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FRANKLIN'S  
MAXIMS AND MORALS.

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# MAXIMS AND MORALS

FROM

*DR. FRANKLIN:*

BEING

INCITEMENTS TO INDUSTRY, FRUGALITY,  
AND PRUDENCE.



*He who by the plough would thrive,  
Himself should either hold or drive.*

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*Dost thou love life? then do not squander time;  
for that is the stuff life is made of.*

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## **PREFACE.**

The following maxims are to be found in an Almanack published by Dr Franklin, called "Poor Richard's Almanack." The Doctor acknowledges that not a tenth part of the wisdom was his own, but rather the gleanings he had made of the sense of all ages and nations; and he pub-

lished it for the benefit of those who were willing to buy cheaper than he had been able to collect it. In an introduction to one of these annual publications, he remarks, that the people of America certainly approved of the advice he gave, by the rapid sale of his Almanack; and often did he hear "Poor Richard" quoted by others, when any argument was meant to be brought home to himself.

The Doctor chanced one day to stop where a great number of people were collected at a sale. While they waited for the auctioneer, one of the company asked an aged and respectable looking man, What he thought of the times. "Friends," said he, "the taxes are heavy; but, besides those laid on by the government, we are taxed twice as much by our idleness, three times as much by our pride, and four times as much by our folly! However, let us hearken to good advice, and something may yet be done for us. If you would have my advice, I will give it  
you



you in short; “for a word to the wise is enough,” as Poor Richard says.

Now, my young readers, I wish you to be impressed with the truth of this, that you may begin the reform in yourselves; and may the following pages assist you in the useful work.



THE boys represented in the preceding picture, thought that the time spent in learning was lost. Want of inclination made every *little* task a *great* difficulty; nor could even the discipline of the rod make any alteration in their conduct beyond the hours of school-time, which once over, they were as active at any kind of game, as they had been idle before. This inattention to the value of time did not forsake them when they came to be workmen: they were to be drawn from their business upon the most trivial occasions; and if the time they lived profitably in



the world, were to be subtracted from what they spent in folly and sleep, they would scarcely have exceeded the age of childhood.—But if we

*Employ time well, then leisure follows :  
For one to-day's worth two to-morrows.*

Wise men in all ages have strenuously insisted on the necessity of “making hay while the sun shines,” and wise children have always attended to this useful simile. In Dr Franklin was a striking proof of the truth

truth of this maxim. When apprenticed to his brother, at Boston in America, he lived upon vegetable diet, and thus saved half the pittance he was allowed for his week's keep. With this he bought books, and read while his fellow-workmen were at dinner. When a journeyman printer in London, this truly great man drank only water, and lived chiefly on water-gruel: hence he saved time, and was enabled to buy more books. He was no less prudent when he went back to America: his industry gained him a name, and then he never wanted for business. But if we do not lay hold of opportunity while it is within our reach, we shall be like the farmer who neglected to cut his grass till the day before the weather changed, when the rain came and continued for a fortnight, his hay was all spoiled, and then, like many others, he exclaimed, "Who would have thought it."



*Who squanders money, let him come  
And learn its worth by asking some.*

“ He that goes a borrowing, goes a sorrowing ; ” and “ he that guards his money has always a friend.” Here we have an admirable contrast ; one who has taken care of money, and one who has spent it. The old gentleman came up poor from the country, and rose to be a member of parliament for the city of London : the young man began business with the money his father left him. The one was always

ways in his business : the other always out of his. The old gentleman, by his look, seems to say: "No, Sir, I shall not trust my money with a person who will not take care of his own."



*When the well is dry we know the worth of water.*

The same young man was soon after arrested by the bailiff for the trifling sum of ten pounds. Now that no one would lend him any more money, he began to know the value of that he had squandered. He sent to those he had rioted with, but they were not at home; he applied to his gaming companions, but they had debts of honour to pay; and he knew it was in vain to address his relations, for he had tired them all out. In prison he learned, that "folly is the footstep to sorrow."



