

# BENEFACTOR

"For the People, of the people, and by the People"

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Justice for Everybody Harms Nobody

Three Cents

## WATCH THE SLICKERS

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### UNLESS YOU KNOW THESE THINGS YOU ARE NOT EDUCATED

There are two distinct kinds of human beings on earth today who are as opposite in their aims and purposes as the poles. One kind wants to be honest and the other kind does not want to be honest.

Those who want to be honest give something tangible in return for what they receive and those who do not want to be honest give nothing tangible in return for what they receive.

Those who want to be honest and give something tangible for what they receive can be classified as PRODUCERS and those who do not want to give something tangible for what they receive can be classified as SLICKERS.

Those coming under the classification of PRODUCERS are LABORERS, FARMERS, INVENTORS, MANUFACTURERS, MERCHANTS and PROFESSIONALS who through their united efforts produce and distribute the necessities, comforts and entertainments of life and who make, interpret and administer the laws governing such activities.

Politicians who make, interpret and administer the Laws, come under the head of PROFESSIONALS. POLICEMEN, FIREMEN, TEACHERS, CLERKS, etc., come under the head of LABORERS.

Those classified as SLICKERS are FINANCIERS and their Scuttlers and various grades and types of persons who absorb the wealth created by the PRODUCERS through crooked tribute collections on loans of money and credit and in devious other ways.

Fortunately, the great mass of people on earth want to be honest if ways and means can be provided so that they can be honest, but unfortunately the SLICKERS who cling to the people like cooties and drain them of their entire production do not want to be honest because if they were honest they could not suck the life's blood out of the PRODUCERS.

So there is a great conflict now on between the PRODUCERS who want to be honest and the SLICKERS who do not want to be honest, to see who will shape the destinies of the human race.

Just now the SLICKERS are in the saddle and are riding the PRODUCERS to death, while the PRODUCERS are frantically endeavoring to throw them off of their backs.

However, the SLICKERS, while in the minority, are thoroughly organized and that is exactly what gives them the power to rule and ruin the PRODUCERS.

The SLICKERS have control of every avenue of publicity and learning and are able to put in as Leaders for the PRODUCERS their own slippery tools who mislead the people into believing that the system whereby the SLICKERS absorb the wealth that the PRODUCERS earn is all right. And by and through the control of every avenue of Publicity and Learning the SLICKERS actually teach the PRODUCERS to make heroes of their betrayers, those false leaders who are continually

luring the people into blind alleyways, ambush and destruction.

So the first thing the PRODUCERS must do is to throw overboard their Leaders who have led them by crooked lanes into the mire of pauperism, and adopt new leaders who will show them the way out.

One thing the people must understand thoroughly and that is that those Leaders who led them into the mire will never lead them out again, and that the System that they have been upholding, which was designed and is operated by the SLICKERS, must be changed quickly or their chances of winning this great Conflict between honesty and dishonesty will be gone forever.

In changing Leaders, however, the people are confronted with the problem of separating the wolves from the donkeys. The wolves are the Swindlers and the donkeys are the Theorists. One is actuated by downright fraud and the other by impractical notions. One is about as bad as the other and frequently they unite to humbug the people.

A lot of books have been published on Economics and Finance and the proof that they were filled with rubbish is the fact that everybody is now on the verge of pauperism. Wading through books on Economics and Finance written by Frauds and Theorists, had something to do with turning my hair gray. However, the Frauds were at least practical—practical thieves—while the Theorists were but fanciful half-wits.

The first time during the history of the world that the people have had an opportunity to learn the absolute truth about Finance and Economics was given to them in that little 25c book, "Direct Credits for Everybody."

The Financial Rulers did not want the people to know how they skin them, and that is the reason why they stuff them with false information through their various avenues of publicity and learning. If the people knew exactly how they were being skinned of course they would stop it. Yes, stop it, I tell you. But as long as they trust the skinners for their information they can never know. The books, like dice, are loaded to skin them.

Professional Gamblers fix up Palaces and entice the innocents to go into their parlors. They say come in and win our money. The nit-wits go in with the notion that they are going to win the Gambler's money. They think, or at least they have a tickling sensation—that the Gamblers have fixed up the Palace and run it for the sole purpose of letting dub-dubs win their money. The reason that such foolishness gets into their heads is because the Gamblers put it there.

