

BENEFACTOR

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Justice for Everybody Harms Nobody

THREE CENTS

STEALING AMERICA

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UNLESS YOU KNOW THESE THINGS YOU ARE NOT EDUCATED

My job now is to show how a little bunch of alien financiers are stealing America; how they are going to enslave the American people and how illiteracy will be re-established so that the children of these Swindlers can drive American children to work like beasts in the fields.

If you are satisfied to have these international thieves steal the United States of America; take your homes, farms, stores, manufacturing plants, railroads, airlines, newspapers, radio and every bit of the wealth you have in this country away from you then everything is all right.

But if you are not willing that these alien rogues steal America and make you and your children slaves then everything is all wrong.

But it is up to you, the people, to say whether everything is all right or whether everything is all wrong.

It is up to me to tell you that everything is all wrong because you have no way to find out what it is all about unless I tell you.

The people can be taught to become satisfied with most anything. Human beings can become accustomed to living like rats in a sewer if they are brought up that way.

The people will be taught to live like rats in sewers unless they awaken and learn the truth of how they are being double-crossed and falsely educated by the traitorous touts of the alien financiers. But God doesn't want human beings to live that way.

You have gradually let those swindlers get control of your country. Their touts teach you that it is all right for them to take your home, stores, factories, railroads, airlines, farms, newspapers, radio and everything else of value. They have already stolen practically all of your wealth and they are going to steal your freedom, unless you stop them before it is too late.

These alien financiers have the American people now tied up in a web. They lie there without even making a struggle. They appear to be as contented and happy as rummies in a grog-shop. They have done nothing to stop it and are so doped with false promises that they don't seem to care what happens to them.

What did these alien financiers do to the American people during

the past ten years? Well, they swindled 200,000 practical factory owners out of their factories and threw out of employment millions of working people when they shut them up. They stole more than 3,000,000 farms from good American farmers. They stole more than 5,000,000 homes from the American working people. They put out of business more than 3,000,000 merchants. They stole your transportation lines, mines, banks, newspapers, radio, hotels, office buildings and apartment houses. They even stole your millionaires.

This organization is not against wealth, but we want everybody to produce their share of it and we want everybody to enjoy the full value of their own production. We want to give to everybody a purchasing power equal to their productive power. We want to give everybody justice that harms nobody. Isn't that what you want? Well, that is what we want to give you.

There are men and women who cry for justice for themselves but they don't want others to have any of it. There is no justice unless it is for everybody.

Your forefathers fought for their freedom. In the old days their oppressors charged them a tribute on tea. Your right thinking forbear refused to pay a tribute on tea and so they won their independence because they were willing to fight against tribute. But you, their descendants, are paying tribute to the international financiers a million times more for the use of money and credit than your forefathers paid on the tea they drank. You have lost the power to fight for right that your ancestors enjoyed. You have permitted the swindlers to dope you into a helpless condition through their radio, pictures, newspapers and educational institutions. They have made you believe that they have an inalienable right to skin you to a glutton's taste. You have become accustomed to their swindle and are satisfied.

These tricksters have made you believe that they own the money and that the people must pay them everlasting tribute for the use of it.

Now, have you ever stopped to learn what money is?

The financier's touts tell you

that it is too deep a subject for anybody to understand.

Well, it is, if you get your education from the rogues who swindle you out of everything you earn. But a little child can understand the functions of money if explained to them by an honest and enlightened educator.

Money is merely a trade convenience. That is, it is an agreement between everybody that they will accept a piece of paper at a certain stated purchasing power to represent the value of the labor, products or land that they exchange for it.

The money as it is has no value at all and unless somebody else will accept it in exchange for labor, products or land then it is just so much rubbish. It makes no difference what sort of material it is made of.

The Value lies in the Labor, Products or Land and not in the money exchanged for it. The difference in the value of Labor, Products or Land is given to it according to the Law of Supply and Demand.

