

Benjamin Franklin

Apostle of Thrift
and Frugality



John Hancock
Mutual Life Insurance Company
Boston, Mass.

THE OLD RELIABLE COMPANY



Benjamin Franklin

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and Frugality*

by
Mabel Mason Carlton



John Hancock
MUTUAL
LIFE INSURANCE COMPANY
OF BOSTON, MASSACHUSETTS
THE OLD RELIABLE COMPANY

“HUMAN felicity is produced, not so much by great pieces of good fortune that seldom happen, as by little advantages that occur every day.”

—*Benjamin Franklin.*



*“For Age and Want save while you may;
No morning Sun lasts a whole day.”*

BENJAMIN FRANKLIN, printer, author, inventor, statesman, emphasized, above all things, thrift and frugality. “Work and Save,” was his motto for every day. So strongly did he teach this lesson, and so great and far-reaching was his influence, that today, two hundred and fifteen years after his birth, these are the most common of all American characteristics. His sayings and maxims, printed here, are known the world over, and are quoted again and again every day in every part of the globe.

Benjamin Franklin was born in Boston, January 17, 1706, eighty-six years after the landing of the Pilgrims. He was the tenth son of Josiah Franklin, and the eighth child and youngest son of ten children borne by Abiah Folger, his father's second wife. The house where he was born was on Milk Street, opposite South Meeting House, where he was baptised.

Being the tenth son, Benjamin was considered a tithe, and was destined by his father to become a minister of the Church. Accordingly, although a poor man and unable to send all his children to school, Josiah Franklin determined to give Benjamin an education.

In his autobiography, the story of his life, which



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Franklin began to write when he was an old man (hoping that his posterity might profit by his example of thrift, industry, and perseverance), he said that he was unable to remember when he could not read. He was sent to a grammar school in Boston when he was eight years old. After he had been at this school for less than a year, though in that time he had become the head of his class, and had even been advanced to the next class above it, he was placed by his father in a school for writing and arithmetic in Boston, then kept by a famous teacher, Mr. George Brownell. Here he acquired a good hand at writing, but made no progress in arithmetic. At the age of ten years, he was taken home by his father to assist him in his shop, the Blue Ball, "cutting wick for the candles, filling the dipping mold and the molds for cast candles, attending the shop, going on errands."

These duties were distasteful to him; he threatened to run off to sea; so his father took him to see joiners, bricklayers, turners, braziers, and other workmen at their several trades, hoping that Benjamin would take a liking to one of them. But in vain. His real liking, at this period of his life, was for books. His father observed it and decided to make a printer of him.

In his thirteenth year he was apprenticed to his half-brother James, who was establishing himself in the printing business in Boston, and who, in 1721, started the *New England Courant*, one of the earliest newspapers in America. The terms of the apprenticeship, which was to last for nine years, were very strict. Franklin was not only to receive no pay for the first eight years, but his father had to pay his brother James fifty dollars to take

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him. He could not "from the service of his master day or night absent himself." In return the master was to instruct the apprentice in the art of printing and allow him "meat, drink, washing, lodging." Thus, at an age when most boys nowadays are having plenty of time for play and recreation, Franklin was confined to the shop from sunrise to sunset. But he went about his tasks happily.

He loved books passionately; read all he could borrow, often sitting up all night to finish them; longed to have some of his own, but he had no money with which to buy them. So he worked out a plan whereby he could save money for his brother and have some for himself. He suggested to James, who was unmarried and who boarded himself and his apprentices in another family, that he pay him half of the money which he spent for his board and allow him to feed himself. Of this sum, by cooking his own meals, frequently consisting of a bowl of mush, Franklin was able to save one-half, which he spent for books.

Young and poor as he was, Franklin was determined to study and learn, so he set about to teach himself. Every extra moment, morning, noon, and night, which he did not devote to the duties of the trade, he spent reading and studying good books. Among them were *Pilgrim's Progress*, by Bunyan; *Historical Collections*, by Burton; *Lives*, by Plutarch; *Essays on Projects*, by DeFoe; *Essays to Do Good*, by Mather; *On the Human Understanding*, by Locke; *Art of Thinking*, by du Port Royal; *Memorable Things of Socrates*, by Xenophon; and *The Spectator*, by Addison and Steel. Years later he

"Dost thou love Life? Then do not squander Time; for that's the Stuff Life is made of."

"Having been poor is no shame, but being ashamed of it, is."

*"To God we owe fear and love;
to our neighbors justice and
character; to ourselves pru-
dence and sobriety."*

*"God gives all things
to industry."*

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wrote to a friend, "I would advise you to read with a Pen in your Hand, and enter in a little Book short Hints of what you find. . . .

it would be well for you to have a good Dictionary at hand, to consult immediately when you meet with a Word you do not comprehend the precise Meaning of. Then as you continue this practice you will read with more Satisfaction, because with more Understanding."

When he was sixteen years of age, having been made ashamed on one occasion by his ignorance of figures, he went through the whole of Crocker's *Arithmetic* by himself, working at each problem until he got the correct answer; and acquainted himself with such little geometry as was contained in Seller's and Shermy's books on Navigation. Had he not applied himself closely to the study of mathematics at this time, it is very doubtful whether he would ever have been the great business success that he was in later life, or that he would ever have been such a great financier during the Revolutionary War, when he spent years in France borrowing money from European countries so that the Colonies might carry on their fight for independence.