*He who saves not as he gets, may keep his nose to the grindstone all his life, and die not worth a groat.*

Money, it is said, begets money; and those who work hardly, should not lay it out idly. Prudence is as requisite as industry. Some men rise early to labour, that they may spend the afternoon in pleasure; and many who earn a great deal of money, are always in debt. Had the peasant in the picture been thoughtful, he would not have gleaned a sackful of corn, and carried it to the mill himself, to save a penny; while he let it out another way

way by wholesale. This is being penny wise, and pound foolish. He who works and spends, answers another's ends.



*A fat kitchen makes a lean will.*

*Would you be rich? think of saving.*

Meats for the belly, said the Apostle, and not the belly for meats. Gluttony is not only a great crime, inasmuch as it consumes that which might be laid out in a more serviceable way, but it impoverishes the health and the estate. More die by intemperance than the sword, and more are ruined by feasting than fasting. Feasting not only injures the health, but it also empties the purse; for "foolish men make feasts, and wise men eat them; "and wherever such fools are found, there plenty of flatterers abound."



*Industry need not wish ; and he that lives upon hope  
will die fasting*

These industrious fishermen were always sure to be the fullest of fish, and the first at market. There they quickly discharged their cargo, and were out to sea again without delay. It was pleasant to see how cheerfully they toiled, and how quickly the fish filled their nets, as if they were anxious to get the earliest passage to London. By their assiduity, they at length were enabled to turn their herrings into *gold fish* ; and went on so *swimmingly,*





mingly, that they purchased a vessel for themselves, and at length caught so much wealth, that they lived at ease on land.



*The sleeping fox catches no poultry.*

*There will be sleeping enough in the grave.*

The early bird picks up the worm. He who goes to rest early, is generally sober; his sleep is sound, and he can rise with the sun: he pushes his business, his business does not drive him. As little time should

should be lost in bed as possible; since too much relaxes the frame, and there will be sleeping enough in the grave.



*Keep thy shop, and thy shop will keep thee.*

Dr. Franklin was at first but a journeyman printer. In the history of his life he relates, that when set up in his profession at Philadelphia, it was believed that he would not succeed; but his unwearied industry and punctuality soon gained him reputation and credit. Dr. Bard, speaking of young Franklin, would say: "His industry is superior to any thing of the kind I have ever witnessed. I see him still at work when I return from the club at night, and he is at it again in the morning before his neighbours are out of bed." Dr. Franklin afterwards rose to be one of the brightest ornaments of liberty and science in America.



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

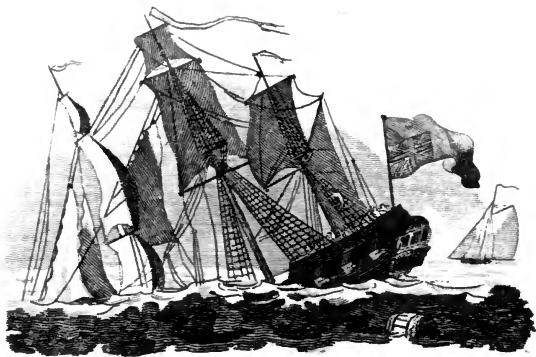
This is not to be taken literally; a master cannot go every where himself; but he may be said to be at the elbow of his servants, when he keeps them under proper subjection. The master of this porter seldom rose before eleven o'clock, and then he bid Harry go and find James to carry the letter. James, by that time, was half tipsy, and, instead of going on his errand, called at a favourite public-house, where he fell asleep and lost the letter.

*For*

*For age and want save while you may:  
No morning sun lasts all the day.*

Those who would not be poor when they are old, should not be extravagant when they are young. Mr. Fig and Mr. Firkin, instead of being seen in their shops when they had saved a few pounds, must have their horses, and their horses must trot matches; and as they oftener lost than won, they soon became bankrupts. Mr. Fig's friends often advised him "to keep his shop, and his shop, would keep him;" but he rejected their advice, and thought to convince them that their maxim of going on slow and sure, was much inferior to his. He mounted his horse, and commenced a fortune hunter; but misfortune hunted him. The betts he lost were called debts of honour, and, to pay his legal debts, he forged and was executed.

