

Many estates are spent in the getting

Since women for Tea forsook spinning and knitting,  
And men for Punch forsook hewing and splitting

- Pray, Father Abraham, what think you of the times? Won't these heavy taxes quite ruin the country? How shall we be ever able to pay them? What would you advise us to?

- The taxes are indeed very heavy, and if those laid on by the government were the only ones, we might more easily discharge them - 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. -- The Way to Wealth (1758)

**The Junto** - A club of 12 meeting in secret for mutual improvement

Over Friday evenings, 12 members meet in secrecy in the spirit of inquiry after truth, without fondness for dispute or desire of victory; and to prevent warmth, all expressions of positiveness in opinions, or direct contradiction, are contraband.

Every member, in their turn, should produce one or more queries on any point of Morals, Politics, or Natural Philosophy; and once in three months produce and read an essay of their own writing, on any subject they please.

Each member must answer the following before a meeting may begin:

- Have you any particular disrespect to any present members?
- Do you sincerely declare that you love mankind in general, of what profession or religion whatsoever?
- Do you think any person ought to be harmed in his body, name, or goods, for mere speculative opinions, or his external way of worship?
- Do you love truth for truth's sake, and will you endeavor impartially to find and receive it yourself, and communicate it to others?

## Benjamin Franklin's

Guides to a Life

Filled with

# Powerful Goodness

Benjamin Franklin's

### Thirteen Virtues

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Place a dot next to each virtue violated. The goal is to minimize the number of marks. Focus on one virtue each week by placing that virtue at the top of that week's chart. One course lasts 13 weeks, 4 courses a year. Complete until free of marks or satisfied.

1. **Temperance.** Eat not to dullness; drink not to elevation.
2. **Silence.** Speak not but what may benefit others or yourself; avoid trifling conversation.
3. **Order.** Let all your things have their places; let each part of your business have its time.
4. **Resolution.** Resolve to perform what you ought; perform without fail what you resolve.
5. **Frugality.** Make no expense but to do good to others or yourself; i.e., waste nothing.
6. **Industry.** Lose no time; be always employed in something useful; cut off all unnecessary actions.
7. **Sincerity.** Use no hurtful deceit; think innocently and justly, and, if you speak, speak accordingly.
8. **Justice.** Wrong none by doing injuries, or omitting the benefits that are your duty.
9. **Moderation.** Avoid extremes; forbear resenting injuries so much as you think they deserve.
10. **Cleanliness.** Tolerate no uncleanness in body, cloths, or habitation.
11. **Tranquility.** Be not disturbed at trifles, or at accidents common or unavoidable.
12. **Chastity.** Rarely use venery, never to dullness, weakness, or the injury of peace or reputation.\*
13. **Humility.** Imitate Jesus and Socrates.

**Chastity**

Week 12 of 13

Rarely use venery but for health or offspring, never to dullness, weakness, or the injury of your own or another's peace or reputation.

Place dots in the appropriate columns for shortcomings. Repeat until clear.

Regimen	Sun	Mon	Tues	Weds	Thur	Fri	Sat
1 Tem							
2 Sil							
3 Ord							
4 Res							
5 Fru							
6 Ind							
7 Sin							
8 Jus							
9 Mod							
10 Cle							
11 Tra							
12 Cha							
13 Hum							

**Temperance**

Week 1 of 13

Eat not to dullness;  
Drink not to elevation.

Place dots in the appropriate columns for shortcomings. Repeat until clear.

Regimen	Sun	Mon	Tues	Weds	Thur	Fri	Sat
1 Tem							
2 Sil							
3 Ord							
4 Res							
5 Fru							
6 Ind							
7 Sin							
8 Jus							
9 Mod							
10 Cle							
11 Tra							
12 Cha							
13 Hum							

**Cleanliness**

Week 10 of 13

Tolerate no uncleanness in body, cloths, or habitation.

Place dots in the appropriate columns for shortcomings. Repeat until clear.

Regimen	Sun	Mon	Tues	Weds	Thur	Fri	Sat
1 Tem							
2 Sil							
3 Ord							
4 Res							
5 Fru							
6 Ind							
7 Sin							
8 Jus							
9 Mod							
10 Cle							
11 Tra							
12 Cha							
13 Hum							

**Order**

Week 3 of 13

Let all your things have their places;  
Let each part of your business have its time.

Place dots in the appropriate columns for shortcomings. Repeat until clear.

Regimen	Sun	Mon	Tues	Weds	Thur	Fri	Sat
1 Tem							
2 Sil							
3 Ord							
4 Res							
5 Fru							
6 Ind							
7 Sin							
8 Jus							
9 Mod							
10 Cle							
11 Tra							
12 Cha							
13 Hum							

**Justice**

Week 8 of 13

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Wrong none by doing injuries,  
or omitting the benefits that are your duty.

Place dots in the appropriate columns for shortcomings. Repeat until clear.

Regimen	Sun	Mon	Tues	Weds	Thur	Fri	Sat
1 Tem							
2 Sil							
3 Ord							
4 Res							
5 Fru							
6 Ind							
7 Sin							
8 Jus							
9 Mod							
10 Cle							
11 Tra							
12 Cha							
13 Hum							

**Justice**

Week 8 of 13

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Regimen	Sun	Mon	Tues	Weds	Thur	Fri	Sat
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3 Ord							
4 Res							
5 Fru							
6 Ind							
7 Sin							
8 Jus							
9 Mod							
10 Cle							
11 Tra							
12 Cha							
13 Hum							

**Frugality**

Week 5 of 13

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Make no expense but to do good to others or yourself;  
i.e., waste nothing.

Place dots in the appropriate columns for shortcomings. Repeat until clear.

Regimen	Sun	Mon	Tues	Weds	Thur	Fri	Sat
1 Tem							
2 Sil							
3 Ord							
4 Res							
5 Fru							
6 Ind							
7 Sin							
8 Jus							
9 Mod							
10 Cle							
11 Tra							
12 Cha							
13 Hum							

**Frugality**

Week 5 of 13

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i.e., waste nothing.

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