Now that is exactly the reason the Financiers are able to skin the people. They put it into their heads through their various avenues of publicity and learning that the people can win money

by playing the financial game. So a person goes to the bank and puts in a hundred dollars on deposit at six per cent interest and then borrows from the bank a Thousand Dollars on six per cent interest. At the end of the year the bank gives the Depositor Six Dollars Interest Money for his share and the Depositor gives to the bank Sixty Dollars interest as their share.

Nice game, isn't it—for the Financier?

Now the difference between the dubs who go into the Gambler's joint with the expectation of winning the Gambler's money and the Depositor who goes to the Bank expecting to win the financier's money is that the dub will listen to you if you will show him: how the Gambler swindled him, while the Depositor, as a rule, will not listen to you if you want to show him how the Financier swindled him.

He still thinks that some day he will beat the Financier at that sort of a game and he doesn't want you or anybody else to disturb him in his pleasant pipe dream.

At the Gambling joint after they win all of your money, they will let you continue to play and take your I.O.U. for future payment. That is exactly the way the Financiers play the big game with the people. After the Financiers have stripped the people of their money their newspaper plants, their radio system, their railroads, their factories, their farms, their stores, their homes, and their self-respect, then they let the people continue the game by signing I.O.U.'s in the shape of Interest Bearing Bonds, Notes and Mortgages.

So in this great Interest Collecting Swindle, the people have not only handed over to the Financiers everything that they have ever earned but have signed up I.O.U. indebtedness in which they agree to turn over to the Financiers everything they will ever earn as long as they live and everything their children and their children's children will ever earn as long as they live.

Nice game, isn't it—for the Financiers?

Yes, during the last few years these flim-flam artists have taken away from the people of the United States about three hundred billion dollars worth of their wealth and increased their I.O.U. indebtedness to more than Three Hundred Billion Dollars, upon which they must pay tribute as long as they live. A lot of this tribute is, of course, collected in the shape of Taxes, which enables the Financier to shift the blame onto the Politicians, who are made the goats who collect the Taxes to pay the interest to the Financiers.

Now then, you people of the United States and elsewhere, you have lost all of your property, you have lost all of your money and you have signed I.O.U.'s in the shape of Interest Bearing Indebtedness for more than you or your

children can ever pay. There is not enough money in America to even pay the annual interest on the I.O.U. Indebtedness.

Now what are you going to do about it?

If an officer of the Direct Credits Society comes to you and says: "Those slickers have swindled you." Are you going to say, "No, they haven't?" If you do, then you belong in the same class of idiots who would come out of a Gambling Joint after losing all of their money, all of their property, and signed up I.O.U.'s for future payment, who would say, "Those Gamblers did not swindle me; they are high class gentlemen."

But there is a reason why some of these idiots who have lost everything still cling to the notion that they have not been swindled; they expect that some day they are going to be able to swindle the swindlers.

Therefore the people must be made to understand that they cannot swindle the swindlers. The interest collecting swindle is the slicker's game and the people must learn before it is too late that they cannot beat the Slicker at his own game.

How are the people ever going to learn that collecting interest on money and credit loans is a swindle? Over the Radio? The Financiers control the Radio. Do you suppose that they are going to let anybody tell the people over the Radio how they are swindled? Surely, one in his right senses cannot think that the Financiers are that dumb.

Did anyone ever hear anybody say over the Radio that the people must abolish the Interest Collecting Swindle in order to save themselves from pauperism and slavery?

No, of course not.

Do you think that you are going to get such information from your newspaper? No, you are not—at least not just now.

Did you ever read in any Metropolitan Newspaper in the United States that the Interest Collecting Fraud must be stopped? No, you did not.

It is not because the Editors would not like to enlighten the people with such information.

Editors and writers have told me that they are praying for Direct Credits to win. They know that if they should die tomorrow that their children and parents would become the prey of the Slickers and eventually become outcasts.

They know that in case of their deaths Lawson and his valiant officers of the Direct Credits Society will stand between their little children and mistreatment; between their widows and parents and the poor-houses.

When the owners of these great newspaper plants put up their fine buildings and filled them with the latest machinery, they borrowed a lot of money from the financiers for that purpose.

