
Benjamin Franklin's The Way To Wealth

Translated by
William L. Savastano



Introduction

From 1732 to 1758, Benjamin Franklin published an annual almanac under the assumed name, Richard Saunders. The annual volume, called Poor Richard's Almanac, was a best seller in the American colonies, selling 10,000 copies per year.

While known for many things, such as being an inventor, statesman, and newspaper publisher, it was Poor Richard's Almanac that gave Franklin much of his early economic success. Like other almanacs published at the time, Poor Richard's Almanac contained weather forecasts, practical household hints, puzzles, and other amusing writings.

Much like Franklin himself, Poor Richard's Almanac was popular due its extensive use of wordplay and witty phrases, many of which are still commonly used today. Many of these proverbs helped shape the mentality of the colonists and even had a significant effect on the framework of a fledgling United States of America.

In addition to the weather-related information, calendars, proverbs, by poems and astronomical and astrological information that a typical almanac of the period contained, Franklin also stuffed Poor Richard's with mathematical exercises and even included an early example of demographic information in the 1750 edition.

Today, the almanac is primarily remembered for being a repository of Franklin's thoughts and sayings, many of which centered around being courteous, thrifty and self-sufficient, all with a healthy dash of cynicism.

In the open spaces between the almanac's calendar days, Franklin included proverbs about industry and frugality. Many of these sayings can actually be traced back to contemporary sources available to Franklin, including the writings of Francois de La Rochefoucauld and George Savile, the 1st Marquess of Halifax.



Introduction

In the 1757 Poor Richard's Almanac, Franklin took a number of the proverbs about industry, frugality and self-sufficiency and published them together in a prefix, interwoven under the guise of Poor Richard telling the story of a time he overheard an old man offering advice to people complaining about the bad times of the day while waiting for an auction of merchants' goods to start. Naturally, the old man's advice was littered with proverbs from Poor Richard's Almanac. This prefix was later published as an essay called The Way to Wealth that was wildly popular in the English-speaking countries on both sides of the Atlantic.

Much like how the themes and scenes of Shakespeare's plays are still just as relevant today, much of Franklin's The Way to Wealth rings true as solid advice hundreds of years later. But also much like Shakespeare's plays, the message in Franklin's The Way to Wealth can get lost in translation as the English we speak in America today is far different than the English spoken by Franklin and his contemporaries. While I would find myself in the camp that would find great fault in any tampering with the original language of the Bard's plays, I do find myself having little trouble translating the hard times that Benjamin Franklin, through the voice of Poor Richard Saunders, warns us of through his proverbs. So over the coming pages, I will provide you with a modern American English translation of Franklin's The Way to Wealth with some of the Old Colonial English purposely untouched for effect and to keep intact the thoughts of Franklin and his original sources. Just be sure to read it in your best documentary-film actor portraying Ben Franklin voice. I also provide you with the original Old Colonial English version so you can read it in its native form, and should you so desire, criticize my translation skills.

"While it already existed for over 250 years by the time I discovered it, the first time I read Benjamin Franklin's The Way to Wealth I immediately realized that I had been living my life according to its proverbs all along. I instantly wanted nothing more than to share this gem of financial advice with everyone I knew."

- William L. Savastano



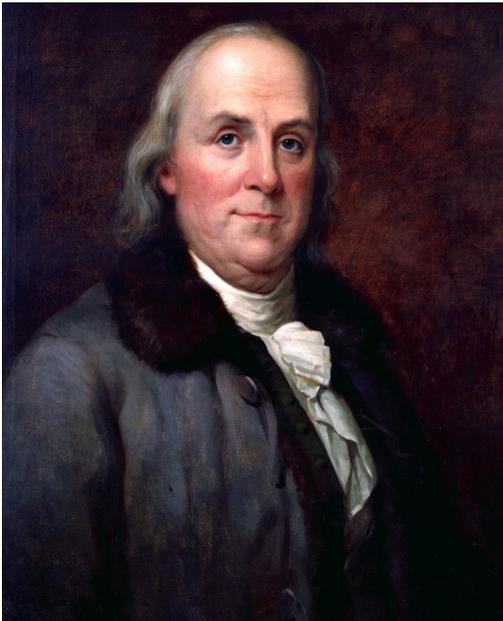
Benjamin Franklin's The Way To Wealth Translated