Benjamin was not only reading and studying, but he was writing. He would read over and over again certain pages in a volume, then close the work and put the same ideas into his own words. By long perseverance he taught himself to write clearly and interestingly. He longed to see some of his articles, which he had written on topics of the day, printed in his brother's paper. He was afraid to submit them to James in person, so he slipped them under the printing house door at night,

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where they were found by his brother the next morning. James published them, little thinking that they were written by Benjamin.

When in 1722, after printing several articles against the church and government, James Franklin was forbidden to publish *The Courant*, it appeared with Benjamin's name as the publisher. The apprenticeship agreement was publicly cancelled, but, unwilling to surrender his brother, James secretly made out new apprentice papers. He was a hard taskmaster, ill-natured, jealous, suspicious. He often beat Benjamin. Finally Benjamin notified James that he would work for him no longer. James was angry and visited the other printing offices in Boston and induced the owners to refuse to give Benjamin work should he apply to them for it.

Benjamin did not know what to do. He had spent five years learning to be a good printer. Outside of Boston and Cambridge, there were only four printing houses in the Colonies: one in New London, one in New York, two in Philadelphia. There were no railroads in Franklin's day. To reach the other towns meant long, dangerous walks through wild forests, or a journey by boat. But he was not discouraged. He had saved a little money, and he knew that by hard work and determination he would win out. He took a boat for New York. The journey took three days. He found no work there, but, unwilling to give up or to admit that he was a failure, he started for Philadelphia. Because of a terrific storm, it took thirty hours to go from Manhattan Island to Amboy; the sails were torn to pieces, and it was finally necessary to drop anchor and spend

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

"One today is worth two tomorrows."

"Be always ashamed to catch thyself idle."

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the entire night in the open boat in the midst of the pounding surf, the entire period without anything to eat or drink. Finally they reached Amboy; Franklin walked nearly three days, part of the time through pouring rain, to reach Burlington; then took a boat down

the Delaware River to Philadelphia.

It was on a bright Sunday morning in October, 1723, that Benjamin Franklin arrived in Philadelphia. His large pockets were stuffed out with shirts and stockings. Tired, hungry, dirty, the runaway boy from Boston offered on his first entrance into Philadelphia, a figure in marked contrast to that of many years later, when he was greeted by the populace on his return from his ambassadorship to France.

He went to a bakery and bought threepenny worth of bread. In Boston it would have been rather an ordinary amount, so he was surprised to receive three great puffy rolls. Having no room in his pockets, he put a roll under each arm, and, eating the third roll, walked up Market Street. He passed the house in which lived Miss Deborah Reed, who was standing on the stoop. He looked so funny that she laughed at him. Seven years later she became his wife; "She proved a good and faithful helpmate, assisted me much by attending the Shop; we strove together, and have ever mutually endeavor'd to make each other happy."

Not willing to be idle, Franklin did some odd jobs for Andrew Bradford until he got regular employment with Samuel Keimer in his printing shop. He worked steadily, saved a part of his wages, and made friends quickly. Through his interest in books, Franklin became

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acquainted with Sir William Keith, English Governor of the Province, who urged him to set up business for himself, saying that he would furnish the money, and

suggested that Franklin go to England for the press. Franklin set sail for England only to learn, when far out at sea, that he had been deceived by Keith. When he reached London, he found himself a second time in a strange city, with very little ready money.

He secured work at Samuel Palmer's, a famous printing house in Bartholomew Close; later he got a better position in John Watts' printing house in Lincoln Inn Fields. At this time he transferred from composing to press work. We read in his *Autobiography*: "I drank only water; the other workmen, nearly fifty in number, were great drinkers of beer. On occasion I carried up and down stairs a large form of types in each hand, when others carried but one in both hands. They wondered to see . . . that the 'Water American,' as they called me, was stronger than themselves, who drank strong beer! . . . My companion at the press drank every day a pint before breakfast, a pint at breakfast with his bread and cheese, a pint between breakfast and dinner, a pint at dinner, a pint in the afternoon about six o'clock, and another when he had done his day's work. I thought it a detestable custom; but it was necessary, he supposed, to drink strong beer that he might be strong to labor. I endeavored to convince him, that the bodily strength afforded by beer could only be in proportion to the grain or flour of the barley dissolved in the water of which it was made; that there was no more flour than in a pennyworth of bread; and therefore, if he could eat

*"Would you live with ease,
do what you ought, not what
you please."*

*"He is ill clothed that is
bare of virtue."*

*"An empty bag cannot
stand upright."*

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that with a pint of water, it would give him more strength than a quart of beer. He drank on, however, and had four or five shillings to pay out of his wages every Saturday night; an expense I was free from.”

In 1726, he returned to Philadelphia to become the clerk of Mr. Denham, a merchant. Six months later, Mr. Denham died and Franklin returned to Samuel Keimer to take charge of his shop. Hugh Meredith, a workman at Keimer’s, came to Franklin and suggested that they go into partnership together, saying that his father would furnish the necessary money as an offset to Franklin’s knowledge of printing, on a basis of an equal division of the profits. Franklin agreed. Mr. Meredith’s father advanced one hundred pounds, one-half of the money required, with the promise of the remainder at an early date.