*A small*



*A small leak will sink a great ship.*

As a small defect may cause the destruction of a large vessel; so a little blemish in a man's character may eventually prove his ruin. If a boy be a story-teller, who will place dependance on him! no one; and he that will lie for you, will lie to you. "Worth makes the man, and want of it the fellow." We often hear of such a one making a hole in his manners; and these holes frequently are as fatal to the man, as the leaks are to the ship.

*Want*



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

A careless baker, carrying home several pies, delivered all very safe, except the two last. This was not the effect of his care, but his good fortune. Hitherto he had come without paying the least attention to where he trod; and he thought no danger would beset him when within a few yards of the last house he was going to. Hence he looked any where but at the ground, and thus placed one foot in a large hole, which tripped him up, and threw his pies into the mud. I do not believe he laid the blame to his own want of care, but every one else did.



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

The master did not think to see if the vent-peg hole were secured, and the servant had nothing to do with fastening it in, as he was only told to fill the barrel. The master in the mean time is gossiping at a neighbour's, talking about the hardness of the times, and how much the king and his ministers neglect their duty. His servant, after a great part of his liquor had been wasted, perceives the leak, and, to hide his

his neglect, as well as make up for a small quantity he meant to secure for himself, fills the barrel with water, and thus it goes abroad. Now, if that reforming vintner had looked more after his wine, and less after the ministry, he would not have lost one of his best customers from the badness of his commodity.



*Work to day; for you know not how much you may be hindered to morrow.*

As no one can tell what the morrow may produce, it behoves all to look forward to misfortunes as well as blessings. He that would reap must sow. When the calls of duty or distress draw an industrious man from his business, he always has leisure to spare: such is the beautiful result of method and dispatch. Or if he should have a severe fit of illness, his spiritual and temporal concerns are in such order, that he is as ready to quit this world as to remain in it.



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

In all affairs of trust, it is a wise maxim to follow, that a man's own bosom is the best repository of his secrets. A close tongue shows a wise head; and it must be a foolish head that does not think so.

—◆—

*He who by the plough would thrive,  
Himself should either hold or drive.*

See the Title.

The master farmer goes into the next county to buy stock, and the men are no sooner apprised of it, than they resolve to let the ground plough itself. The master in school goes out to speak to a friend, and what a noise and idleness ensues. To know **our** duty, and not to do it, is a great fault; and while I see the horse willing to work and its drivers idle, I heartily wish they were made to change places; for they who will not drive, should be driven.

*Not*



*Not with his hands but with his sight,  
The master keeps his workmen right.*

The two pictures of ploughing and paving hold out a very useful lesson to masters and servants. The former do more effectual service by working with their eyes than their hands. If the master had left the paviors to mend the hole by themselves, they might have gone away as soon as his back was turned, and staid drinking till night; and if a loaded waggon had been overset by it, the master might have had all the damage to pay for his men's neglect.

*Sloth,*



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

Sloth is as injurious to the health of man, as rust is to iron ; it corrodes and eats into his constitution, and so deprives him of the power of labouring, that he would not be able to work, if he should even have the inclination. While the industrious man, by continual exertion, is always cheerful and fit for business: he may well be compared to the used key, which is always bright. The blood soon becomes poor without exercise ; but the pitcher that often dips into the water, is always fit for use.



*Thy bus'ness drive, not bus'ness thee ;  
Sloth treads up hill ; down, industry.*

How simple a figure would the drover make, if he and his dog were to fall asleep while the oxen took a wrong road, by which the grazier would lose his beef, and the drover his bread! Such, however, is the case of many working men: they earnestly pray for work, and, when it comes, leave it to execute itself. He that drives one business before him, directly makes room for another; but the slothful is his own bar to encouragement.

