

**FINANCIAL IDEAS WORTH  
\$5000 TO YOU IF YOU  
CAN COMPREHEND THEM!**

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Financial Ideas Worth \$5000 to You If You Can Comprehend Them! by Orlando K. Fitzsimmons

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**ORLANDO K. FITZSIMMONS**

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*"Thought is deeper than all speech,  
Feeling deeper than all thought,  
Soul to souls can never teach  
What unto itself is taught."*

*Gift of Jos. Hunter.*

# **FINANCIAL IDEAS**

**Worth \$5000 to You**

**If You Can Comprehend  
Them!**

By  
**Orlando K. Fitzsimmons**



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*Comprehension means ability to know; capacity to understand; power to receive, contain and retain ideas. It is the gauge of individual wisdom. What is your capacity?*

## ***LET US REASON TOGETHER***

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**H**UMAN INTELLIGENCE is the most potent power in the world. All things else on earth owe allegiance to it. Analytical reason is the supreme attribute of the human mind and to it man owes his present environment. Were it not for this faculty there would be no telescope, no railroads, no boats, no telegraph, no telephone, no machinery—there would be no inventions, no progress, whatever. Long ages ago man realized that every Cause produced a responding Effect and that every Effect indicated a corresponding Cause. From these fundamental principles is builded the wonderful science of mathematics which teaches us how to take a Cause and mathematically (exactly) deduce the Effect, or to take an Effect and arrive at the Cause.

All things and all conditions are the Effect of a Cause and are therefore natural, and *whatever is natural is possible*.

We are looking for men and women who have developed this logical reasoning faculty somewhat (the greater the development, the better); who can reason from Cause to Effect and from Effect to Cause; who have learned that Suspicion and Prejudice are the children of Ignorance; who can distinguish truths from mere assertions; who can rely on their own judgment, form their own conclusions and work out their own problems. To such we offer financial independence!

If you are not in this class, it will be useless for you to read further. The proper course for you to pursue is to place yourself on a brain-food diet, go back to the primer class and get a new start. You are a cipher—alone, you represent nothing—and are useful only in determining the value of the other figures.



## EXPLANATION

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During the past two and one-half years we have distributed some Two Hundred Thousand Dollars (\$200,000) in benefits amongst our patrons at an average profit to living members of over 200 per cent per annum. (Here is an Effect, seek the Cause. The following pages will aid you.) In view of the fact that this has been accomplished in the face of the most powerful opposition that could be brought to bear as well as almost universal popular prejudice, the rational reasoning mind should realize that there **must** be something uncommonly substantial about it, for no ordinary business could exist under such conditions, let alone the marvelous profits returned.

The opposition was vicious, venomous and unprincipled. Slanderous lies were the chief weapons used; ordinary business greed and jealousy furnished the animus.

Failures are not attacked, they are simply devoured. Our only offense to the ravenous business jackals is in being **successful**.

The cause of the universal prejudice is the prevailing ignorance of what we are doing and how we are doing it. The usual contention of the mental bankrupts is that the business is "bad" because it is "too good." Some are apparently so hopelessly inane that they can see no difference between an intelligent reason and a figure of speech. They are simply human phonographs and do nothing but reproduce the speech of others. You have met some of them, have you not? Some of them go into the newspaper business so that they can talk before a whole lot of people at once.

No intelligent reason has ever been given in explanation of why it is "bad." Many fallacious arguments and statements are made by our opponents, however, that have deceived the thoughtless and indifferent to their own detriment. Thousands who have been asked to investigate this system thoroughly have either been to indolent or fearful to do it, or else are devoid of the faculty of reasoning from Cause to Effect and have thus lost the benefits they otherwise would have received. They have their reward!

Perhaps it was but natural that "everybody" who learned in a vague and crude manner that we had set out to do something hastened to tell their neighbor that we were attempting to do something "impossible"; that we would "fail"; that we were searching for "suckers," etc. It is those who are themselves contaminated with the inherent weakness of deceit and dishonesty who declare us frauds, tricksters and fakers, and every kindred epithet, which are words that picture the degenerate fancies of their own minds, because we have proven that we are neither frauds nor tricksters by doing even greater things and bestowing greater benefits on others than we announced we would do when we started. Therefore, if they imagine evil where none exists, is it not of and within themselves?

We have fulfilled every promise; we have met every obligation; we do not owe any man a dollar in spite of the ranting of the poor, deluded fools who are, perhaps unwittingly, dishonest with themselves and their friends and acquaintances when they basely condemn that of which they are utterly ignorant.

For the benefit of those who do not comprehend and who wish to obtain an idea of what this system is, we make the following brief explanation. Our agents can furnish you other literature if you desire it.

We wish at this point to call your attention to the fact that in the "ordinary business" plan there is 5 per cent of success to 95 per cent of failure! The daily record of failures would appal you. Dun's, Bradstreet's, Mulhall's or any good statistics will tell you that 95 per cent of the people who start in business—store, factory or farm—fail sooner or later. Think of it! Then realize that this is an Effect of a Cause, and that this Cause has at last been traced out and we can make it so plain that any school-boy who has the reasoning faculty can see it at once. We will explain it in a pamphlet some time. Without **knowing** the Cause, however, logical reason will instantly conclude that such a plan must be very imperfect. If our business were established under that same old plan it would be subject to the same weakness, would it not? It must be **different** else it would be no better. Does that appeal to your intelligence as logical.

