

BENEFACTOR

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

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Justice for Everybody Harms Nobody

Three Cents

KNOW THE GAME WEALTH PRODUCERS

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UNLESS YOU KNOW THESE THINGS YOU ARE NOT EDUCATED

Economics is the first material law of nature.

Without Economics there could be no eternal movement of matter.

The definition of Economics is the utilization of everything without the loss of anything.

By and through this great Economic Law in which all matter throughout entire space is used over and over again and again forever without the loss of a particle, the equaeverpoise was established that causes an eternal balance of all things.

They never taught you that in your monkey-doodle colleges, did they?

Well, I am telling you right now that your so-called wise men of this earth do not know anything at all about the basic laws of either Economics or Physics. They are teaching you a lot of bunk that has no foundation for support.

In this world of sham and fraud there is no way for the people to learn the Truth about Economics or Physics because every avenue of learning and publicity is controlled by the financial swindlers who educate them falsely. So without Truth there is no wisdom. Theory and trickery predominate and delude everybody into a state of smart-aleck ignorance.

How could you know anything about Economics when your college deans teach you the financiers' fraudulent Uneconomics for the purpose of skinning you of the products of your labor?

How could you know the way the financier plays his skin-game if all avenues of publicity are closed to you along that line?

The financier, who controls every avenue of publicity, hires agents to pump into you the expert slop they call Economics and they tell you that nobody knows anything about finance.

You haven't the time to make an exhaustive analysis of the entire program and therefore you accept their skin-game methods as being all right.

The meaning of finance, according to the financiers, is to skin everybody. You must take time to learn the truth and not be so gullible as to take the advice of the fellow that habitually swindles you.

Now I am going to give you a lesson in Economics and Finance that, I hope, for your sake, you will never forget.

You know that your experts have been teaching you for a long time past that Capital and Finance are one and the same.

Well, I tell you that there is as much difference between Capital and Finance as there is between milk and a sponge.

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

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

Capital is the milk and Finance is the sponge.

At present Finance is swallowing Capital and crushing Labor.

According to Uneconomists there are but two classes—Capital and Labor—and they say that profit and interest are the same. But I tell you that there are three classes—Finance, Capital and Labor—and that there is a big difference between profit and interest.

Now listen closely: the Capitalist is the Industrialist who, by his planning and organization ability, helps to produce wealth and is therefore entitled to a just share of the wealth he takes part in creating.

On the other hand, the Financier helps to create no wealth at all but absorbs it through a tricky credit system which he controls through the ownership of money.

The Capitalist or Industrialist or Manufacturer or Farmer or Merchant makes a profit from a product which he helped to produce or distribute. The Financier collects interest from something he took no part in producing. He forces everybody to pay tribute on what THEY produce.

In speaking of the evils of Capitalism, radical economists invariably think along the old lines when the Industrialist was in the saddle and mistreated the laboring man by withholding for himself the hog's share of the earnings of a product given value by the combined efforts of the industrialist and the laborer.

Times have changed during the past fifty years and today we find the Financier in the saddle, and

because of his control of the money system he has taken the place of the Industrialist and now takes the hog's share of the earnings from both the Industrialist and the Laborer.

It used to be the Industrialist who set the wage scale and raised the price of products, but now it is the Financier.

It is interest that is the thief of everybody, not profit.

Profit is but the part of the earning power of the product that the planner puts into it. He is entitled to a share as well as the laborer, and his share under Direct Credits will be judged by the reduction of the cost of the product that he is able to save everybody through his inventive and organization ability.

The planner (industrialist or capitalist, as you choose to call him) is in the same class as the commission salesman; the one of greatest ability and most industrious is entitled to more profit than the one of lesser ability and least industrious.

When an industrial planner takes a profit he is getting something for something, but when a Financier collects interest he is getting something for nothing.

The Direct Credits Society intends to harmonize capital and labor so that each will receive the just compensation that each is entitled to and cause capital and labor to have an incentive to do their best work and produce wealth in such abundance that decent comforts will be within reach of those with the least ability. Direct Credits will therefore establish a purchasing power equal to everybody's productive power that will give Justice to Everybody.

Has anybody got any objection to the establishment of Justice for Everybody?