Courteous Reader,

I have heard that nothing gives an author so great a pleasure as to find his works respectfully quoted by others. Judge, then, how much I must have been gratified by an incident I am going to relate to you. I recently stopped my horse where a great number of people were collected at an auction of merchants' goods, and since the auction had not yet started, they were conversing on the badness of the times. A member of the group called to a plain, clean, old man, with white locks, "Pray, Father Abraham, what think you of the times? Will not these heavy taxes quite ruin the country? How shall we ever be able to pay them? What would you advise us to do?" Father Abraham stood up, and replied, "If you would have my advice, I will give it to you in short; for as Poor Richard says, a word to the wise is enough." They joined in desiring him to speak his mind, and gathering around him, he proceeded as follows:

"Friends," he said, "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. However, let us listen to good

advice, and something may be done for us; for as Poor Richard says, God helps them that help themselves.



"A government that would tax its people one-tenth of their income would rightly be thought harsh, but idleness taxes many of us much more; sloth, by bringing on diseases, absolutely shortens life. As Poor Richard says, sloth, like rust, consumes faster than labor wears; remember that the used key is always bright. For as Poor Richard says, if you love life, then do not squander time, for that is the stuff of which life is made. How much more than necessary do we spend in sleep, forgetting, that, as Poor Richard says, the sleeping fox catches no poultry, and there

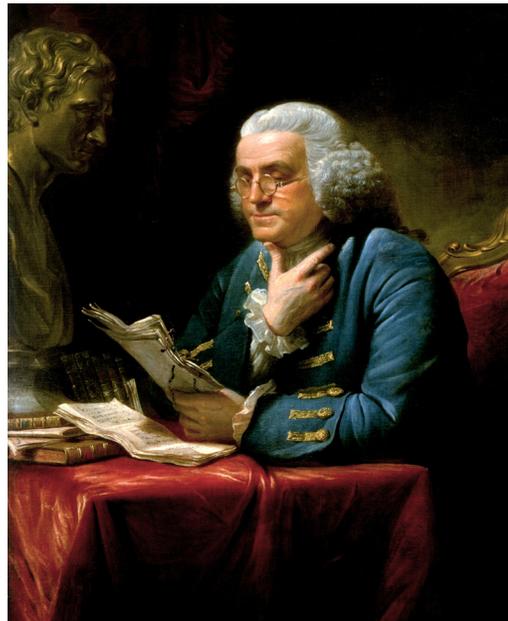
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will be sleeping enough in the grave.

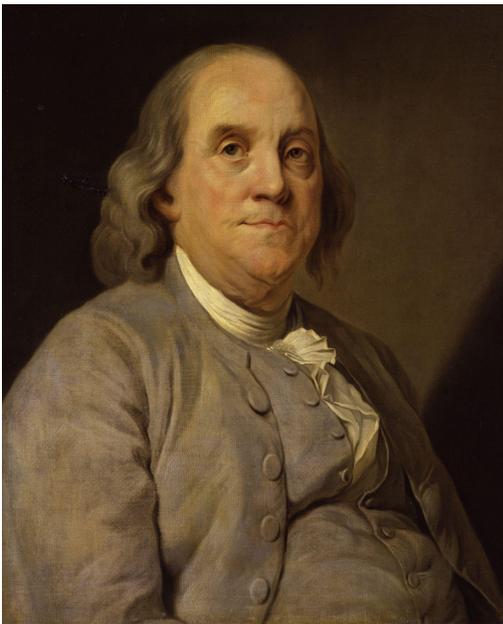
"If time be of all things the most precious, wasting time must be, as Poor Richard says, the greatest waste; since, as Richard tells us elsewhere, lost time is never found again; and what we call time enough, always proves little enough. Let us then be up and doing, and doing with purpose; so by diligence shall we do more with less understanding. Sloth makes all things difficult, but industry makes all things easy; and he that rises late must rush all day, and still not catch up by nightfall. Laziness travels so slowly that poverty can easily overtake it. Drive thy business; let not business drive thee, for as Poor Richard says, early to bed, and early to rise, makes a man healthy, wealthy, and wise.