When the International Financiers withdrew the most of the money from circulation a few years ago the newspaper owners were caught short and could not meet their financial obligations. So the financiers began to choke them and they are now choking them. And what is more, they intend to choke them to death

before they get through with them. In fact, the financiers intend to take over all of the newspapers in the United States within the next few years. That is, of course, unless Direct Credits for Everybody is enacted as Law by the Congress of the United States before it is too late.

The financier, with his fingers tightening about the throat of the struggling newspaper owner, says, "Now, you be good and I won't take your plant away from you—just yet."

The average editor wants to write as he feels. But the Financier has a censor in most every large newspaper plant in the United States who will not permit any news going into print that says, "Interest must be abolished."

The Direct Credits Society stands for the "Freedom of the Press." That is exactly what the owners and editors of the newspapers want but they are being so strangled by their financial oppressors that they dare not oppose the gradual elimination of a free press. They know that laws are being made that will throttle the press and they know that when the Direct Credits Society wins, that Laws for a free press, free radio and free speech will be quickly enacted.

The Financiers are the real, genuine slickers. They originally came from the Hocus-Pocus genus.

There are various kinds of slickers that drain the people's pockets, such as the mastodon slickers at the top, the second story slickers in the middle, and the pee-wee slickers at the bottom.

The Pee-wee slickers are of the bed-bug variety that nip you when you are down; the second story slickers are the go-betweeners who stack up your stuff in bales, and the mastodon slickers are the packers who store up your stuff for their offspring to gnaw upon.

Now the slicker is slick, make no mistake about that. He is the slipperiest trickster that ever crawled or crept.

The educated slicker with a university training is so masterful in misrepresentation and deception that he can take all of your savings, make you owe him money and then make you believe that you have cheated him. He is so slick that he can take all of your food from you, stick your nose in a garbage can and make you think he has done you a favor.

The organized mastodon slickers who are known as the International Financiers have their long, lean, slippery fingers into everything that has value to it.

They have their agents everywhere. Their paid tools worm their way into every organization and eventually get control of them.

There isn't an organization in the United States today that isn't moth-eaten by the agents of the Financiers.

There isn't a political party in the United States today that they don't own body and soul. Their agents write the platforms for all political parties. They pay the campaign Money.

Sound money is the kind of money that permits the financier to rob the people out of about Twenty Billions of Dollars in interest each year. Sound money is what brought on every depression in the history of the United



States. Sound money is what enabled five per cent of the people of this country to take control of ninety-five per cent of the wealth of this country and what has forced the people to owe more than Three Hundred Billions of Dollars indebtedness.

You wouldn't think that financiers control these Radical Parties, would you? They do. They control them just the same as they control the Conservative and so-called Progressive Farmer or Labor Parties.

Of course, the rank and file of the Radical Parties don't know their tricks any more than the rank and file of the Conservative and Progressive Parties know them.

I have listened to a number of Radical Orators and what do they say? Down with the Capitalist.

Who is the Capitalist?

Why, the Industrialist — the Manufacturer who plans industrial enterprises that co-ordinate the labor of working men through mass production so that the cost of the product can be reduced to a minimum in order to put it within the reach of the maximum number of people.

The Industrialist gives his plans and combines his services with the services of the laboring man and thereby becomes a joint producer of the product made valuable by their co-operative efforts.

If it were not for the planning and co-operation of these Industrialists such things as automobiles, radio sets, etc., could never have been made at a cost low enough for the average working man to purchase.

Why do the present day Radicals want to destroy such a useful person as the Industrialist who makes it possible for the workingman to enjoy modern comforts at low purchasing prices?

Because the agents of the financier in the background tell them to do so through their trusted leaders. Leaders who, either knowingly or unknowingly, betray them.

Why does the financier want the Radicals to destroy the Industrialist? So that the Industrialist will lose his plant.

Who then will get the plant?

Why, the financier, of course. He will take the plant because the manufacturer cannot pay the interest on the mortgage which he holds.

Do those workingmen who are Radicals know how this game is being played to close the factories that give them employment?

No, they do not or they would turn upon their false leaders with the fury of madmen.

Very few workingmen know that it is the Financier and not the manufacturer who decides upon the wage scale that they are to receive.

The financier has the Industrialist by the throat just as he has workingman by the throat. So the manufacturer must pay such wages to workingmen as he is told to pay by the financier whom he is indebted to for back interest.

