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Justice for Everybody Harms Nobody

Three Cents

WHIPPING THEMSELVES

That's What The American People Are Doing

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Speech Taken by Beatrice Freese, M. G. D. C. S., at the Tomlinson Hall, Indianapolis, Ind.

UNLESS YOU KNOW THESE THINGS YOU ARE NOT EDUCATED

You have heard the old, old story in which an ancient strong-man lost his strength by having his hair cut.

Now, I am going to tell you how a strong nation is losing its strength by having its money cut.

In the old days strong men were double-crossed by damsels. In these days strong nations are double-crossed by damtouts.

The damsel would fool the strong man and deliver him into the hands of his enemies. The damtouts fool the people and deliver them into the hands of their enemies.

If there were no damtouts in these days the people would not be double-crossed and led into the blind alleyways of the financiers who rob them.

In these days the financiers are the enemies of the people and unless they are thrown off of their backs their future will be dark and terrible.

A tout is one who leads the victim into the hands of the swindler.

The touts of the financiers are everywhere. They are in your homes and profess to be your friends. They buzz in your ears like mosquitoes. They say you must pay interest for the use of money.

They lie when they tell you that but because you believe them you are led into the trap of the financial enemy.

As the financiers take about Twenty Billion Dollars worth of the people's wealth each year for loans of about Four Billions of Dollars in actual money, that should prove that the financiers are defrauding them out of four-fifths of the wealth they produce.

The people could understand that if it was properly explained to them but they have no way to find it out because the financiers have not only taken away from them their wealth and money system but have taken control of all avenues of publicity as well, and therefore, the people have no way to learn the truth of what is done. They are forced to live in

ignorance and falsity among swindlers.

The financiers not only steal four-fifths of the people's earnings but they drive them like cattle and their touts lead them into different stalls so they can be slaughtered without the strength of numbers to defend themselves.

The American People have allowed these financial swindlers to take away from them three-quarters of their wealth. Besides that, the financiers have run up an indebtedness against the people for Three Hundred Billion Dollars upon which interest is charged.

The people have been forced to sign I. O. U's on their future earnings just as weaklings sign I. O. U's in gambling dens after being defrauded out of their money and valuables and then agree to pay the gamblers more money from their future earnings.

When the touts tell you that the people owe only Forty-five Billions of Dollars to the financiers, they lie to you.

Forty-five Billion Dollars constitute the federal debt but if you add to that the state debts, the county debts, the municipal debts and all private debts, such as mortgages and loans that interest must be paid on throughout the United States, the complete interest-bearing indebtedness of the people of the United States is more than Three Hundred Billion Dollars.

Why don't the touts tell you that? The reason is obvious. The financiers won't permit it.

The financial spider has the people tied up in its web as tightly as the real spider ties up the fly. The people can wiggle a little but never can they release themselves.

How can the people of America know that these swindlers are taking four-fifths of everything they earn when the swindlers themselves control every avenue of publicity in America?

Did you ever read in any of your newspapers, magazines, or books, or hear over your radio

that the people are being led by the touts into the stockades of the financiers for future slaughter? Or did you ever read from any newspaper or magazine or hear over the radio that the people must Abolish Interest or nothing else counts?

Of course not.

Did you ever read in any of your newspapers, magazines or books or hear over the radio that financiers control all manufacturers organizations, all merchants organizations, all farmers organizations, and all labor organizations?

Of course not.

My greatest sorrow is for the laboring people. They are forced to work like slaves without ever knowing how they are being robbed of four-fifths of their earnings.

Manufacturers can understand how financial swindlers have them by the throat and are forcing them to pay interest on the money borrowed to pay the working man's wages, after it has been explained to them. So can the merchant and the farmer understand it, but the laborer is so utterly under the control of the touts of the financiers that, as a rule, they are not even allowed to consider such a thing nor to accuse the financiers of defrauding the people by the interest collecting swindle.

The manufacturer stands between the devil and the deep sea. He must borrow the money from the financier to pay the working men their wages and he must take out of their wages the amount that the financier charges him in interest on the money he borrows from them.

