Industrialist and the Politician but never say boo against the fellow

Billionaire today. He wanted me as a partner because I had a greater insight and knowledge and practical experience of the Aircraft Industry and Airline Service than anyone else, and as he knew nothing about it, he was anxious to put money and credit which he controlled, back of my ability. At different times the financier sent me blank contracts to fill out with my own figures to be inserted as I might choose. As far as I am concerned personally, I have no complaint to make against the financier. He treated me all right, according to the game.

But I knew too much about the financier and his crooked ways to tie up with him. I knew of all of the dirty work he had done during

manufacturer, the merchant and the laborer puts into land, products and labor. That is needed by everybody, they will get out of it. The swindler will get nothing.

In the first place the Government will print the money as a Trade Convenience and lend it to the people without interest.

As the Government will lend the money to the people, it will have the right to recall the money instead of having to redeem the money, according to our present idiotic money system. That will stop the Government from ever getting into debt with anybody.

Our present daffy system permits the Government to print the money and turn it over to the

If you want to do business, you must go to the financier and borrow money with the promise of paying interest. But before he will lend it, you must put up tangible property as security. But because you could not pay back interest he has taken your property from you and you now have no security to put up. So he will lend no more money, although he has Billions of Dollars lying idle in his vaults.

So, by and through the Interest Collecting Swindle, the financier now has not only all of the people's property, all of the people's money and all of the people's security, but he has also forced them to agree to pay with interest Three Hundred Billion Dollars of Indebtedness at some future date.

The Direct Credits Society has a complete program that has been made for the benefit of the people. It shows no favors to anybody. It will give a purchasing power to everybody equal to their productive power that will assure Justice for Everybody that will harm Nobody.

You should study the Direct Credits Plan, endorse it and unite with everybody, and notify your clerks at Washington that you know exactly what you want and that you are going to get it from now on. When your clerks find out that you really know what you want and that you really intend to have it, they will do exactly as you tell them to do.

After Direct Credits Laws are enacted, the Government will operate all banks, and the merchants, manufacturer and farmer can then borrow such money as they will need to run their business successfully without having to pay interest for the use of it. That will put all business into the hands of the most practical men and women, as it should be, instead of in the hands of financial swindlers.

Now, merchants, manufacturers, farmers and workmen, you can have the great benefits of Direct Credits whenever you want them. All you have to do is to get together in the Direct Credits Society in large enough numbers to enforce your demands.

The financier intends to eliminate the merchant altogether, take over all stores, and have them run by his own clerks. That would give him the supreme power over Trade.

By getting complete control of Trade he will then be the sole buyer of products and can easily force all manufacturers, that he does not control, out of business by making no purchases from them.

By controlling all manufacturing plants and all stores, he can easily bring Labor everywhere to the same status of wages and purchasing power as is enjoyed by the Chinese coolie. That is his ultimate object, and you merchants having lost your stores, will have to enter the ranks of laborers and compete for jobs at Chinese coolie wages.

Merchants, the laboring people are anxious to help you stay in business if you will but help yourselves. You cannot go on much longer if you continue to take the advice of the financier's tout who betrays you.

Most of your trade comes from laboring people and with them you belong.

It doesn't cost a cent to join the Direct Credits Society, no fees, no dues. So when we welcome you to this great organization, it is because we want to keep you in business.

We want the merchant, manufacturer, farmer and laborer altogether in one powerful organization that will protect each other against the swindling financier.

So come on, merchants, join the Direct Credits Society at once and save your business, your freedom, your honor and your self-respect. Then our cheering words will be: **HELP THE MERCHANTS.**

HELP THE MERCHANTS

The Merchants are a working class, who work for all the human mass, They
So help the Merchants all you can, Remember folks that they must live, They
Now, Officers of greater scope— Help the Merchants to more hope—
work by day and work by night, They work by sun and candle light, They
pay high rents to greed-y lords, They pay tax to col-lect-ing hordes, They
Pat-ron-ize them all you can, Win eye-ry- bod-y to the plan, And,
work with brawn and work with brain, They work until their minds aflame, That's
pay big interest to loan sharks, They pay their fees and dues to touts, That's
as you pass BEN- E - FAC- TORS —, Say to house-wife brave and true, Help
all they do is work and sweat, To fill fi- nan- ciers leak-y net.
all they do is pay and sweat, To fill fi- nan- ciers leak-y net.
our friend-ly ad-ver- tis-ers, For they are al- so help-ing you.

who is actually robbing you.

The financier has the people sewed up. He makes the people fight among themselves over his TOUTS. He teaches the people over his various avenues of publicity that his Touts are their heroes. The people don't know that. You get mad if someone tells you that one of your mental heroes is a tout who betrays you. You must shake yourself loose from such a credulous condition and find out the facts for yourself.

Another thing you must do. You must weigh and consider everything I tell you and reason it out for yourself whether I am telling you the truth or not. There is an easy way to find out whether your leaders are the Touts of the financiers or not. Just ask them whether they stand for INTEREST or NO INTEREST. That should tell the tale.

The financier gave to me every opportunity that I could wish, to become a partner with him, and if I had been as unscrupulous as he is I could have been a

the past, and what was more, I knew of the dirty work he was going to do in the future. What he had done was bad enough, but what he was going to do was worse. So, I decided to have nothing to do with him as a partner.

The financier has put out of business more than three million merchants during the past eight years and he will put all merchants out of business within a few years unless they join the Direct Credits Society for mutual protection.

In fact, unless Direct Credits wins soon there won't be a manufacturer in the United States that will own his own factory. There won't be a farmer that will own his own farm. There won't be a working man that will own his own home. There won't be a merchant that will own his own store.

What the Direct Credits Society intends to do is to take the value out of the money and put it where it belongs—in land, products and labor. Then in proportion to what the farmer, the

financiers free of charge and then borrow it back from them again and—don't laugh—pay the financiers interest for the use of it. Don't you think the people need a keeper?

Under Direct Credits the Government will only lend the money to the people as a Trade Convenience. The amount of money printed won't mean anything and enough will be issued to meet all Trade Purposes.

Because the financiers claim the right to own money they get control of it and then restrict the quantity issued, so the people are forced to pay them tribute for the use of it in the shape of interest. They have now restricted it to such an extent that the people are forced to pay interest on many times more credit than there is actual money.

By such a crazy system we have now reached the point of stagnation, whereby the financier owns practically all of the property, all of the money, and all of the security.