"What purpose, then, does wishing and hoping for better times serve? We may make these times better by stirring ourselves. Industry need not wish, and he that lives upon hopes dies from hunger. There are no gains without pains; if you have no lands, look to your own hands. As Poor Richard says, he that has a trade has an estate, and he that has a calling has an office of profit and honor, but then the trade must be worked at, and the calling followed, or neither the estate nor the office will enable him to even pay his taxes. If we are industrious, we shall never starve; for, at the workingman's house, hunger looks in, but dares not enter. Nor will the bailiff or the constable enter, for industry pays debts, while despair increases them. While you may have found no treasure, nor had a rich relation leave you a legacy, diligence is the mother of good luck, and God gives all things to industry.

"So 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, as Poor Richard says; and further, never leave that 'til tomorrow, which you can do today. If you were a servant, would you not be ashamed that a good master should catch you idle? You are your own master, so be ashamed to catch yourself idle when there is so much



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to be done for yourself, your family and your country. Handle your tools without mittens and remember that, as Poor Richard says, the cat in gloves catches no mice. It is 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 dripping wears away stones; and by diligence and patience the mouse ate through the cable; and little strokes fell great oaks.

"Methinks I hear some of you say, 'Must a man afford himself no leisure?' I will tell you, my friend, that Poor Richard says employ your time well if you mean to gain leisure; and, since you are not sure of a minute, throw not away an hour. Leisure is time for doing something useful. The

diligent man will obtain this leisure, but the lazy man never; for a life of leisure and a life of laziness are not the same thing. Those who do not labor try to live only by their wits, but they will fail because there is no value in their choice; whereas industry gives comfort, and plenty, and respect. Ignore pleasures, and they will follow you. A diligent spinner has a large wardrobe; and now that I have a sheep and a cow, everybody bids me good morrow.

"With our industry we must likewise be steady, settled, and careful, and oversee our own affairs with our own eyes, and not trust too much to others: for, as Poor Richard says, I never saw an oft-removed tree, nor an oft-removed family that thrived so well as a family that is well-settled. Three absences are as bad as a fire. Keep your shop and your shop will keep you. If your business is done, then go, but if not, stay. He that by the plow would thrive must himself decide to either hold or drive. The eye of the master will do more work than both his hands. Want of care does us more damage than want of knowledge. To not oversee workmen is to leave your purse open to them.

"Trusting too much to others' care is the ruin of many; for men are saved by not having faith in the affairs of this world. A man's own care is profitable, so serve yourself well. A little neglect can breed great mischief. Remember that for want

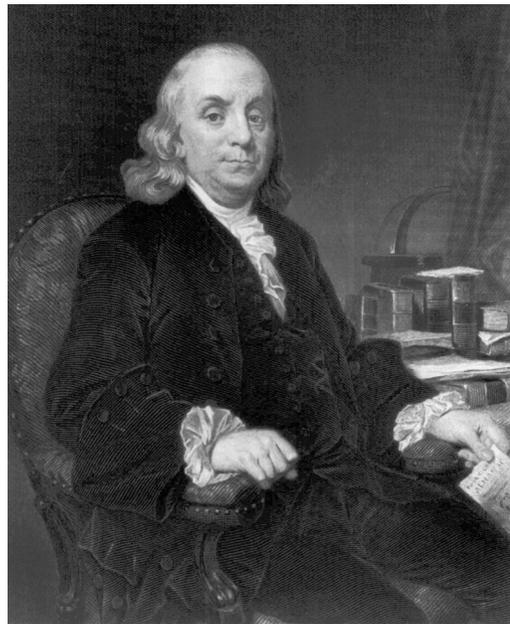
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of a nail, the shoe was lost; for want of a shoe, the horse was lost; and for want of a horse, the rider was lost, overtaken and slain by the enemy - all for want of a little care about a horseshoe nail.