This new firm soon won most of the printing away from the other two shops in town, because of the superior quality of its work. Franklin never allowed a job to be poorly or carelessly done. He always kept his word. If he said that a job would be finished at a certain time, he had it finished when the hour arrived, even though he had to work long and late to accomplish it. On one occasion the members of the Merchants’ Every-Night Club were discussing the new shop and decided that it would probably fail because there were already two shops in town; “but a Dr. Baird gave a contrary opinion; ‘For the industry of that Franklin,’ said he, ‘is superior to anything I ever saw of the kind; I see him still at work when I go home from the Club, and he is at work again before his neighbors are out of bed.’ ”

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"All things are easy to industry; all things difficult to sloth."

"Keep thy shop and thy shop will keep thee."

"A man has no more goods than he gets good by."

The merchant from whom they bought their printing outfit demanded payment; Meredith's father failed to give them the money. The merchant sued them. "We gave bail," writes Franklin, "but saw that, if the money could not be raised in time, the suit must soon come to judgment and execution, and our hopeful prospects must, with us, be ruined; as the press and letters must be sold for payment, perhaps at half price.

"In this distress two true friends . . . came to me separately, unknown to each other, and, without any application from me, offered each of them to advance me all the money that should be necessary to enable me to take the whole business upon myself, . . . but they did not like my continuing the partnership with Meredith; who, as they said, was often seen drunk in the street, playing at low games in the alehouses, much to our discredit."

The title of the firm was soon changed to read, "B. Franklin, Printer." Thus, by hard work and saving, five years after arriving in Philadelphia a poor boy, Franklin was at the head of a business of his own.

During the twenty years that he was actively connected with his business, he edited his newspaper, *The Pennsylvania Gazette*, *Poor Richard's Almanack*, and hundreds of pamphlets and books, ranging from a single page to several volumes. *Poor Richard's Almanack* was issued every year for nearly a quarter of a century. The short but wise sayings which Franklin put at the bottom of the calendar pages brought the *Almanack* wide popularity. These sayings are summed up in the preface to the *Almanack* of 1758, which is called "Father

*“Reading makes a full man—
meditation a profound man—
discourse a clear man.”*

*“Read much; the Mind, which
never can be still, if not in-
tent on Good, is prone to ill.”*

hemian, Dutch, Catalan, Chinese, modern Greek. Seventy-five editions of it have been printed in English, fifty-six in French, eleven in German, nine in Italian; and it has been described as the “best sermon ever preached upon industry and frugality.”

In 1748, the printing office was turned over to David Hall. Franklin established several business branches. Among them was a shop in Charleston, S. C., operated by Thomas Whitmarsh, another in South Carolina under Peter Timothy, one in Antigua under Smith and Benjamin Mecon, still another in New York under James Parker, one in Rhode Island under his brother, a sixth at Lancaster under Hall, Miller, and Samuel Holland, and one at Kingston, Jamaica, under William Daniell. Franklin furnished the printing outfit, paid one-third of the expenses and received one-third of the profits. Most of these men were able, at the end of the six-year term, to purchase the types from Franklin and go into business for themselves.

He deliberately retired from all active connection with business pursuits for private gain when he was but forty-two years old and at the height of business success. He believed that when a man had been blessed with a reasonable fortune, he should devote his entire time for the doing of good for his neighbors, the improvement of his city, and the advancement of his country. “I would rather have it said,” remarked Franklin, “that ‘He lived usefully,’ than ‘He died rich.’”

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Abraham's Speech to the American People" or "The Way to Wealth." It has been translated into Spanish, Danish, Swedish, Welsh, Polish, Gaelic, Russian, Bo-

hemian, Dutch, Catalan, Chinese, modern Greek.

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During these busy years, Franklin had never ceased to study and read. When about twenty-five he had again taken up the study of languages. He mastered French, so far as to be able to read French books easily. Little did he realize at the time the great use to which he would put his knowledge of French in after years. Italian he learned when playing chess with a friend. After each game the winner imposed exercises in Italian upon the defeated, who was bound by honor to work them out before the next game. Thus, even in his play, he was learning. "As we played pretty equally," says Franklin, "we thus beat one another into that language." He afterwards acquired enough Spanish to read Spanish books. He had had a little Latin in the school at Boston, but now, having learned French, Italian, and Spanish, he was surprised to find, on looking over a Latin Testament, that he was more familiar with that language than he had imagined. This encouraged him to study it again, this time with greater success.

Through continuous effort, Franklin, once a poor youth who spent less than two years in school, and who never had a private tutor, became an educated man, recognized as such by the greatest scholars of his time. The University of St. Andrews in Scotland, in 1759, conferred upon him the degree of Doctor of the Canon and of the Civil Law; later Oxford University gave him the same degree; Yale and Harvard Universities each gave him the honorary degree of Master of Arts. All his life he collected books until he finally had probably the largest and undoubtedly the best private library in America.

Early in his youth Franklin conceived the idea of

*"Hide not your talents, they
for Use were made. What's
a Sun-Dial in the Shade?"*

*"No man was e'er glorious,
who was not laborious."*

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living without "committing any fault at any time, and to conquer all that either natural inclination, custom, or company, might lead me into." To attain this ideal, he made the following list of virtues; and applied himself to the mastering of them, one at a time: *Tem-*

perance; *Silence*, speak not but what may benefit others or yourself; *Order*, let all things have their places; *Resolution*; *Frugality*, make no expense but to do good to others or yourself; *Industry*, be always employed in something useful; *Sincerity*; *Justice*, wrong none by doing injuries, or omitting the benefits that are your duty; *Moderation*; *Cleanliness*, tolerate no uncleanness in body, clothes, or habitation; *Tranquility*, be not disturbed at trifles; *Chastity*; *Humility*, imitate Jesus and Socrates. He also drew up a plan for each day, assigning each task to a certain hour; at night he went over his schedule to see how much work he had accomplished, and what good he had done.

