



# *The Way to Wealth*

Selected Proverbs and Quotes

*by Benjamin Franklin*

*“A word to the wise is enough,  
and many words won't fill a bushel.”*

## Introduction

Courteous Reader, I have heard that nothing gives an author so great pleasure, as to find his works respectfully quoted by other learned authors. This pleasure I have seldom enjoyed; for tho' I have been, if I may say it without vanity, an eminent author of almanacs annually now a full quarter of a century, my brother authors in the same way, for what reason I know not, have ever been very sparing in their applauses; and no other author has taken the least notice of me, so that did not my writings produce me some solid pudding, the great deficiency of praise would have quite discouraged me. I concluded at length, that the people were the best judges of my merit; for they buy my works; and besides, in my rambles, where I am not personally known, I have frequently heard one or other of my adages repeated, with, as Poor Richard says, at the end on it; this gave me some satisfaction, as it showed not only that my instructions were regarded, but discovered likewise some respect for my authority; and I own, that to encourage the practice of remembering and repeating those wise sentences, I have sometimes quoted myself with great gravity.

*- Benjamin Franklin*

### I. INDUSTRY, IDLENESS AND WASTE

The taxes are indeed very heavy, and if those laid on by the government were the only ones we had to pay, we might more easily discharge them; but we have many others, and much more grievous to some of us. We are taxed twice as much by our idleness, three times as much by our pride, and four times as much by our folly, and from these taxes the commissioners cannot ease or deliver us by allowing an abatement.

God helps them that help themselves.

It would be thought a hard government that should tax its people one tenth part of their time, to be employed in its service. But idleness taxes many of us much more, if we reckon all that is spent in absolute sloth, or doing of nothing, with

that which is spent in idle employments or amusements, that amount to nothing. Sloth, by bringing on diseases, absolutely shortens life. Sloth, like rust, consumes faster than labor wears, while the used key is always bright.

But dost thou love life, then do not squander time, for that's the stuff life is made of.

How much more than is necessary do we spend in sleep! Forgetting that the sleeping fox catches no poultry, and that there will be sleeping enough in the grave.

If time be of all things the most precious, wasting time must be the greatest prodigality.

Lost time is never found again, and what we call time-enough, always proves little enough.

Let us then be up and be doing, and doing to the purpose; so by diligence shall we do more with less perplexity.

Sloth makes all things difficult, but industry all easy. He that riseth late, must trot all day, and shall scarce overtake his business at night.

Laziness travels so slowly, that poverty soon overtakes him.

Drive thy business, let not that it drive thee.

Early to bed, and early to rise, makes a man healthy, wealthy and wise.

Industry need not wish.

He that lives upon hope will die fasting.

There are no gains, without pains.

Help hands, for I have no lands.

He that hath a trade hath an estate.

He that hath a calling hath an office of profit and honor; but

then the trade must be worked at, and the calling well followed, or neither the estate, nor the office, will enable us to pay our taxes.

If we are industrious we shall never starve.

At the working man's house hunger looks in, but dares not enter.

Industry pays debts, while despair increaseth them.

Diligence is the mother of good luck.

God gives all things to industry.

Then plough deep, while sluggards sleep, and you shall have corn to sell and to keep.

Work while it is called today, for you know not how much you may be hindered tomorrow.

One today is worth two tomorrows.

Have you somewhat to do tomorrow, do it today.

If you were a servant, would you not be ashamed that a good master should catch you idle? Are you then your own master, be ashamed to catch yourself idle.

When there is so much to be done for yourself, your family, your country, and your gracious king, be up by peep of day.

Handle your tools without mittens; remember that the cat in gloves catches no mice.

'Tis true there is much to be done, and perhaps you are weak handed, but stick to it steadily, and you will see great effects, for constant dropping wears away stones, and by diligence and patience the mouse ate in two the cable; and little strokes fell great oaks.

Employ thy time well if thou meanest to gain leisure.