So the wages of working men are reduced by the financiers who charge interest on the money borrowed by the manufacturer. But the working men blame the manufacturer for their low wages and do not realize that it is the financier who is the cause of it and not the manufacturer.

In fact there are many different deductions from the working

man's wages caused by many different interests that have to be paid other than that paid by the manufacturing employer.

Different interests are paid to the financier on money borrowed by mine owners that furnish iron and coal to the manufacturer. Interest must also be paid by railroads for the use of money borrowed from the financiers to haul the iron and coal to the manufacturer. Then there are all sorts of parts that the manufacturer must buy from other concerns who have all paid an interest on the money they borrowed from the financiers with which they can carry on their business.

So by the time the manufacturer is ready to pay his employees their wages there has been deducted from them the interest that the financiers have charged to the iron and coal mine owners, the transportation companies and several parts makers, as well as the manufacturer who employs them.

So the wage earners have lost four-fifths of what they earn through the payment of all those different interest charges to the financier. But still they blame their employer who has to sweat blood sometimes in trying to meet the payroll. They blame the manufacturer who gives them their jobs to earn wages in order to live while he lives in mortal fear of the financial swindler on one side and his employees on the other side.

Since the year of 1929, the financiers have taken from the American manufacturers more than Two Hundred Thousand factories. They have taken away or closed up more than Three Million stores belonging to American merchants. They have taken possession of more than Three Million farms from American farmers and more than Six Million homes from American working people.

The manufacturer did not take the homes away from the working people—it was the financiers. The manufacturer gives to the

working man a job so that he may earn a living and buy a home. The financier takes that home away from him after he has bought it with the money that he received from the manufacturer in wages. Still the working man blames the manufacturer who gives him a job and says nothing against the financier who gives him nothing but who steals his home. Isn't that a foolish proceeding?

The reason the working man does such foolish acts is because he is urged to do them by the touts of the financiers who want to gain possession of the factory owned by the manufacturer who employs the working man.

The touts of the financiers, through slippery methods, gain control of the working man's organizations and through strikes by working men they ruin the manufacturer's business.

Then, after the working men have ruined the manufacturer's business the financiers foreclose on the manufacturer for the money he borrowed to pay the men their wages and thereby gets control of a plant worth a Million Dollars for about a Hundred Thousand Dollars that he loaned to the manufacturer. So by such degraded treachery the financier swindles the manufacturer out of Nine Hundred Thousand Dollars worth of his property.

Thus the laboring man loses his job and the manufacturer loses his factory. In a somewhat similar swindle, the merchant loses his store and the farmer loses his farm and the professional man loses his business. All of this happens because none of them understand how the financiers are constantly defrauding everybody out of four-fifths of everything they earn by making everybody pay tribute for the loan of money which does not belong to them.

It is the object of the financiers to get control of all manufacturing plants, all publishing establishments, all retail stores, all transportation corporations, all farms and all real estate concerns, which

added to their money control, will make them the virtual owners of everything in America and the absolute dictators of the American people. They can then raise the prices of commodities and lower the scale of wages without opposition.

Such a condition is now being faced by the American people and they have reached the brink of treachery by the touts whom they have put faith in as their leaders and heroes.

The damtout, of course, does the dirty work for the financiers because they throw him a bone to gnaw upon as they would toss one to a dog.

The financiers despise their own touts; they say, "If those damtouts will sell out their own friends for a bone to gnaw upon, they will sell us out if our competitors throw them a larger bone to gnaw upon."

Yes, the damtouts will sell out their own children and parents for a bone for themselves.

The financiers certainly fool the workmen whom they send into strikes. They have their wages raised 10% through the operation and they then raise the cost of their living 50% on their food stuffs, clothing, transportation, rents and in many other ways. The touts brag about higher wages but never say anything about doubling up on the cost of their living expenses.

The working man hasn't a real friend in America outside of the Direct Credits Society.

Wonderful Direct Credits Officers work without pay to establish laws that will give Justice to Everybody and Harm Nobody, but it requires time to learn the TRUTH where false leaders control publicity.