He formed most of his young friends into a club called the Junto, or Society for the Promotion of Useful Knowledge. They met Friday evenings; each member in his turn produced one or more questions on "any point of Morals, Politics, or Natural Philosophy," to be discussed by the company; and once in three months "each member read an original essay." The debates were "conducted in a sincere spirit of inquiry after truth, without fondness for dispute, or desire for victory." The club continued nearly forty years. Some of Franklin's questions to the Junto were: "Why does the flame of a candle tend upward in a spire?" "Whence comes the dew that stands on the outside of a tankard that

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has cold water in it in the summer time?"

Because there were no good bookstores in the Colonies south of Boston, people who loved books were obliged to send to England for them. Each member of the Junto had a few. Franklin, who always believed that a man should share his blessings with his friends, proposed that all of them bring their books to the Junto clubroom, where they would "become a common benefit, each of us being at liberty to borrow such as he wished to read at home." This gave Franklin the idea of commencing a public library. He got about fifty persons to pay forty shillings each for the first purchase of books, and ten shillings each year for more books. The library was open one day a week, but books were loaned only to the subscribers. This was the first of all the subscription libraries in North America, now so numerous. In 1912, it consisted of 237,677 volumes.

Franklin, in 1737, set about to reform the city watch. "It was managed by the constables of the respective wards in turn; the constable summoned a number of housekeepers to attend him for the night. Those, who chose never to attend, paid him six shillings a year to be excused, which was supposed to go to the hiring of substitutes . . . the constable, for a little drink, often got ragamuffins about him as a watch . . . Walking the rounds, too, was often neglected, and most of the nights spent in tippling." Franklin objected to this condition, especially the six shilling tax, which was paid by the poor widow and the wealthy merchant alike. He suggested the "hiring of proper men to serve constantly in the business," and the levying of a tax ac-

"If you know how to spend less than you get, you have the philosopher's-stone."

"Industry, Perseverance, and Frugality make Fortune yield."

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ording to the amount of property owned. A law to this effect was passed later.

To Franklin belongs the credit for organizing the first city fire department. He wrote a paper, first to be read in the Junto and later published, "on the different accidents and carelessnesses by which houses were set on fire, with precautions against them, and means proposed of avoiding them . . . this gave rise to the forming of a company for the more ready extinguishing of fires, and mutual assistance in removing and securing of goods when in danger." About thirty members made up the first company. Each was obliged to keep in good order, always ready for use, and bring to every fire, a certain number of "leathern buckets, with strong bags and baskets (for packing and transporting of goods)." One new company after another was formed. Monthly meetings were held; with the fines that were paid by members for absence, fire-engines, ladders, and fire-hooks were purchased.

The streets of Philadelphia were unpaved, filthy, dirty, and dark at night. In "wet weather the wheels of heavy carriages ploughed them into a quagmire, so that it was difficult to cross them, in dry weather the dust was offensive." Franklin lived near Jersey Market and saw the townspeople wading in mud while purchasing groceries. Mr. John Clifton, a neighbor of Franklin's, put a light outside his door at night; Franklin thought this a good idea and put a light outside his door. Thus the people first got the notion of lighting all the city. In 1757, Franklin drew up a bill for the paving of the city. It contained a clause providing for the

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"Jack Little sowed little,
and little he'll reap."

lighting of the streets, too, and brought it into the Assembly. The streets were finally paved, lighted, and swept twice a week.

"All things are cheap to the saving, dear to the wasteful."

"Look before, or you'll find yourself behind."

Franklin firmly believed the most acceptable service of God was the doing good to man. Always keeping the good of others, especially of young people, in mind, he wrote and published a pamphlet, entitled, *Proposals Relating to the Education of Youth in Pennsylvania*, hoping thereby to gain subscriptions for opening and supporting an academy. People responded, five thousand pounds was raised, a house was rented, masters hired, and the academy opened. The Governor soon gave the trustees of the academy a charter, contributions came from England; the Proprietaries, large land holders, gave the academy grants of land, and thus was established the present University of Pennsylvania.

Franklin was so greatly loved and trusted that people would take no part in any venture which he did not sanction. Dr. Thomas Bond tried to raise money to found a hospital, but with no success. Finally, he went to Franklin and said, "I am often asked by those to whom I propose subscribing, '*Have you consulted Franklin on this business? And what does he think of it?*' And when I tell them, that I have not, supposing it rather out of your line, they do not subscribe, but say, they will consider it." Franklin went to work, raised two thousand pounds, and got a bill through the Assembly for another two thousand pounds. "A convenient and handsome building was soon erected," writes Franklin, "the institution has by constant experience been found useful; . . . and I do not remember any of my political manoeuvres, the success of which at the

*"Early to bed, early to rise,
makes men healthy, wealthy,
and wise."*

*"He that waits upon fortune
is never sure of a dinner."*

"Borrowing makes sorrowing."

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time gave me more pleasure." The hospital is still one of the leading institutions of Philadelphia.