The four main channels through which wealth is created and distributed are Invention, Organization, Labor and Trade.

In order that wealth may be distributed in the most economic way a Trade Convenience must be utilized for the interchange of labor and products having different values.

A long life of practical experience and investigation has taught me that an efficient money system would be the most practical method of exchange whereby the

producers and distributors of wealth can receive the full value of their services.

But right here you must learn that money has no value whatsoever.

Money must simply be used as a Trade Convenience. It must be the common vehicle of trade for the convenience of everybody. It must belong to everybody and be controlled by nobody.

For if everybody would refuse to accept money in exchange for their labor and products, then it would be worthless. It would make no difference what sort of material it is made of.

Money, therefore, must be used as the measurement of value and not as value. That is one of the most important lessons you must learn before you will be able to manage your own affairs efficiently and honestly.

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 to own or control the money system in order to fleece the people out of everything they earn and force them into a state of abject slavery.

Just as the yard-stick measures distance, the dollar must measure the value of land, labor or products.

What gives the value to land, labor and products? Supply and Demand.

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 to places where there is much demand for it.

If you want products of little or no value, you will find them where there is no demand for them, but if you want products with great value, then you will find them where there is a great demand for them.

If you want labor of little value, go where there is little or no demand for it. But if you want labor of great value, go where there is a great demand for it.

Now, when money is made the measure of value instead of value, then it can never be stretched or shrunk any more than a yard can be stretched or shrunk. For that reason there can be no inflation or deflation of money under any circumstances.

Land, labor and products may rise or fall in value, according to supply or demand, but the dollar will only measure their value in relation to each other and act as a trade convenience just as a yardstick acts as a convenience in the measurement of distance.

Under the Direct Credits System money will be made to spend, not to hoard or sell. The people will instruct their government officials to issue money in such quantities as is needed for the most efficient trade purposes. It will then be loaned to the people as a trade convenience and there will be no interest tribute collected for the use of it.

As the money will be merely loaned to the people as a medium of exchange and will have no value whatsoever, it can be recalled by the Government whenever expedient for checking up purposes and new money issued in its place which will prevent hoarding and other abuses.

By this method the Government will not have to redeem the money which will make the users in debt to the Government instead of the Government in debt to the users of money.

By this method, manufacturers, merchants, farmers and the people generally can borrow money from their government without having to pay interest for it, and in that way will be able to build up their various businesses without the strangling fingers of the Financier around their throats, choking them to death with interest payments.

Interest is the thief of everybody and must be abolished or nothing else counts.

Who develops the land and makes it valuable? Who makes the products for the comfort of the people? Farmer, inventors, manufacturers and laborers.

Who has in their possession ninety per cent of the wealth created by the farmers, inventors, manufacturers and laborers? The Financiers.

What did the financiers give to the farmers, inventors, manufacturers and laborers for the wealth which they produced? Absolutely nothing.

How then did they get the combined wealth of the farmers, inventors, manufacturers and laborers from them if they gave nothing in return for it? By and

through the Interest Collection Swindle.

They play what is known as the "SOUND MONEY" game. The only sound you get out of it is the yell you raise after they have taken everything away from you.

These swindlers get control of the visible supply of a dead metal called Gold, put it in their vaults, where you can neither see nor feel nor even near it, and call it the standard of value upon which the purchasing power of all money issued must be rated. They say so many ounces of gold represent so much purchasing power in the dollar. Then they proceed to issue paper currency as a medium of exchange in lieu of the Gold they hoard in their vaults.

They then restrict the amount of money to be used as a trade convenience and force everybody who wants to use money to pay them a tribute in the shape of interest for the use of it.

Finally they issue credit in place of money and charge more than twelve times as much interest on the credit as there is actual money. For that reason the people are charged annually more interest than there is money, and as the people cannot pay more interest than there is money the unpaid back interest grows up to mountainous proportions until now the people owe an indebtedness of back interest of more than \$300,000,000,000, which will naturally grow into thousands of billions of indebtedness on back interest if the people allow this crazy interest collection swindle to continue for a few more years.