Money, therefore, is not value but merely the measurement of value and if it is used as such then it can neither be shrunk nor inflated any more than a yard can be increased or decreased in measuring distance or a pound can be made more or less in measuring weight.

Now, in order to make money effective so that everybody will accept it in exchange for their labor, products or land, the people as a whole must put their stamp of approval upon it through their accredited governmental representatives and back it up with the entire wealth and integrity of the nation.

Then the government must loan the money to the people with the power of recall whenever found advisable or necessary. In this way the people will borrow their own money from their own government in such quantities as may be required for trade convenience in carrying on their individual or corporate business.

Under the Direct Credits Plan the government will lend you the money to use in the measurement of the value of the things that you will trade in just as it would loan you a yard stick to measure dis-

tance with. After you used the money for the purposes you borrowed it for then you would return it to the government just as you would return the yard stick after using it. The money will not be your property. It will only be loaned to you as a trade convenience.

When the people through their own governmental representatives loan themselves money to be used as a trade convenience they will, of course, not charge themselves TRIBUTE for the use of it and therefore this fraudulent degrading thing called INTEREST will be abolished.

Now, the big International Swindlers who are stealing America make you believe through their TOUTS, that money has a value and that they have the right to own it and charge you TRIBUTE for the use of it.

They have also made you believe that a dead piece of metal called Gold is the basis of all value and so they stick a few lumps of it away in their vaults where you never see it and tell you that, that is the security for all of your money and because you listen to the slickers who skin you, you believe such foolishness.

Their next step in the Swindle is to curtail the quantity of money put into circulation so that they can make you pay tribute for the use of credit as well as making you pay tribute for the use of money and by this crooked method they actually charge you twelve times more interest for credit than they do for the use of money.

Without enough money to use as a Trade Convenience the financiers make everybody pay for an intangible Credit which has absolutely no basis of support and is concocted by loaning the promise of the same money to different persons and then trusting to the Devil that they will not all call for it at the same time. In lieu of the real money they hand out notes and credit slips of various kinds upon which tribute is collected in the shape of interest.

That is one of the reasons why the people of the United States as a whole must pay approximately Twenty Billion Dollars annually as an aggregate interest bill which is an amount several times greater than the actual money in circulation.

Assuming roughly for instance, that the people do a Hundred Billion Dollars in business during a year and there is but Eight Billion Dollars in money in this country (it is seldom that there is even Four Billion Dollars actual money in circulation, the balance being held in the vaults of the financiers) not only are the people as a whole charged tribute for the use of the money but they are also charged tribute in the shape of interest upon a mountainous conglomeration of theoretical credits covering and recovering all of the nation's business for the entire year.

This Twenty Billion Dollars in tribute is paid by the people as a whole through Interest Bearing Bonds, Preferred Stocks, Mortgages and Loans of various descriptions. Everybody must pay it when purchasing food, clothing, furniture or other things needed in their daily life. They also pay it in Rents, Transportation Expenses and a large variety of Taxes.

The interest may have to be paid to the financiers in the first place by the manufacturers, merchants, farmers and builders for the right to do constructive work but it is always recharged to the people who purchase the products in the end.

Of course, Twenty Billion Dollars cannot be paid annually to the Financiers in interest when there is but Eight Billions of Dollars in money in existence (not counting Gold which is seldom used in circulation) and but half of that amount in actual circulation. So that part of the Interest that cannot be paid is added to the principal which forms a general interest Bearing Indebtedness that the people agree to pay at some future date.

The combined indebtedness of the people of the United States now—federal, states, counties, municipal and private—upon which interest must be paid is approximately Three Hundred Billion Dollars. This staggering indebtedness will grow larger and larger from year to year until it will finally crush the people and force them into crawling slaves for the Financiers while trying to pay the ever-increasing tribute upon an unquenchable interest collecting swindle.

Out of the eighteen big timers who actually control the world's finance six of them claim America as their country. But each one of these six so-called American Mastodons are associated with foreign mastodons and the fight for supreme control of the world's ownership has graduated into a contest between combinations of Alien Financiers who put power to swindle and rule above allegiance to any nation.