"I've spoken so much on industry, my friends, and attention to one's own business; but to these we must add frugality if we would make our industry more successful. A man may, if he knows not to save as he gets, keep his nose all his life to the grindstone, and die not worth a penny in the end. A fat kitchen makes a lean will. Many estates are spent in getting, since women forsake spinning and knitting for tea, and men forsake hewing and splitting for punch. 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. So, do away with your expensive follies and you will not have so much cause to complain of hard times, heavy taxes, and chargeable families; for women and wine, game and deceit, make the wealth small and the want great.

"And further, 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 of no great matter, but remember, many a little makes a lot. Beware of little expenses, for as Poor Richard says again and again, a small leak will sink a great ship. Those who are light in care shall prove to end up beggars; and moreover, fools make feasts, but wise men eat them.

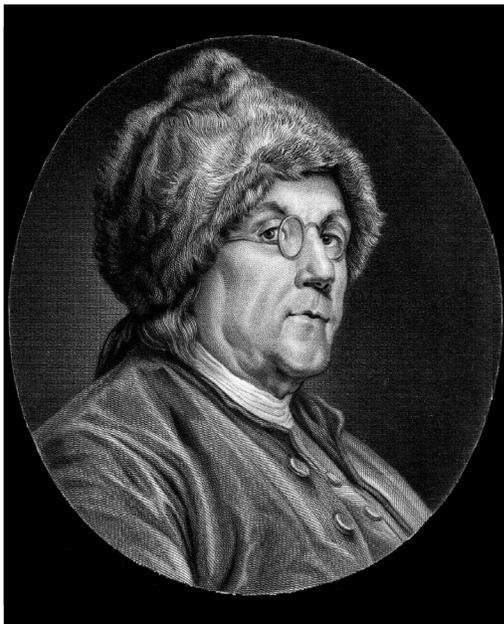
"You are all here together at this sale of fineries and knick-knacks. You call them goods, but if you do not take care, they will prove evils to some of you. You expect they will be sold cheap, and perhaps they may sell for less than they cost; but, if you have no need for them, they must be dear to you. Remember that Poor Richard says buy what you have no need of and before long, you shall sell your necessaries. At a great value, pause a while. In that, Richard means



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that perhaps the cheapness is apparent only and not real, for the bargain may do you and your business more harm than good. In another place, Richard says many have been ruined by buying a good value. It is foolish to lay out money to purchase a regret, yet this folly is practiced everyday at auctions when people do not mind the advice of Poor Richard. Many, for the sake of finery on the back, have gone with a hungry belly and half-starved their families. For as Poor Richard says, silks and satins, scarlet and velvets, put out the kitchen fire.

"These are not the necessaries of life; they can scarcely be called the conveniences; and yet, only because they look pretty, how many want to have them?! By these, and other extravagances, people are reduced to poverty, and forced to borrow from those whom they formerly despised, but who, through industry and frugality, have maintained their own standing; in which case it appears plainly, as Poor Richard says, a ploughman on his legs is higher than a gentleman on his knees. Perhaps they have a small estate that was left to them, which they knew not the getting of, and they think it is day and will never be night: that a little spent out of so much is not worth minding; but always taking out of the meal-tub and never putting in soon leads you to its empty bottom. For, as Poor Richard says, when the well is dry, they know the worth of water. But this they might have known before, had they taken Poor Richard's advice.



If you want to know the value of money, go and try to borrow some; for, as Poor Richard says, he that goes a borrowing goes a sorrowing - and so does he that lends to such people when he goes to get his money back again. For as Poor Richard says, fond pride of dress is sure a very curse, so before you fancy a consult, consult your purse.

"For 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 so that your appearance will be all of a piece; but Poor Richard says 'tis easier to suppress the first desire than to satisfy all that will follow. And it is as truly

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a folly for the poor to mimic the rich as for the frog to swell in order to equal the size of the ox. Vessels large may venture further, but little boats should keep near shore.