Of course as long as the manufacturers had factories, the farmers farms, the merchants stores, and the people homes that the financiers could gobble up for back interest, things could move along in some sort of a slipshod way. But since almost all tangible security has been taken away from the people the only method left for the financiers to collect the interest the people have pledged to pay is by increased taxes.

The biggest part of the enormous taxes now collected from the American people goes toward the payment of back interest to the financiers. So as there are fewer and fewer factories, stores, farms and homes to take from the people, the alien financiers will be forced to increase taxes to meet the increased interest until the people are ground down to mere working worms.

You say you don't pay interest on \$300,000,000,000. Oh, yes, you do. Every time you buy anything you pay interest on that back interest indebtedness.

When you buy food, clothes or anything else you pay interest in the increased price of the products. You pay it when you buy or rent a home.

You pay it when you buy an automobile or the gas for it. You pay it when you ride on railroad trains, airplanes, street cars, boats or busses. You pay the interest on the \$300,000,000,000 every time you pay for anything that you use. There is no way that you can escape it, even to the coffin they bury you in. So do not try to fool yourself along that line any longer. You don't fool the financier, you fool yourself.

You have now gotten to the end of your rope. The financier has you tied up hand and foot. He owns or controls the money. He owns or controls the credit. He owns or controls the property. He owns or controls the security. You have nothing left. He has taken it all from you and given you nothing in return for it except a chance to be his slave at his price.

The people must know the game and they cannot learn it from the financiers who defraud them or their touts who lead them into the trap of the swindlers.

The financier is a trickster. He lives by his tricks. He never does any real work. He spends his time thinking up crooked schemes to practice on the people.

The big mastodon financiers band together as international swindlers. They do things on a world-wide scale. They control whole nations and incite war be-

tween races, so that they can control them. As long as they can educate the people of different countries to hate each other, they have no trouble in controlling them just as they control dogs and cocks and make them fight each other.

The International Financiers are at the back of all wars. They arouse the people to murderous action by making them think that they have been terribly mistreated, when in reality the people on neither side have done anything whatsoever to cause war any more than two dogs that have never seen each other before are brought together in a pit and egged to fight each other to death.

The only way these financial swindlers can control everybody that produces wealth and take everything they produce away from them is by continually keeping them hating each other and fighting each other. They urge them on to hate and fight over race, religion, politics and labor disputes until they have completely worn themselves out and are then easily subdued and dispossessed of everything they have.

They urge the manufacturer to fight the laborer and the laborer to fight the manufacturer. They then incite one set of workmen to fight against another set of workmen and vice versa. Then they get the conservatives to fighting the radicals and the radicals to fighting the conservatives. Then they get the radicals to fighting among themselves and everybody else, like wild beasts.

The financiers put their agents in every organization, and, by a liberal use of money, get control of the key positions and then run them to suit their own interests.

During my life I have had business dealings with probably ten thousand different organizations of one sort or another, and I cannot recall one of them that was not controlled, either directly or indirectly, by the financier.

Bankers' organizations, manufacturers' organizations, merchants' organizations, labor organizations, political organizations, educational organizations, charity organizations, soldiers' organizations, radical organizations—they all look alike to the tricky financier who pulls the strings that make them pommel each other.

As long as the people don't know the game, a little bunch of alien financiers, that can be counted on your fingers and toes, not only whips 130,000,000 Americans but will finally whip into submission 1,500,000,000 human beings throughout the entire world by the simple method of making them whip themselves.

How do they do it?

Well, that is easy after they have gotten the people to believing that they can all play the interest game and get something for nothing.

The next thing the financier does is to hire touts to lead the dupes into his trap. He has his touts everywhere, telling everybody that the interest game is all right and that they can make money at it as well as the financier. The touts are slippery gasters and can make innocent people believe they can get goldfish from sewers.

Then they get control of every avenue of publicity and institution of learning, so that they can educate everybody as they want them educated.

So by controlling first the money system, second all organizations and third, every avenue of publicity and learning, what chance is there left for the poor dupes who are constantly being betrayed by the touts into thinking that they are going to get something for nothing by continuing to play the swindling game of interest?