All his life long Franklin hoped to retire unto some quiet place for study and research in science, but this dream was never realized. He began his public life in 1736 as Clerk of the General Assembly; this office he held for fifteen years. In 1737, he was appointed postmaster at Philadelphia. William Bradford, the preceding postmaster, had refused to deliver Franklin's newspaper through the postoffice; Franklin was not mean enough to retaliate, but when he came into office, delivered Bradford's papers as carefully as he did his own, thus avenging a wrong with kindness. Franklin was the first postmaster to advertise unclaimed letters.

He writes that, in 1748, "The Governor put me into the commission of the peace; the Corporation of the City chose me for the Common Council, and soon after an alderman; and the citizens at large chose me to represent them in the Assembly." He was elected to the Assembly each year for ten years, without ever asking anyone for a vote or intimating in any way that he wished to be re-elected. The following year he was sent with a commission to treat with the Indians.

Franklin applied himself diligently to whatever task came his way; he always did his best. He and William Hunter were put in charge of the post services of the colonies, which had up to this time always run in debt. They reorganized the postoffices, introduced new methods and system, until they made it highly efficient and a financial success. Franklin was postmaster-general for twenty-one years.

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*"O Lazybones! Dost thou think
God would have given thee
arms and legs, if He had not
design'd thou shouldst
use them?"*

*"Laziness travels so slowly that
poverty soon overtakes him."*

A congress of commissioners from the several colonies assembled at Albany, N. Y., in 1754 for a conference with the Indian chiefs of Six Nations. Franklin

was a deputy from Pennsylvania. While journeying to Albany, he drew up a plan for the union of all the colonies. This plan was not accepted at this time, but it foreshadowed the union that was to come years later.

General Edward Braddock arrived in America with two regiments of British troops, and instructions to march against Ft. Duquesne; but he had no horses or wagons to carry his provisions and ammunition through the forests. Franklin undertook to secure the required horses and wagons for him, and became personally responsible for payment for them to the owners. His own money he considered a blessing that he might do good with it for his neighbors or his country.

Some years earlier (1744) Franklin had issued a pamphlet, *Plain Truth*, in which he pointed out to the people the danger which surrounded them, Spain and Great Britain then being at war, and France joining them a little later, and urged them to take steps to arm themselves. They had no money to spend for equipment, so he asked for voluntary subscriptions. "The subscribers at length amounted to upwards of ten thousand." Each man furnished his own arms and equipment. They formed themselves into "companies and regiments, chose their own officers, and met every week to be instructed in the manual exercise, and other parts of military discipline." They elected Franklin their colonel, but he declined, recommending Mr. Lawrence as a better man for the position. Mr. Lawrence was finally appointed.

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Franklin proposed a lottery to defray the expenses of building a battery. It was soon erected. They got some cannon from Boston, sent to London for some, and went to Governor Clinton of New York for more. The men kept nightly guard at the battery while the war lasted; Franklin taking his turn with the rest, "as a common soldier."

A quarrel over taxes lasted for years between the Proprietaries of Pennsylvania, the large landholders, and the Assembly. Although the people of the province were heavily taxed on their land, the Proprietaries were allowed no taxes to be levied on their land. This quarrel prevented preparations being made for defence. But so great was the confidence in Franklin, that the Governor placed him in charge of the northwestern frontier of the province. He was given the power to raise troops, issue commissions, and build blockhouses. He spent several weeks in the wilderness with his men, building three forts and watching the Indians.

The Pennsylvania Assembly, in 1757, sent Franklin to England as their agent to represent the people of the province in their quarrel with the Proprietaries over taxation. He said to Earl Granville: "If the Assembly cannot make laws without the King's consent, so the King cannot make laws without theirs." They finally agreed upon exempting the unsurveyed waste lands from taxes, but taxed the surveyed waste lands. Thus Franklin's first mission was a success.

Six years passed before Franklin returned to America. Now he wanted very much to live quietly and study, but it was not to be so. December 14, 1763, some rough

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young men from the town of Paxton slaughtered a score of Indians (children, women, and old men) at Lancaster, Penn., and then marched upon Philadelphia to kill a few Christian Indians there.

In this distress the Governor appealed to Franklin, a private citizen, to raise troops to keep the "Paxton boys" from marching into the city. The question of taxing the estates of the Proprietaries came up again. Franklin drew up a petition for the Assembly, requesting the King to "resume the government of Pennsylvania." In 1764, he was again sent to England as a special agent of the Assembly to petition for a change in government. "A troop of three hundred mounted citizens escorted him from the city sixteen miles down the river to the ship, and 'filled the sails with their good wishes.'" England, after her war with France, was deeply in debt and needed money, so she decided to tax the colonies further. The colonies were not only already heavily taxed, but they objected to being taxed by a Parliament in which they had no representation. The Stamp Act was repealed, but another bill, the Declaratory Act, gave Parliament supremacy over the colonies; and the Townsend Act imposed a tax on paper, paints, and glass imported by the colonies; taxes were also imposed upon tea. The Americans bitterly resented all these bills; Franklin tried to bring about a reconciliation. He was called before the House of Commons, where question after question was fired at him by nobles and statesmen, but never once did he fail to answer simply, clearly, and quickly. It has been said that there "is no event in this great man's life more creditable to his talents and character, or more

"Each year one vicious habit rooted out, In time might make the worst man good throughout."