More than Two Hundred Thousand Factories have been closed in the United States since 1929, which caused more than Twelve Million men to be thrown out of employment.

The manufacturers were not foolish enough to close their factories when that was their means of support, and neither were the workingmen foolish enough to close the factories and throw themselves out of jobs. It was the financiers who control the money needed to buy materials and pay wages that closed the independent manufacturers' plants.

The financiers closed the factories for two specific reasons: (1) to get actual possession of the factories for themselves, and (2) to keep large numbers of workingmen out of jobs so that they would be a menace to those with jobs, thus making it easy to keep wages at a minimum.

Why do the financiers want low wages in this country? So that goods can be manufactured in America as cheaply as in European and Asiatic countries, and so that eventually they can bring the American workingman down to the level of Chinese coolies and thereby make serfs of them.

Just as the agents of the financiers through false leaders entice workingmen to fight manufacturers, so do they entice workingmen to fight workingmen. Their double-crossing methods of keeping the people always fighting and quarreling among themselves is exactly what gives them the power to rob and enslave them.

Agents of the financiers organize

different workingmen's unions, clubs, leagues and associations with conflicting rules and principles and then set the members of each against the other until the workingmen hate each other more than they do the serpent who would destroy them. The workingmen actually club and kill each other when in no way are they responsible for the terrible conditions under which they suffer.

It would seem unbelievable that the slickers, who have robbed the workingmen of all of their earnings, could then get the workingmen to hate and maul each other as though they themselves were to blame for being robbed, if it was not a fact that that is exactly what happens.

Such a monstrous state of affairs is created by the underhanded work of touts whom the workingmen trust and rely upon for their advice and education. False leaders are continually sending workingmen into traps and ambush where they are beaten and they do not know how it all happened.

The Slickers are so tricky that they actually make the workingmen believe they have won a victory when in fact they have been literally beaten out of their boots.

For instance, workingmen go out on a strike—frequently ordered by financiers in the background—and after a long period of quarreling and negotiations in which the workingmen club each other and ruin the manufacturer's property, the workingmen are given a slight raise in wages—say ten per cent. The workingmen then think they have won a victory when in reality they have sustained a defeat.

How? That is easy to explain. The financiers, in the background, who now pull the strings of both Industry and Labor, raise the prices of the necessities, twenty, thirty or fifty per cent. So when the workingmen go to make purchases they find that their wages, although increased, will not buy as much food as before they "had won their ten per cent victory."

Nice game, isn't it, for the financiers?

But the slickest of all games that the Financiers ever put over was the revaluation of Gold fraud, whereby they turned one dollar in gold into approximately two dollars in gold and thereby reduced the purchasing power of a dollar bill to fifty-nine cents.

So the working man had his wages increased ten per cent, payable in dollar bills, only to find that they were worth but fifty-nine cents. Yes, he thought that the ten per cent raise in wages was his victory when in reality the slickers had given him an awful drubbing.

Of course, that gold revaluation trick was also a solar plexus blow to the manufacturer, merchant, farmer and professional as well, because with such a low purchasing power on the part of the workingman enough trade could not be worked up to pay their expenses.

I am trying to teach the people an honest game through the Direct Credits Plan, but I must first teach them how the Slickers' Dishonest game is played today.

There would be no use telling you how their game was played fifty years ago. You must know how their game is played now if you want to cope with their present trickery. So if you want to be up-to-the-minute in Economics you must get your lessons from a practical man who has had experience in present day financial methods and not from the mouths of theorists who tell you about the tricks played by Industrialists fifty years ago. You must taboo those attic theories of the past and spend your valuable time learning practical economics of the present. You cannot fight modern slickers with ancient theories.

The Slickers are now on your backs; there is no time to theorize. I am now showing you how to shake them off in the most practical and scientific way.

So, if you, the honest producers of all wealth, want to get rid of the dishonest slickers quickly, so that you can enjoy a purchasing power equal to your productive power and actually win a real victory, you must put your absolute faith and trust in me and not in the Slickers nor your false

leaders who have misled you.

I promise you before God, whom I must soon face and make an accounting to, that I will never betray you. My duty is to God and not to the financiers.