As they control every avenue of publicity, it is easy to educate the people into thinking that their touts are the people's heroes. Especially easy is it for them to teach the people over the radio that the financiers' touts are the people's heroes because (1) they own and control the radio, and (2) they can inject their dope into the ears of lazy people while they are lying down to it in their own homes, day or night.

In 1904 I foretold the radio in my book, "Born Again," and offered it as a blessing to the human race. But like everything of value, when it was finally perfected, the financial swindlers got control of it and are now using it as an instrument for their touts to betray the people into abject pauperism, degradation and absolute slavery. The financiers taint and degrade everything they touch.

The financiers are gradually dispossessing the owners of newspapers and magazines of their publishing plants because the owners cannot meet payment of back interest on loans for their buildings and machinery, with the ultimate intention of doing away with the freedom of the press entirely and then educating the people that servitude and excessive burdens are their future lot.

Editors and writers everywhere recognize these facts but are helpless to prevent it and can only hope that the Direct Credits program will be won soon, that they may assert themselves as their thoughtful minds dictate, without censor from the financiers overlords who now infest every editorial department.

There are also many right-thinking professors who would like to be released from the evil influences of the financiers who rule the colleges by reason of the fact that they contribute the largest amounts toward the operating expenses of those institutions of upside down learning. Institutions that teach uneconomics for economics, physics without a foundation, guesswork physiology, kindergarten mechanics, false pretense histories, and law that stands for injustice instead of justice, and then train the biggest and meanest cheats to be the heroes of the people.

After the financial slickers have gotten their agents into all of the key positions of all organizations, then they start to lambast all of them by arraying one against the other.

They first start a so-called depression by withdrawing most of the money from circulation so that those who are indebted to them for back loans of money and credit cannot pay, and then take their security, which is usually from five to ten times more than the loans.

Then they say to the manufacturers that have not yet lost their factories, "Cut your workmen's wages down or we will lend you no more money to do business with." That places the manufacturer between two fires—Finance and Labor. He must either cut down wages or get no money to do business with or cut wages and have the ill will of the laboring class. So the manufacturer is cut to pieces, no matter which course he takes.

If the manufacturer takes the first course and refuses to cut wages the financier withdraws his credit and lets him go into bankruptcy for non-payment of interest and taxes, and if he takes the second course and cuts wages the agents of the financiers incite the workmen to strike and ruin his business, thus throwing him into bankruptcy. So the financier finally gets the manufacturer's factory by the interest collection swindle, no matter which course he pursues.

Another slick method the financier has of taking away the manufacturer's business—as well as merchants' and other businesses—is to get a statement of assets and liabilities of firms in need and send around a man with money to invest, with the understanding that he will be put in the position of treasurer or manager, with power to decide how all money shall be expended. He puts, say, one hundred thousand dollars into a plant worth one million dollars, and just as soon as he gets in control he not only pays himself a big, fat salary, but puts on the payroll his relatives and friends at fat salaries, and runs the concern into so much debt that it is forced into the hands of the receiver, and finally is taken over by the financial swindlers at about one-tenth of

its actual value.

The tricks of the swindling financiers to gain possession of the properties of manufacturers, merchants, publishers, farmers, inventors and home owners, as well as take away the purchasing power of workmen, are so many and of such an intricate character that it would take a lifetime to enumerate and explain them all.

The object of the alien financiers is to take away from manufacturers all of their factories, take away from publishers all of their newspapers and magazines, take away from the merchants all of their stores, take away from farmers all of their farms, and take away from the American workmen all of their homes. Then set up a financial aristocracy, do away with public schools altogether, and train an illiterate people to supinely obey the commands of their military dictator as beasts of burden.

Through their controlled avenues of publicity they are now educating the people that the Capitalist (the manufacturer, merchant and farmer who makes a profit) together with the politicians (who collect taxes to pay their interest) are responsible for all of the people's troubles and that they ought to be eliminated. They have also begun to tell the people that the police are inefficient and unnecessary and should be supplanted by soldiers.

Laboring men don't realize that their organizations are controlled by agents of the financiers. Neither do the manufacturers, merchants, publishers, farmers or soldiers know that their organizations are controlled by agents of the financiers. They must all wake up to this fact and get together to save themselves before it is too late. You will all be whipped unless you stop fighting among yourselves at the instigation of the agents and touts of the financiers.