Laboring people should ask their leaders if they will publicly announce that they stand to ABOLISH INTEREST.

If the leader says, "No, we must have interest," then any sensible man or woman must know that he stands with the financiers who are milking the people out of four-fifths of their earnings through the interest collecting swindle. That ought to satisfy anyone that the leader stands with the financiers who swindle the people and therefore must be the enemy of the people who are being swindled.

BUT—the people have one true friend whom they can always rely upon. That friend is the man who stands here talking to you. He is not afraid of the Devil, himself, let alone a swindling financier. He works for your rights without pay. He wants no money or property for his services. He wants to live and associate with honest working people. He wants nothing from them but their love and respect.

However, that friend of the working man stands for JUSTICE FOR EVERYBODY THAT HARMS NOBODY. Therefore, he not only stands for the rights of the working man but he also stands for the rights of manufacturers, merchants, publishers, farmers, laborers and honest wealth producers of all kinds and wants everybody to have a purchasing power equal to their productive power.

You try to play the financiers' game and you lose. The financier says, "Heads I win and tails you lose."

In 1928 I told the people they were going to lose everything. They thought they were all going to get rich. One idiot said to me, "A fellow just showed me how to make a hundred thousand dollars out of one thousand dollars without working. What do I want to work for?"

"Yes," said he, "all I have to do is to take a mortgage on my property and he is even willing to loan me the thousand dollars to do it with."

When I told him that he would lose his property by playing the financier's game he got angry at me. He said that I was a pessimist and that the financier was a gentleman and a scholar.

One day in 1929 I wanted to get

my shoes shined but the bootblack did not have time to do it. He said he had an important appointment with his banker and was too busy. He had saved a hundred dollars earned by shining shoes and was in a hurry to give it to a financier for some phoney stock. He beamed with pride when he said, "My Banker."

Times certainly change.

When I was a boy they taught people to say, "My Doctor."

When I was a young man they taught people to say, "My Lawyer."

When I was middle aged they taught people to say, "My Banker."

Now they teach the people to say, "My Undertaker."

Well, after the financiers had gotten the most of the people of the United States to mortgage their properties and buy phoney stock at exorbitant prices with the money they loaned them, they got into their yachts and went on cruises to catch some sea fish.

Then a little later their damtouts went around to the people and said, "Pay up the money you borrowed to buy the stock."

The people said, "We have no money," as the financiers had withdrawn the most of the money from circulation.

"That's too bad," said the damtouts, "but we will have to take your homes, farms, stores and factories from you for it."

So they took properties worth ten times the amount they loaned them with which to buy the phoney stock.

More than two hundred thousand factories were taken away from the manufacturers. More than three million farms were taken away from the farmers. More than three million stores were closed on the merchants. More than six million homes were taken from the working people.

What did the people do about it? Not a thing. Why not? Because the financiers' newspapers, magazines, colleges and radio kept them in ignorance as to how the fraudulent game was worked.

What chance have the people to learn the TRUTH and get a square deal under such circumstances? No chance whatsoever.

Financiers say they can buy anybody on earth with their cash, excepting one man, and his name is Lawson.

People, if you want to find out whether or not the financiers can buy the leader of your organization, just ask him to publicly announce that interest must be abolished.

Why doesn't the leader of another organization say, "Abolish Interest?" The reason is plain; the financier gives him a bone to chew upon.

These swindling financiers don't like Lawson, but they say that he plays the game square and that anyone can believe whatever he says. "But," they say, "those damtouts whom we buy today will sell us out tomorrow if somebody else throws them a little larger bone to chew on."

The financiers control the people by making them whip themselves. They are able to do that because they control their money system.

The Constitution of the United States authorizes the people to run their own money system so that everybody will get equal benefits through the utilization of it. But they don't do it.

Money is a trade convenience. It would have no purchasing power if the people refused to accept it in exchange for their products or services.

In 1928 there were about twenty good-sized gangs of financiers in America, but in 1929 the biggest swindlers cleaned out about fourteen sets of their competitors and brought it down to six international gangs who are now in complete control of the U. S. A.