"It is, however, a folly soon punished, for as Poor Richard says, pride that dines on vanity sups on contempt and pride that breakfasts with plenty that dined with poverty sups with infamy. And, after all, of what use is this pride in appearance when so much is at risk and so much can be suffered? Appearance cannot promote health, nor ease pain; it makes no increase of merit in the person, but does create envy and hasten misfortune.

"But what madness must it be to run in debt for superfluities? We are offered by the terms of this auction, six months' credit; and that, perhaps, has induced some of us to attend, because we cannot spare the money and hope now to be fine later without it. But think what you do, for when you run in debt, you give another power over your liberty. If you cannot pay when payment is due, you will be ashamed to see your creditor; you will be in fear when you speak to him; you will make poor, pitiful, sneaking excuses, and, by degrees, come to lose your veracity, and sink into base, downright lying; for as Poor Richard says, the second vice is lying, but the first is running in debt. Lying rides upon debt's back. A free-born American ought not to be ashamed or afraid to see or speak to any living man, but poverty often deprives a man of all spirit and virtue. It is hard for an empty bag to stand upright.

"What would you think of a government that would issue an edict forbidding you to dress like a gentleman or gentlewoman, on pain of imprisonment or servitude? Would you not say that you were free, have a right to dress as you please, and that such an edict would be a breach of your privileges, and such a government tyrannical? And yet, you are about to put yourself under such tyranny, when you run in debt for such dress! Your creditor has authority, at his pleasure, to deprive you of your liberty, by confining you 'til you are able to pay. When you have your bargain, you may, perhaps, think little of payment, but as Poor Richard says, creditors have better memories than debtors. Creditors are a superstitious sect and great observers of set days and times. Due days can come round before you are aware and the demand can be made before you are prepared to pay. Even if you bear your debt in mind at all times, the term, which at first seemed so long, will, as it lessens, appear extremely short. Time will seem to have added wings to his heels as well as his shoulders. Those have a short Lent, who owe money to be paid at Easter. At present, perhaps, you may think yourselves in thriving circumstances and can bear a little extravagance

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without injury, but no matter what, the morning sun never lasts the whole day long.

"Gain is temporary and uncertain, but expense is certain and constant. It is easier to build two chimneys than to keep one in fuel, Poor Richard says, so better to go to bed supper-less than rise in debt. Get what you can and what you get hold - 'tis the stone that will turn all your lead into gold. And when you have got the philosopher's stone, sure you will no longer complain of bad times or the difficulty of paying taxes.

"This doctrine, my friends, is reason and wisdom; but, remember, do not depend too much upon your own industry, and frugality, and prudence. Though excellent things, they may all be fruitless without the blessing of Heaven; and, therefore, ask for that blessing humbly, and be not uncharitable to those that at present seem in want, but comfort and help them remember that a job suffered is afterwards prosperous.

"And now, to conclude, experience keeps a dear school, but fools will learn in no other, for as Poor Richard says, we may give advice, but we cannot give conduct. However, remember this: they that will not be counseled cannot be helped, and if you will not hear reason, she will surely rap your knuckles."

Thus the old gentleman ended his harangue. The people heard it, and approved the doctrine, and immediately practiced the contrary, just as if it had been a common sermon; for the auction opened, and they began to buy extravagantly. I found the good man had thoroughly studied my almanacs and digested all I had dropped on those topics during the course of twenty-five years. The frequent mention he made of me would have tired anyone else, but my vanity was wonderfully delighted with it, though I was conscious that not a tenth of the wisdom was my own, which he ascribed to me; but rather the gleanings that I had made of the sense of all ages and nations. However, I resolved to be the better for the echo of it; and, though I had at first determined to buy stuff for a new coat, I went away, resolved to wear my old one a little longer. Reader, if thou wilt do the same, thy profit will be as great as mine. I am, as ever, your servant.

Richard Saunders

The Original In Old Colonial English

Benjamin Franklin, *The Way to Wealth* (1758).