In the construction of our System we have cast out the errors existing under the old plan and retained only that which



is good. When man began using electricity he was obliged to evolve a new measuring system, because the then existing standards of measure, the pound, the yard, the bushel, etc., were inadequate. For the same reason, you cannot measure our system by the old plan standards, such as "earning capacity," "earning power of money," "reserve fund," "interest earnings (rentals)," "investments," etc. You must learn the new measuring system if you would "know all about it."

The Cumulative Credit System is a system of Mutual Benefit to each and all of its patrons; it is pure and practical co-operation, an "each for all and all for each" plan. It is neither Life Insurance, Building and Loan, Banking, Investment nor Mercantile business. There is nothing else like it in the world. The plan is almost directly opposite the ordinary business methods. The only essential feature common to both being **Patrons and "new business."**

(That you may understand this last statement clearly, its analyzation is here given: All the other statements in our literature that are not clear to you will become perfectly plain if you analyze them properly.

Every business in the world requires a constant influx of "money" to furnish that which must be paid out. What else is there to commercialism but taking in money and paying it out? That which flows in is "new business" from either old patrons, new patrons, or both. The only "money" that any business or individual can pay out must come from others. Did you ever get a dollar in your life that did not come from someone else? Others are the same in this respect. Therefore, "new business" is absolutely requisite for the prosperity and perpetuity of any and all business, our own included. See also letter to Gen. Agt. Am. Ex. Co., page 27).

The shortest and quickest way to explain the Cumulative Credit System is by comparing it with an established business which is also different in some respects from the ordinary business.

When we speak of "ordinary business" we mean that method of gaining a livelihood by first exchanging money for something with one person and then finding another person to give us more for the thing than it cost, so that a "profit" can be made. All business is based on giving less than is received so as to "make" a "profit," and the "ordinary business" rule is "get all you can and give as little as possible."

About a year ago a ragged little boy gave me an illustration of "profit" such as I had been seeking for a number of years. He was selling matches and came into my office with the inquiry:

"Do you want to buy some matches?"

"How much are your matches a package?"

"Ten cents a package."

"I can go to a store and buy those matches for five cents a package," I said to him.

"I know it," he replied.

"Why do you want me to pay you ten cents a package when I can buy them for five cents?"

"So I can make something off them!"

His reply was truthful and was uttered with the candor of one unused to dissimulation. When he gets more experience in "business" he will learn to conceal the fact that he is seeking financial assistance when he asks others to "buy" something from him. He will soon learn to call it "legitimate profit."

"Profit" is merely a present you give to the other fellow when you "buy" and receive from the other fellow when you "sell." The word "profit" gives a certain respectability to the taking of the gift. Some "Captains of Industry" simply levy tribute under the guise of "legitimate profit."

People are gradually awakening to the fact that it is not absolutely necessary to first exchange the money for things and back again for money in order to receive this present called "profit" from others.

Take Fraternal Life Insurance, for instance. That is a wonderful business system and its patrons number millions and there have been hundreds of millions of dollars distributed in benefits without any property having been used in the transaction.

Life insurance is a comparatively new institution as compared with the older method mentioned above, and, in the process of evolution has pointed out the way to this new system.

[It was but a short step from the sickle, short blade and one hand power, to the cradle, long blade and two hand power. The results accomplished by the sickle and one hand were more than doubled by the increased power of the cradle and two hands. (You can see Cause and Effect plainly here.) Some man discovered this truth by using intelligent reason and nat-

urally concluded that a still longer blade and more power would produce correspondingly greater results, and the outcome was the reaper with horses as the motive power. The same process of reasoning produced the harvester, and so on. Looking back on it all you are obliged to acknowledge the simplicity of it. Still it was a long time coming. You cannot, however, truthfully say that the sickle was a "failure," neither was the cradle nor the reaper, although millions of "dollars" were "invested" in reapers when the harvester displaced it. The harvester, with its greater power, paid for both, however, so nothing was "lost." Man can't lose by progressing!]

To make our meaning still plainer to you we call your attention to the fact that the real and true basis of Fraternal Life Insurance is **giving** instead of **taking**, and if every member of Fraternal Insurance Orders realized the good they were doing with their small monthly contributions for the benefit of others, there would be very little discord or criticism of that most beneficent system except with people in whom greed and selfishness are the dominating traits of character.

The true spirit of Fraternalism is the spirit of benefiting others in their time of need while being thankful that our own lives are spared to enable us to make the small contributions which experience has demonstrated is requisite for the perpetuity of the order.

In Fraternal Insurance the members band together and each individual member contributes a small amount each month to help create a large fund to be distributed in benefits monthly to the beneficiaries of those members who die from month to month. The members who thus contribute to others have just as much to eat, are just as comfortable and have just as many of the so-called pleasures of life as those who do not join them in the work.

If this last statement is true, then wherein does or can any member lose by making the paltry contributions called for?

The jealousy, the greed, the selfishness which wantonly assails or even criticises such a beneficent institution should be ostracized. Such people do not deserve the benefits they, themselves, are deriving from other people in the ordinary grabbing ("business") process. These people, as a rule, fail to appreciate the fact that all they have in the world, except what they actually manufactured themselves, came from other people, to whose intelligence and labor they owe everything they have.