**God has sent the Direct Credits Plan, which teaches you to unite as one great body and you will have to fight no more. You will get Justice for Everybody that harms nobody. You will get a purchasing power that equals your productive power that affords an incentive for you to do your best work at all times. You will have the freedom your soul craves and a chance to be honest in every sense of the word.**

It is a race between the Direct Credits Society to save the people and the Slickers to enslave them. Everybody must wake up and understand the game as now being played by the financier. He is the arch enemy of the people. Everybody must unite to stop the slicker.

To save humanity, workingmen, farmers, manufacturers, merchants, publishers and professional men must set aside their trivial misunderstandings and unite with a solid front to stop the demon financier from further ruination of everybody. This can only be accomplished by getting together on the Direct Credits Plan, which offers Justice to Everybody, and by accepting a man as your leader who understands through practical experience all of your various problems.

**The financiers are getting ready to double-cross the politicians. Through their various avenues of publicity they are teaching the people that the politicians are responsible for all of their troubles and that in order to save themselves they must get rid of the politicians.**

**The people do not realize that if they get rid of the politicians that there will be nobody to vote for and that automatically they will disfranchise themselves and abolish their own democratic-republican form of government. They do not realize that as soon as the politicians have been eliminated and they can no longer vote, that the financier will put in a military dictator in every city, town and village in the United States, and that in the place of policemen there will be soldiers with bayonets on every street. They do not realize that will be the end of the American Form of Government.**

Now, the American Form of Government is based upon the right of the people to go to the polls and vote for such representatives as they may choose to make, administer, and interpret their laws.

Those representatives are commonly called Politicians.

If the people's representatives turn bad it is usually because they have been contaminated by the financiers who bribe and browbeat them.

After Direct Credits for Everybody has extracted the poisonous fangs of plutocracy, the politicians will then serve the people instead of serving the financier, and the American Form of Government will function as it was originally intended to function.

So it must be understood that the Direct Credits Society has no quarrels with politicians, although it must also be understood that we do not take sides with the different political parties nor back up their different platforms.

The people want the right to vote on all sorts of questions that the Direct Credits Society are not concerned about, and therefore two or more political parties are necessary for that purpose.

There is only one thing that the Direct Credits Society was organized for, and that is to see that the people get economic justice; that is the most important thing for the people to strive for.

The only body in the United States that can enact laws that will give Economic Justice to the people is Congress.

So Congress is the only thing of a political nature that the Direct Credits Society is interested in and we are going to see that Congress enacts Economic Laws for the benefit of all of the people instead of enacting Laws that uphold the swindling operations of a few financiers.

Our officers must not take sides in State or Local politics.

The reason the people are asked to sign application forms is to prove that the people want Direct Credits. As soon as a majority of the voters in a majority of Congressional Districts agree to the plan then laws can be passed for Direct Credits for Everybody and not before.

In every Congressional District that we have signed up the majority of the voters for Direct Credits, the Congressman has gladly agreed to vote for Direct Credits Laws.

The politicians are in the same boat as the manufacturers, merchants, farmers and workingmen. They have been double-crossed by the financiers, who merely use them temporarily as tools and goats.

People the Slickers are gradually strangling you into insensibility, and unless you listen to what I have to say, and turn about quickly in the other direction from that in which you are going, you are lost.

They have taken your money and wealth—they have taken your radio, your newspaper plants, your factories, your stores, your farms and your homes. Now they are going to take away your power of resistance by removing all politicians and your police.

There was some chance for the people as long as they could go to the polls and vote for politicians and could rely upon police protection, but when they are eliminated then all hope must be abandoned.

For some time past, the financiers have been educating the public through their various avenues of publicity to believe that the police everywhere are in league with crooks and that the public would be better protected under military rule.

Yes, they say, the police should be supplanted by soldiers who are better disciplined for the protection of the people.

All sorts of articles have been published in newspapers and magazines lately, tending to belittle the civilian police—both state and city—as well as the county sheriffs and their deputies.

I say, people, beware before it is too late to save yourselves, your country, your flag, your constitution and your liberty.

School Teachers, like others, do not realize that the only education they have received on this earth is that which the financiers' agents have given them. They do not understand about Economics because the Financier who controls all avenues of publicity will not permit them to know the Truth. So they spend their lives teaching the false economics of the Financier that is gradually destroying them as well as everybody else.