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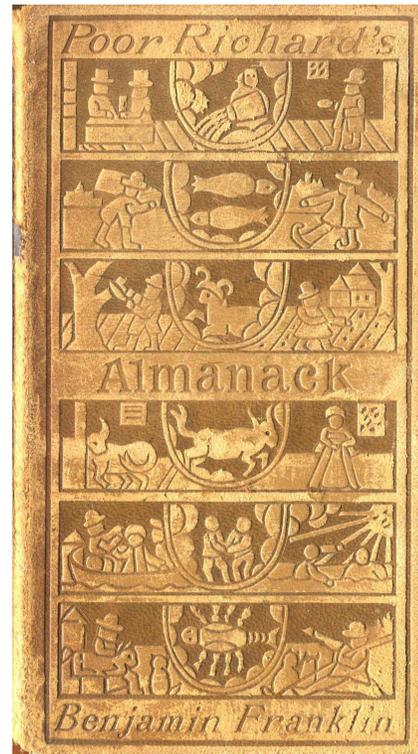
I have heard, that nothing gives an author so great pleasure, as to find his works respectfully quoted by others. Judge, then, how much I must have been gratified by an incident I am going to relate, to you. I stopped my horse lately, where a great number of people were collected at an auction of merchants' goods. The hour of the sale not being come, they were conversing on the badness of the times; and one of the company called to a plain, clean, old man, with white locks, "Pray, Father Abraham, what think you of the times? Will not these heavy taxes quite ruin the country?

How shall we ever be able to pay them? What would you advise us to?" Father Abraham stood up, and replied, "If you would have my Advice, I will give it you in short; for A word to the wise is enough, as Poor Richard says." They joined in desiring him to speak his mind, and gathering round him, he proceeded as follows.

"Friends," said he, "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. However, let us hearken to good advice, and something may be done for us; God helps them that help themselves, as Poor Richard says.

"I. 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; sloth, by bringing on diseases, absolutely shortens life.

"Sloth, like rust, consumes faster than labor wears; while the used key is always bright, as Poor Richard says. But dost thou love life, then do not squander time,

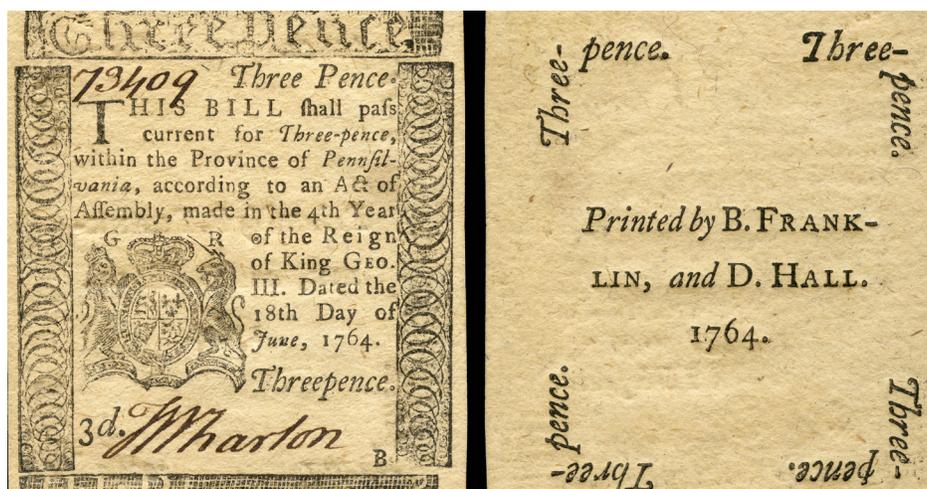


The Original In Old Colonial English

for that is the stuff life is made of, as Poor Richard says. 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, as Poor Richard says.

“If time be of all things the most precious, wasting time must be, as Poor Richard says, the greatest prodigality; since, as he elsewhere tells us, Lost time is never found again; and what we call time enough, always proves little enough. Let us then 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; and He that riseth late must trot all day, and shall scarce overtake his business at night; while Laziness travels so slowly, that Poverty soon overtakes him. Drive thy business, let not that drive thee; and Early to bed, and early to rise, makes a man healthy, wealthy, and wise, as Poor Richard says.