Those big gluttons are eating one another up.

You think they can't take your piece of property away from you, don't you?

Well, if they can take a big com-

petitor's bank that is worth a hundred million dollars and not give him a cent for it, what chance have you to keep a little piece of property worth ten or twenty thousand dollars? You must stop kidding yourself with such foolish thoughts.

You owe the financiers three hundred billion dollars through your federal, states, counties, municipal, railroad, and all sorts of private indebtedness on which interest has to be paid by the people. So you owe them altogether, over three hundred billion dollars of interest-bearing indebtedness.

Now, they have taken away three-quarters, or about three hundred billion dollars worth of property from the American people, which leaves a hundred and thirty million people owning a hundred billion dollars worth of wealth.

But the American people owe three hundred billion dollars of interest-bearing indebtedness to the financiers which they can foreclose any time and take every piece of property away from you according to Law.

They will do that just as soon as they decide among themselves which gang will govern the Dictator they intend to put in to rule America. In that case, the American people will become a slave race.

The American people are fast asleep and don't even want to be awakened nor warned as to their awful fate. They want to sleep until the damtouts drive them into separate stalls at the stockyards. Then they will cry to God for help.

But God has sent help before this happens. He has sent a man named Lawson to teach the people how to help themselves in this emergency.

You can't play a game you don't understand. Your man, Lawson, is teaching you the game. He says, "The financiers are swindling you out of four-fifths of everything you earn," and he proves it. The tout says, "It isn't so," but doesn't prove anything. Lawson is trying to save you, and if not you, he wants to save the helpless little children. If you sell out your children they will grow up to despise you.

Yes, from the stockades they will say, "Our dishonorable parents got us into this. They could have prevented it, but they lay down and did nothing to save us."

However, there are some honorable men and women in this country who will not lay down but who intend to stand up straight and fight the wretches who would help to enslave the American people. They are officers in the Direct Credits Society.

But they don't fight under instructions from the financiers' touts and throw bricks through windows and beat up working men with clubs. That is the financiers' trick of dividing the people into hostile squads who fight among themselves until soldiers with guns are sent to shoot them down, after the touts have led them into traps that have been previously set for them.

The people have never won a battle during the history of the world. The financiers win every battle because they make the people whip themselves. If the people would only free themselves from the influence of the touts for a while and do a little clear thinking, they would learn that the ones who took their homes are the ones who now have possession of them. They are the financiers.

The reason the people do not condemn the financiers who took their homes away from them is because the different organizations that they belong to are controlled by the financiers' touts.

The touts take their orders from one set of financiers or the other and lead the people to fight each other through their organizations.

It is a good thing for the people that GOD sent a man who is not afraid to tell the TRUTH, or they would never have learned how they are being devoured, a few at a time, by voracious wolves who know no shame nor pity.

The tout will say to you, "That fellow over there was born in a foreign country and is your enemy. He is no good. Hit him between the eyes as hard as you can." And you do it because he is of a different racial descent from you.

Then the tout who stirs you into madness says, "That fellow over there has a different religion than you. He lays on his belly to pray. He is your enemy because he does not get on his knees when he prays." You say, "Sure, he ought to be whipped good and hard for that."

Yes, people, that is the way the touts of the financier make you whip yourselves while he is stealing your homes, farms, stores and factories, and unless you stop it there is no hope for you in this world.

The financiers will steal your homes and earnings no matter what race you spring from nor what religion you believe in.

There are in America today about two hundred thousand officers of the Direct Credits Society who have dedicated their lives to the emancipation of the people from such degraded conditions. Besides this, several million people have signed applications for membership in this organization. But there is only one out of a thousand who is a real leader, so we have to pick responsible leaders for the people.

About eighty-five to ninety per cent of the people who study our program say, "We will follow your lead, Lawson, whenever you are ready." So I tell them that Lawson is ready now but that it takes time to train the right kind of leaders for the people. We must choose men and women who will not sell the people out. So we give everybody a chance and then sift them out until finally we will find enough reliable officers to guide the people to their ultimate success in self management.