The number of these combinations of Mastodon Financiers will gradually narrow down to one and then a narrowing down of individuals within that combination to one which will ultimately put one mind in control of all the finances of the world and likewise one mind in control of all of the nations of the world.

In the meantime the mastodons are battling among themselves for supremacy and, for the moment, that division among them is what is saving Democracy for America. Because, if the international financial groups would agree upon it they could put in a Dictator for America right now and control him with the same tight grip that they hold upon all of the different Dictators of Europe, Asia and Africa.

But these different financial groups are jealous of the power of each other and try to block one another from plucking America—the richest of all the plums. So they are sparring with each other for the best position to strike from.

The way these different financial groups get their enormous power is by placing their agents in key positions of as many different organizations as possible and between them all they practically control, either directly or indirectly, every organization of any consequence in America except the Direct Credits Society.

So each group of financiers pit the different organizations they control against each other until turmoil prevails everywhere and everybody is fighting against everybody else over some trivial thing that doesn't amount to anything.

By this method of getting everybody to hate, quarrel and fight each other they are enabled to skin everybody alive even while they are sparring to decide who will finally boss the job and own America.

Lending money to manufacturers, publishers, merchants, farmers, builders and home owners and then making it impossible for them to pay it back is the fly catcher that the financiers use to gobble up their properties which they have put up as security, as well as to force them into a future never-ending indebtedness besides.

Then by lending money to the public at large through their federal, state, county and municipal representatives, the financiers, through a clever system of taxation, ultimately take everybody's property away from them whether they accept private loans from them or not.

One of the first strangling holds the Alien Financier got on the American People was to secure control of all of their publicity instruments and use them to educate the people as they wanted them educated and also to keep them from learning how they defrauded them.

Through the control of the radio, newspapers, magazines, pictures and various institutions of learning the financiers were enabled to switch the odium for all depressions and pauperization of the American People, which they themselves caused, on to the shoulders of the Politicians, Industrialists and small American Bankers. By placing their Touts in the key points of all publicity centers with the power to censure any information that might show up their monstrous scheme of tribute and trickery they were in a position to twist the minds of the people in any direction and educate them to live and act strictly according to their swindling dictum.

Once the Alien Financiers got

control of publicity in America they then set to work to form public opinion to suit themselves.

This so-called Public Opinion is a huge joke that makes the financiers laugh themselves dizzy whenever it is mentioned.

Public Opinion as well as all educational features is made to order for the American people by the International Financiers. Just get that straight in your heads before you let anybody get you worked up about it.

If you want to learn how much free speech there is in America just try to recite this speech of mine over a national hook-up on the radio and if you are able to gasp thereafter you will be fortunate.

Because you, the great American People, get your public opinion from the International Financiers and are willing to do as their Touts tell you to do, you have permitted them to boss your Law Makers and make goats of them as well.

You let the financiers tell you how to vote and when a politician wants to be good and serve the people you, the people, turn against him because you get your opinion of him from the financiers who control all avenues of publicity.

So, strange as it may seem, you will vote for the politician that takes orders from those who skin you and turn against the politician who wants to stand by you. What chance has the poor politician under such circumstances to serve the people?

Now, personally my sympathies are with the politicians. I believe that the largest percentage of them would be honest if the people would back them up if they are honest. But what can be expected of them if the people get their public opinion and instructions from the financiers to turn against those who would serve them honestly.

My sympathies are also with the politicians because the financiers are going to double-cross them before very long and tell the people to throw them all out of office.

For some time past almost all newspapers, magazines and radio have been roasting the politicians unmercifully because of the many taxes that the people were forced to pay. I have failed to read one article that did not put the tax odium upon the politicians. Not one article or radio speech told the truth about the matter which is this: **THE LARGEST PART OF THE TAXES GOES TO THE FINANCIERS EITHER DIRECTLY OR INDIRECTLY TO PAY FOR BACK INTEREST CHARGES ON MONEY OR CREDIT LOANS.**

The financiers are going to try to put over a fast trick on both the people and politicians some day. They are gradually getting the people to hate the politicians for the ever-increasing taxes that are being imposed upon them and when the right moment arrives they will bombard the people with all kinds of newspaper and magazine articles tending to turn their wrath against the politicians and then suddenly a thousand touts will bellow over the radio telling the people to turn the scoundrels out.