Since thou art not sure of a minute, throw not away an hour.

Leisure is time for doing something useful; this leisure the diligent man will obtain, but the lazy man never.

Trouble springs from idleness,  
and grievous toil from needless ease.

Industry gives comfort, and plenty, and respect.

Flee pleasures, and they'll follow you.

With our industry, we must be steady, settled and careful,  
And oversee our own affairs with our own eyes,  
and not trust too much to others.

I never saw an oft removed tree,  
Nor yet an oft removed family,  
That throve so well  
As those that settled be.

Three removes is as bad as a fire.

Keep thy shop, and thy shop will keep thee.

If you would have your business done, go; if not, send.

He that by the plough would thrive,  
Himself must either hold or drive.

The eye of a master will do more work than both his hands.

Want of care does us more damage than want of knowledge.

Not to oversee workmen is to leave them your purse open.

Trusting too much to others' care is the ruin of many.

In the affairs of this world men are saved not by faith,  
but by the want of it.

A man's own care is profitable.

Learning is to the studious,  
and riches to the careful.

Power to the bold,  
and Heaven to the virtuous.

If you would have a faithful servant, and one that you like,  
serve yourself.

Sometimes a little neglect may breed great mischief.

For want of a nail the shoe was lost; for want of a shoe the  
horse was lost, and for want of a horse the rider was lost,  
being overtaken and slain by the enemy, all for want of care  
about a horse-shoe nail.

## II. FRUGALITY

A man may, if he knows not how to save as he gets, keep his  
nose all his life to the grindstone, and die not worth a groat  
at last.

A fat kitchen makes a lean will.

Many estates are spent in the getting,  
Since women for tea forsook spinning and knitting,  
And men for punch forsook hewing and splitting.

If you would be wealthy think of saving as well as of getting.

The Indies have not made Spain rich, because her outgoes are  
greater than her incomes.

Women and wine,  
game and deceit,  
Make the wealth small,  
and the wants great.

What maintains one vice, would bring up two children.

You may think perhaps that a little tea, or a little punch now

and then, diet a little more costly, clothes a little finer,  
and a little entertainment now and then, can be no great  
Matter; but remember what Poor Richard says, many a little  
makes a mickle, and farther, beware of little expenses; a small  
leak will sink a great ship.

Who dainties love, shall beggars prove.

Fools make feasts, and wise men eat them.  
Buy what thou hast no need of, and ere long thou shalt sell thy  
necessaries.

Many have been ruined by buying good pennyworths.

Wise men learn by others' harms, fools scarcely by their own.

Many a one, for the sake of finery on the back, have gone with  
a hungry belly, and half starved their families.

Silks and satins, scarlet and velvets,  
put out the kitchen fire.

It appears plainly, that a ploughman on his legs,  
is higher than a gentleman on his knees.

When the well is dry,  
One understands the worth of water.

Fond pride of dress, is sure a very curse;  
E'er fancy you consult, consult your purse.

Pride is as loud a beggar as want,  
and a great deal more saucy.

When you have bought one  
fine thing you must buy ten more,  
that your appearance may be all of a piece;  
but tis easier to suppress the first desire  
than to satisfy all that follow it.

Great estates may venture more,  
But little boats should keep near shore.

Pride that dines on vanity,  
sups on contempt.

Pride breakfasted with plenty,  
Dined with poverty,  
And supped with infamy.

What is a butterfly? At best He's but a caterpillar dressed.

The second vice is lying, the first is running in debt.

Lying rides upon debt's back.

Tis hard for an empty bag to stand upright.

Creditors have better memories than debtors.

Creditors are a superstitious sect,  
Great observers of set days and times.

The borrower is a slave to the lender.

No morning sun lasts a whole day.

Gain may be temporary and uncertain,  
but ever while you live,  
expense is constant and certain.

*They that won't be counseled, can't be helped.*

**The End**