The officers of the Direct Credits Society are being taught to out-think the financiers instead of letting their touts out-think them. That is the way the people must whip them, not with clubs and bricks. I tell my officers that if they will whip the touts I will whip the financiers.

You must watch those slippery birds who tell you that we must reduce the interest rates. That is a trap. They sometimes say, "Yes there is too much interest, and we are going to reduce it."

But Lawson says, "We are going to ABOLISH INTEREST," and that means something.

The financiers would build Lawson the finest radio station on earth if he would stop saying "Abolish Interest" and just say "Reduce Interest."

They have a legal rate of interest now of six and seven per cent, but they charge over two hundred per cent through their crooked manipulation of credit. They could still charge over two hundred per cent after the people agree to a legal rate of three per cent by their swindling methods. Just as soon as I can teach the people how their financial skin game is played, that will be the finish of it.

The U. S. A. is a Democracy. That means that the people have a voice in the management of their own affairs. Who can stop the people from adopting the Lawson Money System when they once understand it and say that they want it? So we must train enough officers to teach the people the principles of Direct Credits for Everybody, and the people will then instruct their Congressmen to make it a law. The Congressmen will not vote for it until their constituents demand it.

You don't do it with guns. You don't do it with bricks. You do it because there are enough of you to tell your Congressmen that you want it. Congressmen are tired of taking their orders from touts of the financiers and will be glad when the people tell them what THEY want. The people must tell them to ABOLISH IN-

TEREST and stop paying false tribute to the financiers.

Some time ago a vice president of an insurance company said to me, "I understand that you are going to take the interest off money. Our company has hundreds of millions of dollars in the banks which people draw interest on. Are you going to let the people lose that money? If not, what is going to become of it?"

"We are going to let them use that money to build factories," I said.

"Then are you going to let them make a profit?" asked he. When I said yes, he asked, "What is the difference between interest and profit?"

"Well," I said, "when you have the money and let it lay dead in your vaults and don't let the people use it as a trade convenience unless you collect interest on it, you are getting something for nothing. But if you use that money to build factories and put everybody to work at good wages, the profit made upon the investment is payment for something useful and you are getting something for something."

So he said, "Lawson, that is an honorable way to do business and I am with you."

We're not going to do away with money. We are not going to take anything away from anybody. We are going to see that there is enough money put into circulation so that anybody with practical plans for the production of wealth will be given an opportunity to produce it.

You cannot use money as a trade convenience for the production and distribution of wealth if it is lying dead in the financiers' vaults. It must be in the pockets of the people for spending purposes. There are only Four Billion Dollars now in use as a trade convenience for One Hundred and Thirty Million people. That is why millions of people have no employment. There isn't enough spending money in the people's pockets. It's all in the vaults of the financiers except Four Billions.

Now, you have Four Billions in your pockets to spend, and your annual interest bill is Twenty Billions.

The people pay Twenty Billion Dollars in tribute as interest for the use of Four Billion Dollars. So, four-fifths of everything you earn goes to the financiers. Anybody who cannot understand that after I have made it so plain is actually too dumb to have money to spend at all.

We have literature that makes Economics so plain that little children can understand the difference between finance and capital and why both capital and labor are being crushed by finance. Surely the grown-ups should study it and learn how the people are fleeced out of their earnings.

The Commander-in-Chief of the Direct Credits Society is a planner. If you will study his plans you will be benefited. If you become an officer and follow his instructions, it will improve your standing in the world. He is the Coach of the People's Economic Team. He is an educator; not a dictator.

The coach says, "Officers, do what I tell you to do and you will win the game." So, the officers say, "People, if you will do what Lawson tells you to do you will win the battle against the Swindling Financiers."

Well, they have jammed the people into this auditorium like sardines, and there are crowds on the outside listening to the loud speaker. I could stand here and talk for another eight hours, but I am afraid that you could not stand it. So, I will stop right now.

But, just remember that the ancient strong man lost his strength when his hair was shorn through the scheming DAMSEL and that a strong nation will lose its strength by being shorn of its money through the scheming of DAMTOUTS.