*There*



*There are no gains without pains :  
So help hands, for I've no lands.*

This young man's father, when he died, had nothing to leave him but a piece of ground, which he charged him to dig and plant diligently; assuring him, that he would one day find a heap of gold, as the reward of his industry and patience. He followed the counsel of the old man, and worked early and late, year after year, never forgetting the promised treasure.

A few years after his father's death he

married a young woman, whom he chose neither for riches nor beauty, for she was not rich or handsome; but he thought of what his old grandfather often said, that beauty is but skin deep, and that the finest face will one day be all over wrinkles. The greatest beauties in the world are virtue and good temper: his wife had both these, and was cleanly and careful into the bargain; and she managed her children so well, that they were both healthy and happy. Thus they went on for several years: he grew richer and richer, always taking care to give a portion of what he possessed to those who possessed nothing. He was one day going to carry a large bag of gold to his banker's, when it struck him that his father's prediction was fulfilled, for that by digging his ground he had become thus rich.



*Creditors have better memories than debtors.*

This young buck is indebted to the silly indulgence of his parents, for all the miseries of his life: he was never taught to remember any thing good or useful in his childhood, and when he became a man he could remember nothing but how to indulge himself. He knew how to swear, to get drunk, to quarrel and fight; but he did not know how to do a single thing that would benefit himself or any other person. Among his other bad qualities,

he had a sad trick of forgetting his debts, whether they were of long or short standing. The honest tradesman who is presenting him with a bond for the payment of 700*l.* lent some years before, is treated by him with the utmost insolence, as a person whom he never saw before. With regard to the debt, he pretended to know nothing of any such transaction, until the creditor rubbed up his memory by sending him to prison, where he learnt, to his cost that, "Honesty is the best policy;" and that to be out of debt, is to be out of danger.



*A trade and health can always bring wealth.*

An old cobbler and his wife had worked very hard all their lives, and had saved a hundred pounds. They had one son, and they wished him to be a gentleman; not knowing that it was a trade which required  
more



more money to carry on properly than any other. An honest cooper, who was a neighbour of theirs, often advised them to let him follow the same trade his father had done; observing, that "Hunger looks in at a working man's door, but dare not enter." This good advice was, however, rejected, and the boy was put out to a lawyer. He soon got acquainted with a number of smart, gay lads, and was resolved to spend as much money, wear as fine clothes, and drink as much wine as they did. His parents let him have all the money they could scrape together; and when they had no more, the young gentleman took to the highway. When the poor old cobbler and his wife lay dying of broken hearts, they felt the truth of the saying:

Gentility without money,  
Is like a hive without honey.

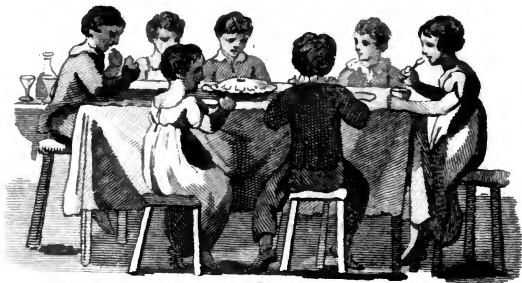


*What maintains one vice will bring up two children.*

Cock-fighting is a species of gaming worse than all others, because it adds cruelty to folly. Young men often plead, with Colley Cibber, when they are asked to promote the works of benevolence, that they are poor. They have no wife, and and apparently no expences; but the truth is, as Cibber said, that they have a large family of vices to maintain, to the prejudice of their health and purse.

The

The young countryman in the picture was the son of a worthy, sober widow. He had been bred to a trade by which he could get a very comfortable living for himself; but he was one who, as above observed, had a family of vices to maintain: so, let him earn as much as he would, he never had enough for his wants. Unfortunately for him he got into company with some gamblers, who persuaded him to go to London, where they said he could get as much money as he wanted, without working for it. This he thought so very delightful, that he took their advice, and previously stole a sum of money from his poor mother, that he might, as his friends told him, have something to begin with. Of this he was very soon cheated, and only got laughed at for his credulity. As he had neither money nor real friends, and did not love work, he turned soldier, and for the sake of a large bounty enlisted for the Indies, and died miserably before he got half way there.