“So what signifies wishing and hoping for better times? We may make these times better, if we bestir ourselves. Industry need not wish, and he that lives upon hopes will die fasting. There are no gains without pains; then help, hands, for I have no lands; or, if I have, they are smartly taxed. He that hath a trade hath an estate; and he that hath a calling, hath an office of profit and honor, as Poor Richard says; but then the trade must be worked at, and the calling followed, or neither the estate nor the office will enable us to pay our taxes. If we are industrious, we shall never starve; for, At the working man’s house hunger looks in, but dares not enter. Nor will the bailiff or the constable enter,



Pennsylvania colonial currency printed by Ben Franklin in 1764.

The Original In Old Colonial English

for Industry pays debts, while despair increaseth them. What though you have found no treasure, nor has any rich relation left you a legacy, Diligence is the mother of good luck, and 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 to-day, for you know not how much you may be hindered to-morrow. One, to-day is worth two to-morrows, as Poor Richard says; and further, Never leave that till to-morrow, which you can do to-day. 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 king. Handle your tools without mittens; remember, that The cat in gloves catches no mice, as Poor Richard says. It is 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.

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pleasures, and they will follow you. The diligent spinner has a large shift; and now I have a sheep and a cow, everybody bids me good morrow.

“II. But with our industry we must likewise be steady, settled, and careful, and oversee our own affairs with our own eyes, and not trust too much to others: for, as Poor Richard says, I never saw an oft-removed tree, Nor yet an oft-removed family, That throve so well as those that settled be. And again, Three removes are as bad as a fire, and again, Keep thy shop, and thy shop will keep thee: and again, If you would have your business done, go; if not, send. And again, He that by the plow would thrive, Himself must either hold or drive. And again, The eye of the master will do more work than both his hands: and again, Want of care does us more damage than want of knowledge and again, Not to oversee workmen, is to leave them your purse open.

“Trusting too much to others’ care is the ruin of many; for In the affairs of this world men are saved, not by faith, but by the want of it; but a man’s own care is profitable; for, If you would have a faithful servant, and one that you like,—serve yourself. 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 a little care



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about a horse-shoe nail.

“III. So much for industry, my friends, and attention to one’s own business; but to these we must add frugality if we would make our industry more certainly successful. 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; and 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.

“Away then with your expensive follies, and you will not then have so much cause to complain of hard times, heavy taxes, and chargeable families; for Women and wine, game and deceit, Make the wealth small and the want great.

“And further, 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, Many a little makes a mickle. Beware of little expenses; A small leak will sink a great ship, as Poor Richard says and again, Who dainties love shall beggars prove; and moreover, Fools make feasts, and wise men eat them. Here you are all got together at this sale of fineries and knick-knacks. You call them goods; but, if you do not take care, they will prove evils to some of you. You expect they will be sold cheap, and perhaps they may for less than they cost; but, if you have no occasion for them, they must be dear to you. Remember what Poor Richard says; Buy what thou hast no need of, and ere long thou shalt sell thy necessaries. And again, At a great pennyworth pause a while: he means, that perhaps the cheapness is apparent only, and not real; or the bargain, by straitening thee in thy business, may do thee more harm than good. For, in another place, he says, Many have been ruined by buying good pennyworths. Again, It is foolish to lay out money in a purchase of repentance; and yet this folly is practised every day at auctions, for want of minding the Almanack. 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, as Poor Richard says. These are not the necessaries of life; they can scarcely be called the conveniences; and



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"And again, 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 Poor Dick says, it is easier to suppress the first desire, than to satisfy all that follow it. And it is as truly folly for the poor to ape the rich, as for the frog to swell, in order to equal the ox. Vessels large may



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venture more, But little boats should keep near shore.

"It is, however, a folly soon punished: for, as Poor Richard says, Pride that dines on vanity, sups on contempt;—Pride breakfasted with Plenty, dined with Poverty and supped with Infamy. And, after all, of what use is this pride of appearance, for which so much is risked, so much is suffered? It cannot promote health, nor ease pain; it makes no increase of merit in the person, it creates envy, it hastens misfortune.