"When you're good to others, you are best to yourself."

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honorable to his fame, than this examination before the British Parliament." He was now the agent of New Jersey, Georgia, Massachusetts, as well as of Pennsylvania. Matters between England and the colonies grew worse and worse

until war became inevitable. Franklin returned to Philadelphia in 1775. When he heard that the battle of Lexington and Concord had been fought, he ceased to be a peacemaker and became an ardent warrior.

On May 6, the day after he arrived from England, he was elected by the Assembly of Pennsylvania a delegate to the Continental Congress in Philadelphia. He served upon as many as ten committees. When the continental postal system was organized, he was made postmaster-general.

When, in the Continental Congress of which John Hancock was President, a committee of five men was appointed to draw up the Declaration of Independence, Franklin was one of them. He did none of the actual writing of that document; he merely suggested the change or insertion of a few words of Jefferson's draft. Franklin signed the Declaration of Independence, and his name appears a little below, and to the right of, that of John Hancock, who was the first signer of that famous instrument.

For a time Franklin served as President of the Constitutional Convention in Pennsylvania. John Jay, Edward Rutledge, and Franklin were selected by Congress to discuss terms of peace proposed by Admiral Howe. On the twenty-sixth of September, 1775, he was

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chosen as commissioner to France to join Lee and Deane. Arriving in Paris on December 22, he found quarters at Passy, a suburb of the city. At this time

he was one of the most talked-of men in the world, a member of all the important intellectual societies in Europe, a far-famed scientist, and a great statesman.

After the Treaty of Alliance and Treaty of Amity and Commerce between America and France were signed at Paris by Franklin, the colonists shipped many of their goods, which they had formerly sent to England, to France.

Three years later, Franklin was appointed sole plenipotentiary to the French Court. He carried on the duties of loan agent, naval director, minister, consul. Franklin was greatly loved by the French. They responded to his appeals for aid and gave to the colonies, as loan or gift, or "in sustenance of French arms in America," a sum estimated at \$60,000,000. "He had to keep the country from financial failure as Washington had to save it from military failure."

The commission to make peace with Great Britain included Franklin; the treaty was signed by him September 3, 1783. Commercial treaties with Sweden and Prussia were signed by Franklin before he returned home. He was now seventy-six years old. All France loved him dearly. When the day of his departure came, the King sent one of the Queen's litters, "which bore him by easy stages to the sea coast." The King had given him his portrait, as was the custom, but "it was far beyond the ordinary magnificence, for it was framed in a double circle of four hundred and eight

"A penny saved is Twopence clear; a pin a day is a great a year."

"The second Vice is Lying; the first is running in Debt."

"Light purse, heavy heart."

“By diligence and patience the mouse bit in two the cable.”

“He that can have patience can have what he will.”

“Industry and patience are the surest means of plenty.”

Benjamin Franklin

diamonds, and was of unusual cost and beauty.”

One would think that Franklin would surely give up work, and rest for the short time that he was

aboard ship coming home, but not he. During the seven weeks' passage, he wrote three essays, “which remain among his best.”

Home again, more duties were given him. He was elected chairman of the Municipal Council of Philadelphia, and chosen President of the Supreme Executive Council of Pennsylvania. “In 1786, he was unanimously re-elected, and the like high compliment was paid him again in the autumn of 1787. It was like Washington and the presidency: so long as he would consent to accept the office, no other candidate was thought of.” In May, 1787, he was elected a delegate to the Constitutional Convention, which drew up our present Constitution of the United States. Franklin greatly rejoiced in the Independence which the Americans had won, and truly believed that they could take care of themselves.

He longed to have all mankind free from slavery or dependence upon others. To this end, he had written several articles against slavery and became the President of the Pennsylvania Society for Promoting the Abolition of Slavery. Thus he began the work of freeing the slaves, which Abraham Lincoln was to finish. Thus ended Franklin's long list of political and public tasks.

During all these many years he had been studying science and inventing. He was the first to discover that lightning was electricity. His experiment was so simple that any school boy might perform it; it is fully explained in a letter to Peter Collinson, written October 19, 1752:

Benjamin Franklin

“Make a small cross of two light strips of cedar, the arms so long as to reach to the four corners of a large, thin silk handkerchief when extended; tie the corners of the handkerchief to the extremities of the cross so you have the body of a kite; which, being properly accommodated with a tail, loop, and string, will rise in the air, like those made of paper; but this being of silk is fitter to bear the wet and wind of a thunder-gust without tearing. To the top of the upright stick of the cross is to be fixed a very sharp pointed wire, rising a foot or more above the wood. To the end of the twine, next the hand, is to be tied a silk ribbon, and where the silk and twine join, a key may be fastened. The kite is to be raised when a thunder-gust appears to be coming on, and the person who holds the string must stand within a door or window, or under some cover, so that the silk ribbon may not be wet; and care must be taken that the twine does not touch the frame of the door or window. As soon as any of the thunder-clouds come over the kite, the pointed wire will draw the electricity from them, and the kite, with all the twine, will be electrified, and the loose filaments of the twine will stand out every way, and be attracted by an approaching finger. And when the rain has wet the kite and twine, so that it can conduct the electric fire freely, you will find it stream out plentifully from the key on the approach of your knuckle. At this key the phial may be charged; and from electric fire thus obtained, spirits may be kindled, and all the other electrical experiments be performed, which are usually done by the help of a rubbed glass globe or tube; and thereby the sameness of the electric

*“Beware of little expenses,
a small leak will sink
a great ship.”*

*“Lost time is never
found again.”*

*“The sleeping fox
catches no poultry.”*

Benjamin Franklin



matter with that of lightning completely demonstrated."