*Who dainties love shall beggars prove.*

Pampering the stomach, will soon make a heavy head and a light pocket. Those who love nice things mostly spend their money in buying repentance. Children, who have prudent parents, generally have food enough at home, and want very little abroad; for every bit we eat for eating's sake, is sure to bring a pain or an ache.

Here is a company of young people, who have so many dainties set before them, that they do not know which to chuse,

or

or which to begin with. Some were so imprudent as to eat of every thing, by which they made such a mixture in their stomachs, that they were ill before they got home, and remained ill for several days. One was silly enough, after eating as much as she could possibly get down, to drink some of the wine which stood near her: it gave her the head-ache, and almost threw her into a fever, as she had been used to drink nothing at home but water. Among all these gluttons one boy is, however, wise: he does not taste a bit of any thing, and the very judicious reason he assigns is, that he is not hungry. He is in good health, and wishes to remain so. "I shall never forget," said he, "what my old nurse used to say: 'Much feasting makes much work for the doctor and undertaker.'"



*Now I have a sheep and a cow, every body bids me  
good morrow.*

This was the remark made by the young man in the picture: he was once a plough-boy, and then nobody took any notice of him; but he was so honest, so careful, and so industrious, that he got a little cottage of his own. Soon after that he got a sheep; at length saved enough to buy a cow; and at last became a rich farmer. As he was an ignorant man, he thought his neighbours paid their court to him because  
they

they saw him rising in the world: but he was mistaken; they did not bow to his money, but to his honesty. For although it sometimes happens that a rich rogue is treated with great civility by those who want to gain his favour, no sooner has he turned his back than his roguery is sure to come out, and he is despised by the very persons who pay him the most compliments. Besides this, what is ill got is generally as ill spent; so that

A sheep and cow, and a conscience clear,  
Are better than guilt with ten thousand a year.



*Plough deep while sluggards sleep,  
And you shall have corn to sell and keep.*

Those who turn night into day should have their fortunes made before them; but without care, even that which we have will soon leave us.—He that uses labour, if he do not need it for food, will find it very good for physic. The young farmer at the plough never suffered his business to look after him; but always prized the maxim, that, one day ended in a proper manner, was the next day well begun.

*Handle*





*Handle your tools without mittens.*

To be clean and neat in our several occupations is a most recommendatory quality; for cleanliness is said to be next to godliness; but, on the contrary, it would be ridiculous to dig in the shade, for fear the sun might tan the complexion.—It is very wise to be nice; but to be more nice than wise, is the mark of a mind that delights in trifles. A good workman is generally known by the handling of his tools, but never by the way in which

which he draws on his gloves. Hard hands get hard money, which softens many a care.

This labourer had been taught by his poor but honest parents, that no one can live by looking at their white hands. He therefore went cheerfully out to work as soon as he was able. He never drank but when he was thirsty, nor ate but when he was hungry: thus he became both robust and hearty; and he was so fond of work, that he could not bear to be a moment idle. As he grew up he used to plough, and sow, and dig the ground, with so much diligence and dexterity, that he could earn as much again as another man; but he was wise enough to know he should not always be young, and that when he came to be old, he should be neither robust nor hearty: so he took care to save what he got, that he might have something for a rainy day, and often thought of the shrewd old saying, "Go a borrowing, go a sorrowing," and "He that wants no friends, may always find plenty."