Now, teachers, for many years back I have known that it is the intention of this threatened alien financial aristocracy to abolish the public schools as soon as they come into absolute power. Yes, close them up entirely, so that the children of the Common People cannot be educated.

But you might ask why should the financier want to close the schools?

Because a financial aristocracy can only stand upon the backs of an illiterate people and workingmen to be made serfs must have no education. Their children must be brought up as ignorant as the sheep and cattle of the fields.

So, School Teachers, besides aiding and abetting in this diabolical scheme of the financiers and their double-crossing agents, you are going to double-cross yourselves and lose your jobs.

Just why merchants have not caught onto the financiers' racket is hard to understand. They are closing them out of business altogether, so they can put their own hirelings in as managers of the stores. They also form Merchants' Associations and put their own agents in as leaders to aid in the closing of the stores that much quicker. Better wake up, you merchants that still have stores. Direct Credits will save you if you don't wait too long.

The farmers are in the same boat as far as their leaders are concerned; they, too, are betrayed by the agents of the financiers whom they trust as their leaders.

Direct Credits is the lifesaver for the farmers. With no interest nor taxes to pay and workingmen everywhere with their pockets full of

spending money, their profits on farm products will be large.

The Real Estate and Building business will get its greatest boom under Direct Credits because the people will all want better homes to live in hereafter and will earn enough money to buy them.

Under Direct Credits we are going to loan the real manufacturer merchant and farmer sufficient money without interest to operate his factory, store or farm and allow them to make a reasonable profit for the work they put into it. Then we are going to take that twenty billion dollars that is saved on interest and put that into the pockets of the working people by increased wages, so that they will have enough money to buy from the manufacturer, merchant and farmer everything that is produced for the benefit of everybody.

We thereby create a purchasing power equal to everybody's productive power and give Justice to Everybody that harms nobody.

Now listen: The financiers own or control all of the money. They could withdraw it all from circulation if they wanted to. They also practically own or control all of the wealth which is the security they demand if you want to borrow money from them.

So if the financiers control all of the money and also all of the security, how can the manufacturer, merchant, professional or workingman borrow money from them with which to establish a permanent prosperity?

They cannot, and so the industrialist and the merchant, as they were, must pass out of the picture altogether and let the financiers put their hirelings in their places unless Direct Credits for Everybody is established at once.

The alien financiers will lend money to the U. S. Government. Yes. And the Federal Government will lend it to the States and Municipalities to pay for repair work and cleaning up purposes. Yes, but those loans must be paid back to the financiers with interest. Now who pays it back? The people of course. How? With TAXES With increased TAXES.

So in order to pay back the financiers what the Government has borrowed, the people must pay HIGHER TAXES to pay the interest on borrowed money.

Isn't that plain enough?

Now, the simple proposition boiled down to a few words is this: The producers who want to be honest are many and the slickers who do not want to be honest are few.

In order for the few slickers to be able to rob the many producers of their earnings they introduce the Interest Collecting Swindle and make them think that they are in on the game. Then they get the Producers to hate each other and quarrel and fight over all sorts of trivial matters. Then the slickers put their agents into all of the Producers' organizations, and besides creating internal dissensions they create warfare between the different organizations and even bring about warfare between nations by the same methods.

The slickers are crafty enough to know that if the honest producers should unite for their own self protection that they would stop the swindling game and thereby enjoy the full benefits of their honest efforts. So they lay awake nights scheming and planning how to keep laborers, manufacturers, merchants, farmers, politicians, police, soldiers, teachers, editors, and in fact, everybody fighting among themselves all of the time.

Now you have Direct Credits on one side that will make everybody honest and happy and the Interest Collecting Swindle on the other side that makes of people cheats, thieves, liars, lunatics, murderers and suicides.

Therefore it is the duty of every honest person to carry the glad tidings of Direct Credits for Everybody from home to home; from farm to farm; from store to store; from factory to factory and shout the news everywhere of the emancipation of man in which everybody will be free to breathe, drink and eat abundantly of God's air, water and food without restrictions of the devils who have confiscated those necessities of life through an artificial power built from the blasphemous worship of Gold and its Partner in Crime—the Interest Collecting Swindle.

So, come on people, follow me, worship God, not Gold, and you will win.