The Direct Credits Society wants to harmonize capital and labor so that each may get their just share of the wealth they jointly produce and distribute, instead of fighting each other and letting the financial swindler take it all away from them.

The Direct Credits Society wants practical manufacturers to run their plants instead of the impractical agents of the financiers who are put over them as soon as their factories have been confiscated for non-payment of back interest.

In under the Direct Credits Plan the practical manufacturer, merchant and farmer will be able to borrow money to run their businesses from Government banks without having to pay interest for the use of it, which will enable the capitalist to pay high enough wages for workmen to buy all of the products the brains and muscles of the combined efforts of Capital and Labor can create.

Direct Credits for Everybody is the balancing device of Earthly Economics and will give Justice to Everybody that harms nobody. It will balance everything for men on earth as the equaevery-poise balances everything for God in space.

The people have been led by the financiers' touts to the very brink of slavery and it will require an unusually strong character to turn them about and lead them safely to the freedom their forefathers died for. He must be a God worshipper and not a gold worshipper nor a silver worshipper nor any other sort of a metal or material worshipper. His past performances should be looked into to see if he is built for the task, and a complete outline of his plans should be thoroughly studied, as well as his full program, showing how his plans can be put into practice.

The people must not be led by quacks and swindlers any longer.

The Direct Credits Society does not interfere with anybody's religious, political or personal inclinations.

This organization upholds the American Form of Government which gives the people the right

of assembly, free speech, free press and a voice in the management of their own affairs.

The Direct Credits program is to separate Economics from Politics, which will free political representatives from the evil influences of the financiers.

God wants the human race to develop through its own efforts to a higher and higher state of intelligence, and from time to time adds to its advancement such departments of organization that it is capable of utilizing.

First, God introduced to man His spiritual department, whereby humanity was made to understand that there was a living being with greater powers than man possessed.

Second, God introduced His Political Department, whereby human beings could have a voice in the management of their own affairs.

Third, God now introduces His Economic Department, whereby man will manage his own affairs according to God's Law of Economics—the utilization of everything without the loss of anything.

Think of what that will mean to the human race. It will raise the intelligence of man to such heights as he has never dreamed of before. It will eradicate selfishness from man and teach him to work for others as well as for himself. It will take man out of his pig life and elevate him to a thoughtful being. It will eliminate the desire to cheat, steal, lie, beg, murder and commit suicide. It will make giants of men, mentally, morally and spiritually. It will make women the equals of men, physically, mentally, morally and spiritually. It will give children a chance to grow up without being taught by their elders to lie, cheat, steal, beg and murder.

It will cause the young folks to love and respect their grown-ups instead of looking upon them as degraded weaklings. It will stop the education of children in the interest collection swindle and in the false notions that the biggest cheat is the biggest hero. It will put the tout in the dirty dog class that sells out his friends for a bone from the swindler.

Now, listen to this:

If the alien financiers control all banks they control all loans, don't they?

If they control all loans the independent merchant cannot borrow money and is thus forced out of business, isn't he?

When all independent merchants are forced out of business and all chain stores are controlled by the alien financiers, they will control the markets for all products, won't they?

If the alien financiers control all markets for products, the independent manufacturer will have no place to sell his goods, will he?

If all markets are closed to the independent manufacturer for the sale of his products he will be forced out of business, won't he?

Well, Mr. American Independent Manufacturer, that is the game to force you and the American independent merchant out of business entirely. The big overlord of finance, sitting on his throne in Europe, will then control all banks, all industry, all trade, and all farming, and can set such prices upon everything that the people need as best suits his program of reducing the American people to a slave race.

The alien financiers now have the American people three-fifths whipped. It won't be long before they are five-fifths whipped.

There is only one hope left. Stop this infernal interest collection swindle at once. There is only one way to do that. Manufacturers, merchants, farmers and laborers must combine their forces and forget their differences by joining together under the banner of the Direct Credits Society, and adopting in its entirety the plan Direct Credits for Everybody which gives a purchasing power to everybody equal to their productive power and Justice to Everybody that Harms Nobody.

Join now. Help now. Before it is too late.