In the heat of excitement the mob is expected to turn all Law Makers out of office at which time martial law will be declared and a Dictator will be installed.

What then? Well, the Alien Financiers will have accomplished their purpose and the American Form of Government will have passed away. The voice of the people will have been taken away from them and free speech, free religion, free assembly and freedom of the press will be known no more. The swindlers will put shackles on your fathers, husbands and brothers who refuse to become slaves and will have them lashed at the whipping posts until they beg in submission.

Yes, and who will use the whip? The people themselves will be made to whip one another. For just a bone to gnaw upon each will

be forced to whip the other into abject submission.

The physically strong will mistreat the weak until they themselves are weak when they in turn will be mistreated by those who are strong. Brute strength and avariciousness will be the keynote of the swindlers who with degraded viciousness will know no mercy.

The children of the American people will become untouchables who will grow up to know nothing but servitude to the children of the Alien Financiers who stole their country. The public schools will be closed and the colleges used for the training of flunkies only.

America is the richest country in the world. It is made up of all races, religious beliefs and political faith. For that reason it not only becomes the most coveted plum on earth but it also becomes the easiest prey for the financiers to devour.

It is easy for the touts to stir up jealousy and hatred among the different language speaking races and also to create a discordant suspicion among the different religious sects. Bad feeling is easily generated between followers of the different political parties.

It is difficult for the people to get along in peace and harmony when constantly pushed into pot-boilers by the swindlers who cheat them out of everything they earn.

On top of that the swindlers get control of all organizations and besides setting everybody to quarreling amongst themselves and fighting each other over politics, religion and race questions they also get them to fighting over industrial matters. They set manufacturer against laborer, farmer against merchant and workman against workman until every hand is raised to strike somebody else.

During my life I have had personal connections and transactions with leaders among all avenues of human efforts and from practical experience have learned that the financiers control every influential organization in America except the Direct Credits Society.

They control all political parties—conservative, progressive and radical. So no matter for whom your vote is cast it goes to uphold the financiers who force you to pay tribute by the interest collecting swindle.

They control your manufacturers' associations, merchants' associations, farmers' associations and labor organizations. In fact, they split them all in parts and force them to fight each other.

So what chance have the people to do anything for themselves or even know what is happening? As far as knowing anything about TRUTH they are dead as the mummies of Egypt. They must be resurrected with the breath of Direct Credits for Everybody.

The financiers certainly have put the bandage over the eyes of both Capital and Labor.

They set them to fighting each other as though they were arch-enemies. When in fact they are the arch-producers of all wealth. Without the co-operation of Capital and Labor there could be no wealth.

In their miseducation of the people the financial swindlers bunched Finance with Capital and then blamed all of their misdeeds upon Capital.

But in my book "Direct Credits for Everybody," published in 1931, I pointed out that Finance was not Capital and that there was as much difference between Capital and Finance as there was between milk and a sponge; Capital being milk and Finance being the 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.

Finance is now swallowing Capital and crushing Labor.

The Financiers and their touts fooled the people into thinking

that the revaluation of gold would be a good thing for them and they made the people believe that the Federal Reserve Banks are United States Government institutions.

Now the Financiers and their touts are educating the people to the ideas that a Central Banking System will be the best thing for the people.

Just as they pretended that the Federal Reserve Banks were Government institutions, so they are now pretending that a Central Banking System will be a Government institution.

But I tell you now that any centralized bank or so-called Nationalized Banking System, as is now being espoused by the Financiers' touts, will be owned and controlled by private credit monopolies as are the Federal Reserve Banks. It is merely another trick of the Financier in his skinning the people process.