*Lying rides upon Debt's back.*

*It is hard for an empty bag to stand upright.*

Dishonest persons, who run in debt without the means, and often without the intention of paying, commonly make shuffling excuses when their creditors call for their money: such as, "I expected to receive a sum of money yesterday; but have been disappointed. If you come next week, you shall certainly be paid." The next week arrives, when another excuse is invented: so that it is truly said, that

"Lying


“ Lying rides upon Debt’s back.” And the name of “ Liar” also sticks fast to a person’s back; for this bad boy let his tongue run so fast, that nobody believed him. His master, finding that neither the cane nor persuasion could work his cure, one day privately affixed the name of “ *Liar*” to his back, and every one that followed him, when they read it, was heard to say, “ a Liar.” As soon as he turned round, it was repeated by those behind, to his great astonishment and vexation: hence, the disgraceful name stuck so closely to him, that he never after could shake it off. An empty bag is like a person without truth; neither of them can support itself.



*God helps them who help themselves,  
Lost time is never found again.*

In rowing down a river, this man was overset, but he hesitated not a moment to do his best, though he could not swim; and thus reached the branch of an overhanging tree, by the aid of which he ensured his safety. Young folks, who find an inactive disposition creeping over them, are in a worse state than this poor man; for idleness is an ocean, in which they will soon be swallowed up, if they do  
not

not make a struggle to rise out of it. Lost time can never be recalled, but that which remains may be improved with double diligence: and it is never too late to mend. The man in the picture knew this, he had committed an error in putting too many things in his boat, and in not minding how he sat; but he wisely made good his folly by endeavouring to save himself: at least, instead of which, had he remained quietly in the water, he must have been drowned.

  
*Silks and satins, scarlet and velvet, put out the  
kitchen fire.*

Many an empty head has all its excellence confined to the ornaments about it. In this gaudy age, grandeur and equipage are looked upon as more essential than plain dealing and simple truth. Fashion is the fine lady's excuse for folly; and many women study dress more than propriety of conduct. Thus, while their husbands work like slaves, they figure away like queens.

*Taking*




*Taking out of the meal tub faster than we put in, soon finds the bottom, and brings a light dinner.*

This man and his wife pulled one way, as the saying is, by which they soon emptied the meal tub; or, in other words, made themselves beggars. The man was a farmer, but he never went over his fields; he was a grazier, but he never looked after his cattle: so that the men went to sleep instead of ploughing and tilling his ground. His sheep strayed from the fold by the carelessness of the shepherd, and were sometimes

sometimes lost, sometimes stolen, and sometimes killed. As he never kept his fences in order, his bullocks frequently broke them down, and either got pounded, or occasioned him great expence by the mischief they did on his neighbours grounds. All this, however, gave him no concern, as long as he could but sit comfortably at the public house, reading the newspaper, or talking with people as idle and careless as himself. In the mean time his wife was carrying on a similiar trade at home. She kept such a blazing fire in the kitchen, that the coal-merchant refused to send any more coals without the money. She quite forgot that, "a stitch in time saves nine," and let her linen go without mending till she was forced to mend it with new. She had not a saveall in her house, and allowed her maids to throw all the candle-ends into the grease pot; by which means they soon brought their noble to ninepence, and their ninepence to nothing.

*I never*





*I never saw an oft removed tree,  
Nor yet an oft removed family,  
That throve so well as they that settled be.*

A rolling stone, the proverb says, gathers no moss; an oft removed tree seldom gains much by the change; and a man that is often moving, is suspected of changing his abode that he may change his bad name. Besides, it is said,

*Three removes are as bad as a fire.*

To apply this maxim to my young readers, I consider their books, housewives, and playthings, to be as much under their management, as houses and furniture will be afterwards; but if their book be thrown upon the floor, from the floor it be swept into the kitchen, and from the kitchen, thrown into the coal-cellar, the third remove will be as fatal to it as a fire.

*Constant*



*Constant dropping wears away stones ;  
And little strokes, fell great oaks.*

Perseverance and industry do great things. Demosthenes, the orator of Greece, had at first a weak voice, a short breath, a great difficulty in pronouncing words beginning with an *r*, and a most ungraceful action. His friend Satyrus, who was an excellent speaker, pointed out some of his faults; which Demosthenes, by unremitting study, so far corrected as to become the greatest orator of antiquity.