To Franklin also goes the credit for inventing the lightning rod. He describes his method at length in *Poor Richard's Almanack* for 1753: "It has pleased God

in his Goodness to Mankind, at length to discover to them the Means of securing their Habitations and other Buildings from Mischief by thunder and Lightning. The Method is this: Provide a small Iron Rod . . . of such a length, that one End being three or four Feet in the moist Ground the other may be six or eight Feet above the highest Part of the Building. To the upper end of the Rod fasten about a Foot of Brass Wire, the size of a common Knitting-needle, sharpened to a fine Point; the Rod may be secured to the House by a few small Staples. If the House or Barn, be long, there may be a Rod and Point at each End, and a middling Wire along the Ridge from one to the other. A House thus furnished will not be damaged by Lightning, it being attracted by the Points, and passing thro' the Metal into the Ground without hurting anything. Vessels also, having a sharp pointed Rod fix'd on the Top of their Masts, with a Wire from the Foot of the Rod reaching down, round one of the Shrouds, to the Water, will not be hurt by Lightning."

In Franklin's day there were no furnaces or stoves as we have now; the houses were heated and all cooking was done with great fireplaces. Franklin invented an open stove, on the same principle as the hot-air furnace, "for the better warming of rooms, and at the same time saving fuel." The stove soon became very popular. Governor Thomas was so pleased with its construction

Benjamin Franklin

*"Be neither silly nor cunning,
but wise."*

that he offered to give Franklin a patent on it, but the latter declined, saying, "as we enjoy great advantages from the inventions of others, we should be glad

*"A good example is
the best sermon."*

of the opportunity to serve others by any invention of ours, and this we should do freely and generously."

*"Well done is better
than well said."*

The first street lamps were globe-shaped, and came from London. They "admitted of no air below; the smoke . . . circulated in the globe, lodged on its inside, and soon obstructed the light they were intended to afford; giving besides the daily trouble of wiping them clean; and an accidental stroke of one of them would demolish it, and render it useless." Franklin invented a globe of four panes, with a space below to admit air, and a funnel above to draw out the smoke; "by this means they were kept clean, and did not grow dark in a few hours, but continued bright till morning; and an accidental stroke would generally break but a single pane, easily repaired." He also seems to have "anticipated the Argand burner. A description has come down to us of a lamp devised by him which, with only three small wicks, had a lustre equal to six candles. It was fitted with a pipe that supplied fresh and cool air to its lights."

The hours, minutes, and seconds were told to him by a clock of his own invention. It had only three wheels and two pinions. James Ferguson introduced a slight improvement in 1757, and the timepiece was long known as Ferguson's clock.

In London Franklin saw a musical instrument, which seemed to him an imperfect bit of mechanism. He built another, which had more tones and which was easier to play. He called it the "*Armonica*," which was later

Benjamin Franklin



manufactured in London, and was much in use.

Medicine also interested him greatly. He was elected to the Royal Medical Society of Paris, and was an honorary member of the Medical Society of London.

At one time he was a strict vegetarian, believing meat unwholesome. He wrote many articles upon food and diet, emphasizing always a "sparing and simple diet." He urged proper ventilation, especially the opening of windows at night to let in fresh air, a custom then little practiced. So great was his influence in advocating fresh air, that the British Government consulted him on the proper ventilation of the House of Commons.

An important contribution to science was his invention of bifocal eyeglasses. The story is told that he conceived the idea of these glasses at a dinner, where he was obliged to use one pair of spectacles to see the food on the plate before him, and another pair to see his companion across the table. He decided to combine the two pairs into one, thus saving the trouble of changing.

Franklin was the first person to discover that north-east winds do not begin in the northeast at all. He studied waterspouts and whirlwinds and concluded that they came from the same causes, and were of the same nature, "the only Difference between them being that the one passes over Land, the other over Water." While in France, he became interested in the balloon experiments. People then laughed at the idea of trying to conquer the air. "Of what use is a balloon?" someone asked in Franklin's presence. "Of what use," he answered, "is a new-born baby?" He made a study of

Benjamin Franklin

*"If pride leads the van,
beggary brings up the rear."*

marsh-gas and the effect of oil upon troubled waters.

*"Silk, Scarlet, and Velvet have
put out the Kitchen Fire."*

When at Samuel Keimer's shop, Franklin "contrived a mold, used the letters on hand to make puncheons, and with them cast type."

*"Trouble springs
from idleness."*

Thus, he "became America's first typefounder." He was also "America's first maker of printing presses, and the first designer and engraver for printing purposes." The first hint of the art of engraving upon earthenware seems to have originated with him. In 1753, he suggested the idea of engraving from copper plates on square chimney tiles, "moral prints;" which, "being about our Chimneys and constantly in the Eyes of Children when by the Fireside, might give Parents an Opportunity, in explaining them, to impress moral Sentiments."

The weakness of the colonies, according to Franklin, was their lack of unity. He emphasized this weakness in his newspaper, the *Gazette*, "with an engraving of a drawing of a serpent cut into pieces, each piece bearing the initials of the name of one of the colonies, and beneath it the warning caption, 'Join, or Die.' Thus, he became the first American cartoonist."