You don't hear the Financiers' touts say abolish interest, do you? Well, unless interest is abolished, nothing else counts.

To establish a Central or so-called National Bank that would control all banking under our present interest collecting swindle would just give the Alien Financiers that much more power to make the American people a slave race.

Just reason it out for yourself. The Alien Financiers are international in scope, with the majority strength located in Europe.

Now under the proposed Central or National Bank, supposedly owned by the United States Government, but really controlled by the international financiers, a manufacturer, merchant or farmer, citizens of the United States of America could not get a loan unless the overlord of finance, located in Europe, agreed to it.

Not only would that reduce all American bankers to the status of clerks of the international financiers but it would be one more string tightening about the necks of independent American manufacturers, merchants or farmers that will finally strangle all of them.

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 in this country, 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 swindlers have now control of 75 per cent of the American wealth and there is 25 per cent ownership still scattered about among the American people.

Assuming roughly that the aggregate wealth in this country amounts to Four Hundred Billion Dollars and the American people still retained ownership either directly or indirectly in one-quarter of it, or wealth to the value of One Hundred Billion Dollars.

Now your total indebtedness is Three Hundred Billion Dollars. So your liabilities are really three times more than your assets. That means that you can lawfully be thrown into a state of bankruptcy, your One Hundred Billion Dollars of property assets can be taken on account of your indebtedness and

not an individual in the United States could hold ownership to any property he or she now has possession of.

Yes, legislation could be passed to tax everybody out of the ownership of their wealth to pay that Three Hundred Billion Dollar indebtedness and hand it over to the Alien Financiers.

You say that the American people would not stand for that? They wouldn't? They have shown no evidence so far that they wouldn't.

Now people: when the Alien Financiers control all of your political parties and can tell you in their newspapers and over their radio who you are to vote for; when they can educate you as they like in the schools and colleges; when they control every organization you belong to and can make you hate and fight people who belong to some other organization; when they can make you drop your tools on a moment's notice and throw away your earning power whenever they want to cripple an industrialist to obtain his property for themselves; when they can make you fight to the death for one of their touts, who, through their various avenues of publicity they made you think is your hero; when you have already put yourselves into their straight jackets and given them the privilege of handcuffing your new born babies; just what do you think there is about your mental stuff that permits you to say that the American people would not stand for it and that these swindlers are not going to steal America from you.

What have you in mind that is going to stop them from stealing America? Not you?

The very fact that you have gotten into that stagnant mental state to think that way is proof that you are not going to stop them. And suppose all Americans would act just like that and not do anything about it then who do you think is going to do it? Do you think that the financial swindlers are going to stop themselves from stealing America?

The swindling financiers have maneuvered the people into a state of confusion and helplessness from which there is but one loophole of escape—Direct Credits for Everybody.

The big thieves who are stealing your country are very clever. They get their touts to yell stop thief at the pee wee but never say stop thief at the mastodon.

The American people must now learn to say stop thief at the mastodon who is stealing their country.

Stop the big thief at the top and the little thief at the bottom will be automatically stopped. The little thief merely emulates the big thief on a small scale.

There is only one way left to save America. Stop the infernal interest collection swindle at once. That will save the Twenty Billions of Dollars in tribute that you are paying to the financiers annually.

Put that Twenty Billions of Dollars into the pockets of the American workmen instead of into the coffers of the financiers and that, added to what they will otherwise earn, will give them a purchasing power of sufficient quantity to buy all of the needed products that the American manufacturer can make, and the American merchants can distribute, and all of the needed food that the American farmer can raise, at a fair profit to all of them.

This can be done right away by all manufacturers, farmers, merchants and working people forgetting their petty differences and all working under the glorious banner of the Direct Credits Society and adopting in its entirety the plan of Direct Credits for Everybody which gives a purchasing power to everybody equal to their productive power and justice for everybody that harms nobody.

So you do something to save your country. Join the Direct Credits Society now and help stop the thief before it is too late. Come on, people. ABOLISH INTEREST.