"But what madness must it be to run in debt for these superfluities? We are offered by the terms of this sale, six months' credit; and that, perhaps, has induced some of us to attend it, because we cannot spare the ready money, and hope now to be fine without it. But, ah! think what you do when you run in debt; you give to another power over your liberty. If you cannot pay at the time, you will be ashamed to see your creditor; you will be in fear when you speak to him; you will make poor, pitiful, sneaking excuses, and, by degrees, come to lose your veracity, and sink into base, downright lying; for The second vice is lying, the first is running in debt, as Poor Richard says; and again, to the same purpose, Lying rides upon Debt's back: whereas a free-born Englishman ought not to be ashamed nor afraid to see or speak to any man living. But poverty often deprives a man of all spirit and virtue. It is hard for an empty bag to stand upright. - What would you think of that prince, or of that government, who should issue an edict forbidding you to dress like a gentleman or gentlewoman,



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on pain of imprisonment or servitude? Would you not say that you were free, have a right to dress as you please, and that such an edict would be a breach of your privileges, and such a government tyrannical? And yet you are about to put yourself under such tyranny, when you run in debt for such dress ! Your creditor has authority, at his pleasure, to deprive you of your liberty, by confining you in gaol till you shall be able to pay him. When you have got your bargain, you may, perhaps, think little of payment; but, as Poor Richard says, Creditors have better memories than debtors; creditors are a superstitious sect, great observers of set days and times. The day comes round before you are aware, and the demand is made before you are prepared to satisfy it; or, if you bear your debt in mind, the term, which at first seemed so long, will, as it lessens, appear extremely short: Time will seem to have added wings to his heels as well as his shoulders. Those have a short Lent, who owe money to be paid at Easter. At present, perhaps, you may think yourselves in thriving circumstances, and that you can bear a little extravagance without injury; but For age and want save while you may, No morning sun lasts a whole day.

"Gain may be temporary and uncertain; but ever, while you live, expense is constant and certain; and It is easier to build two chimneys, than to keep one in fuel, as Poor Richard says: so, Rather go to bed supper-less, than rise in debt. Get what you can, and what you get hold, 'Tis the stone that will turn all your lead into gold. And when you have got the Philosopher's stone, sure you will no longer complain of bad times, or the difficulty of paying taxes.

"IV. This doctrine, my friends, is reason and wisdom; but, after all, do not depend too much upon your own industry, and frugality, and prudence, though excellent things; for they may all be blasted, without the blessing of Heaven; and, therefore, ask that blessing humbly, and be not uncharitable to those that at present seem to want it, but comfort and help them. Remember, Job suffered, and was afterwards prosperous.

And now to conclude, Experience keeps a dear school, but fools will learn in no other, as Poor Richard says, and scarce in that; for it is true, We may give advice, but we cannot give conduct. However, remember this, They that will not be counselled cannot be helped; and farther, that If you will not hear Reason, she will surely rap your knuckles, as Poor Richard says."

Thus the old gentleman ended his harangue. The people heard it, and approved the doctrine, and immediately practised the contrary, just as if it had been a common sermon; for the auction opened, and they began to buy

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extravagantly.—I found the good man had thoroughly studied my Almanacks, and digested all I had dropt on those topics during the course of twenty-five years. The frequent mention he made of me must have tired any one else; but my vanity was wonderfully delighted with it, though I was conscious that not a tenth part of the wisdom was my own, which he ascribed to me; but rather the gleanings that I had made of the sense of all ages and nations. However, I resolved to be the better for the echo of it; and, though I had at first determined to buy stuff for a new coat, I went away, resolved to wear my old one a little longer. Reader, if thou wilt do the same, thy profit will be as great as mine.—I am, as ever, thine to serve thee,

Richard Saunders.



About

William L. Savastano is a business professional and two time Society for Technical Communication Award Winner with over two decades of experience in the corporate arena. William trained extensively in advertising and marketing copywriting, technical writing, journalism, and both print and electronic publishing. William's body of work includes a large volume of marketing content, collateral materials, websites, operating manuals, technical manuals, as well as inclusion in national publications and a number of published poems and short stories.

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