The

The effect of perseverance is also strikingly exemplified in the following

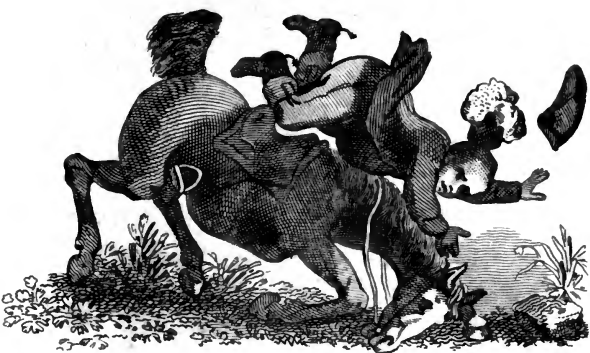
### FABLE.

THERE was a lion that was once very kind to a mouse, and saved his life from the claws of a cat. Some time after this, the lion was caught in a net, in such a manner, that he lay there struggling till he was half dead.

The mouse coming by at that time, was very sorry to find the lion in such a condition, and was resolved to use all the means he could to release him.

The lion seeing the mouse so busy, thanked him for his good will, but told him, it was impossible for such a little creature as a mouse to release him out of of so strong a net.

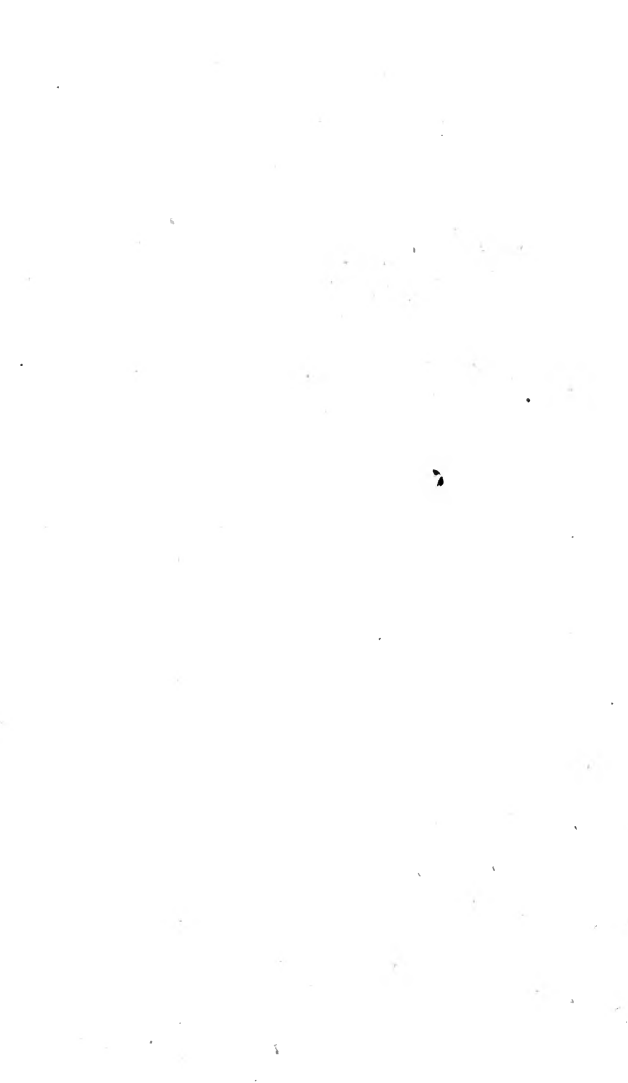
The mouse, however, though not capable of breaking the net, yet set about to gnaw it asunder in several places, which, after great pains, he completed, and set the lion free.



*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.*

The rider in the picture said, that one nail out of his horse's shoe made little odds; but, if he had attended properly to this, the farrier would then have discovered that the rest were loose. The loss of the shoe was the loss of the horse, which trod upon a spike and threw its rider into a swamp.

THE END.







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