

## Benjamin Franklin: "The Way to Wealth" (1757)

### [Maxim]

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

### [industry; diligence]

02. God helps them that help themselves.

03. Sloth, like rust, consumes faster than labor wears; while the used key is always bright.

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

05. The Sleeping fox catches no poultry.

06. There will be sleeping enough in the grave.

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

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

09. Sloth makes all things difficult, but industry all easy.

10. He that riseth late must trot all day, and shall scarce overtake his business at night.

11. Laziness travels so slowly, that poverty soon overtakes him.

12. Drive thy business, let not that drive thee.

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

14. Industry need not wish, and he that lives upon hope will die fasting.

15. There are no gains without pains; then help hands, for I have no lands.

16. He that hath a trade hath an estate, and he that hath a calling, hath an office of profit and honor.

17. At the workingman's house hunger looks in, but dares not enter.

18. Industry pays debts, while despair increaseth them.

19. Diligence is the mother of good luck.

20. God gives all things to industry.

21. Plow deep, while sluggards sleep and you shall have corn to sell.

22. One day is worth two tomorrows.

23. Have you somewhat to do tomorrow, do it today.

24. Be ashamed to catch yourself idle.

25. Let not the sun look down and say, inglorious here he lies.

26. The cat in gloves catches no mice.

27. Constant dropping wears away stones.

28. By diligence and patience the mouse ate in two the cable.

29. Little strokes fell great oaks.

30. Employ thy time well, if thou meanest to gain leisure.

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

32. A life of leisure and a life of laziness are two things.

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

34. Many without labor, would live by their wits only, but they break for want of stock.

35. Fly pleasures, and they'll follow you.

36. The diligent spinner has a large shift; and now I have a sheep and a cow, everybody bids me good morrow.
37. I never saw an oft-removed tree,  
Nor yet I an oft-removed family,  
That throve so well as those that settled be.
38. Three removes is as bad as a fire.
39. Keep thy shop, and thy shop will keep thee.
40. If you would have your business done, go; if not, send.
41. He that by the plow would thrive,  
Himself must either hold or drive.

**[prudence]**

42. The eye of a master will do more work than both his hands.
43. Want of care does us more damage than want of knowledge.
44. Not to oversee workmen is to leave them your purse open.
45. In the affairs of this world, men are saved, not by faith, but by want of it.
46. Learning is to the studious, riches to the careful, power to the bold, heaven to the virtuous.
47. If you would have a faithful servant, and one that you like, serve yourself.
48. A little neglect may breed great mischief.
49. 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 horseshoe nail.

**[frugality]**

50. A fat kitchen makes a lean will.
51. Many estates are spent in the getting,  
Since women for tea forsook spinning and knitting,  
And men for punch forsook hewing and splitting.
52. 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.
53. Women and wine, game and deceit,  
Make the wealth small and the wants great.
54. What maintains one vice would bring up two children.
55. Many a little makes a mickle.
56. Beware of little expenses; a small leak will sink a great ship.
57. Who dainties love shall beggars prove.
58. Fools make feasts, and wise men eat them.
59. Buy what thou hast no need of, and ere long thou shalt sell thy necessaries.
60. At a great pennyworth pause a while.
61. Many have been ruined by buying good pennyworths.
62. 'Tis foolish to lay out money in a purchase of repentance.

63. Wise men learn by others' harms, fools scarcely by their own.
64. Silks and satins, scarlet and velvets put out the kitchen fire.
65. For one poor person, there are an hundred indigent.
66. A plowman on his legs are higher than a gentleman on his knees.
67. A child and a fool imagine twenty shillings and twenty years can never be spent,
68. Always taking out of the meal-tub, and never putting in, soon comes to the bottom.
69. When the well's dry, they know the worth of water.
70. If you would know the value of money, go and try to borrow some; for, he that goes  
a-borrowing goes a-sorrowing.
71. Fond pride of dress is sure a very curse.  
E'er fancy you consult, consult your purse.
72. Pride is as loud a beggar as want, and a great deal more saucy.
73. 'Tis easier to suppress the first desire, then to satisfy all that follow it.
74. Great estates nay venture more,  
But little boats should keep near shore.
75. Pride that dines on vanity sups on contempt.
76. Pride breakfasted with plenty, dined with poverty, and supped with infamy.
77. What is a butterfly? At best  
He's but a caterpillar dressed.  
The gaudy fop's his picture just.
78. The second vice is lying, the first is running in debt.
79. Lying rides upon debt's back.
80. 'Tis hard for an empty bag to stand upright.
81. Creditors have better memories than debtors.
82. Creditors are a superstitious sect, great observers of set days and times.
83. Those have a short Lent, who owe money to be paid at Easter.
84. The borrower is a slave to the lender, and the debtor to the creditor.
85. For age and want, save while you may;  
No morning sun lasts a while day
86. 'Tis easier to build two chimneys than to keep one in fuel.
87. Rather go to bed supperless than rise in debt.
88. Get that you can, and what you get hold;  
'Tis the stone that will turn all your lead into gold.

**[Maxim]**

89. Experience keeps a dear school, but fools will learn in no other, and scarce in that.
90. We may give advice, but we cannot give conduct.
91. They that won't be counseled, can't be helped.
92. If you will not hear reason, she'll surely rap your knuckles.