Franklin tried to tell the farmers of Pennsylvania that Plaster of Paris was a good fertilizer, but they hesitated to believe him. He then took plaster and with it wrote these letters on an open field, "This has been plastered." Very soon these letters were "rewritten in vegetation" that rose high above its surroundings.

We are indebted to Franklin for the domestication of the yellow willow so useful in the manufacture of wickerwork. The story goes that he noticed a willow basket, which had come from Europe, and which had

*"Neglect mending a
small Fault and 'twill soon be
a great One."*

*"Little Strokes,
Fell great Oaks."*

"Every little makes a mickle."

Benjamin Franklin

been thrown into a creek, and he saw that sprouts had grown from it. He planted some of the sprouts on a lot in Philadelphia. He also transplanted Rhenish grapevines to Philadelphia, and was the first to introduce the rhubarb plant into America.

In England Franklin had been given a mahogany box, which, he noticed, shrank when subjected to the atmospheric conditions of America. This suggested to him a hygrometer, an instrument for measuring the humidity of air, which was afterwards constructed in accordance with his plans.

If Franklin did not invent, he was the "first to communicate to his friend, Mr. Viny, the wheel manufacturer at Tenderden, Kent, the art of flexing timber used for making wheels for vehicles." When, after his return from Paris, Franklin built a new wing to his house in Philadelphia, he provided a large apartment on the first floor for the American Philosophical Society, into which the Philosophical Society he had founded had been merged. He took every precaution against fire, allowing none of the woodwork of one room to connect with the woodwork of any other. In his library he had a fan which he worked with his foot in hot weather as he sat reading; and an artificial hand to reach the books on the upper shelves.

Franklin was not rich enough to contribute money in any large sum to a cause; so when he gave it, he wanted it to do the greatest possible good. He sent a letter to Benjamin Webb, to whom he was sending some money, saying:

"I do not pretend to give such a Sum; I only lend it

Benjamin Franklin

to you When you meet with another honest man in similar Distress, you must pay me by lending this Sum to him; enjoining him to discharge the debt by a like operation, when he shall be able, and shall meet with such another opportunity. This is a trick of mine for doing a deal of good with a little money. I am not rich enough to afford much in good works."

Just as the wide ocean is made up of little drops of water, and "great oaks from little acorns grow," so a little saved here and a bit more there, will, when put together and allowed to accumulate, grow into a large sum. To prove how money saved and invested will grow of itself, Franklin furnishes this example: By his will he left two sums, of one thousand pounds each, "one for the benefit of the inhabitants of Boston," the other for the "benefit of the inhabitants of Philadelphia." The sum was to be loaned to needy and worthy citizens, and as fast as one repaid what he had borrowed, it was to be loaned again. This was to continue for one hundred years. Franklin calculated that, at the end of that time, each fund would amount to one hundred and thirty-one thousand pounds, of which he wanted each city to take one hundred thousand pounds for public improvements, and to continue to loan the thirty-one thousand pounds for another hundred years. At the end of the second term, Franklin calculated that each sum would amount to four million and sixty-one thousand pounds sterling. The Boston fund, including the sum applied at the end of the first one hundred years to the use of Franklin Union, amounted January 1, 1913, to \$546,811.39, and

*"If you would reap Praise,
you must sow the Seeds,
gentle words and
Useful Deeds."*

*"A true friend is
the best possession."*

Benjamin Franklin

the Philadelphia fund, including the amount applied to Franklin Institute, amounted on January 1, 1913, to \$186,807.06.

Franklin lived to be eighty-four years old. Death came to him April 17, 1790. The greatest joy and highest purpose of his life had been to promote the happiness and good of mankind. We can readily imagine Franklin requesting the Recording Angel—

“I pray thee then

Write me as one who loves his fellow-men.”

It is said that he never uttered a hasty or angry word to any member of his household, servant or otherwise. George Washington once wrote to him: “If to be venerated for benevolence, if to be admired for talents, if to be esteemed for patriotism, if to be loved for philanthropy, can gratify the human mind, you must have the pleasing consolation to know, that you have not lived in vain.”

He did not wake one morning to find himself famous, although his electrical experiments, once they became known, brought him rapid recognition; he became world-famous only after years and years of hard work and perseverance. He was never discouraged; but kept his motto, “industry and frugality,” ever before him. This is the lesson he would teach to all posterity—work and save! “Industry and frugality,” his favorite phrase, he repeated nearly one hundred times in his writings, and practiced his whole life long.

AMONG the many traits or characteristics which are prominent in the life of Benjamin Franklin are his industry, thrift and unselfishness. He used all his time to the best possible advantage; he was never extravagant, but wisely used the means which he acquired; he devoted a large part of his life, not to his own personal enjoyment, but to looking out for the welfare of others.

Now while Franklin became a great man and a rich man, he never stopped being industrious, thrifty and unselfish.

To be thrifty is not alone saving, but thrift is obtaining the most for one's money, or spending money wisely and to the best advantage.

You can copy the traits of this great and good man—be both thrifty and industrious—by using some of the money which you earn by your industry to pay premiums on a life insurance policy—which shall be for the benefit of your dependents—in the good, old, reliable



Benjamin Franklin's Birthplace

Milk Street
Boston
Mass.

