

*the*  
Wisdom  
*of*  
Ben  
Franklin

*Compiled & Edited by*  
BERNIE TORRENCE



La Red  
Training Resource

## A PERSONAL NOTE

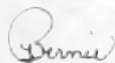
I have prepared the following outline from the biography of Ben Franklin.

Franklin has been an inspiration to me because his life is one of incredible personal growth. Many times I am asked about the concept of the La Red Roundtable. Over the years I have always reminded people that I found the key to our Roundtable in the biography of Benjamin Franklin.

In 1727 he gathered his friends together in what he called a junta, which was a club that was devoted to the improvement of young tradesmen. This was a pioneer of our Roundtable concept and it's amazing to me to see how many dynamic things we have in common.

Along with information on the junta I have enclosed four powerful essays written by Ben Franklin. My favorite is the one entitled "Father Abraham." I trust that as you read these short dissertations you will be spoken to about the common sense wisdom of Ben Franklin. I read this often to continually challenge my mediocrity.

My hope is that when you finish this you will want to start your own junta...a La Red Roundtable. Our friends from Latin America have educated me that Benjamin Franklin's wife was from Mexico and so he had probably heard the word junta many times. A junta is a convection of meeting time where selected people come together to solve problems. How small the world really is!



BERNIE TORRENCE

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*the* WISDOM *of*  
BEN FRANKLIN



Benjamin Franklin was a statesman, philosopher and a man of influence. He was born in Boston in 1706. He had little formal education, attending only Boston grammar school, George Bromwell's school, and at the age of 12 his father apprenticed him as a printer. He was an inventor, an author and his newspaper, Poor Richard's Almanac, was a spectacular success. He died in 1790 after serving as a diplomat and statesman and one of the founders of the character ethic in the United States of America.

In 1727 he gathered his friends together in the JUNTA. This was a club devoted to the improvement of the young tradesmen who were its members. Here Benjamin Franklin perfected his techniques of persuasion and organization, a place where he would teach the virtues of frugality, industry and careful planning. Because of these traits, he was able to retire from business at the age of 42 and devote his time towards science and politics.

#### THE JUNTA

The Junta was a group designed for mutual improvement and met every Friday. It was a "Roundtable" and was designed to bring about a discussion of morality, politics and natural philosophy. The first members were all small



business people, surveyors, shoe makers, carpenters, clerks and were influenced quite a bit from the Quakers, as Benjamin Franklin had printed their history.

In 1732, the first Almanac was published under the name of Richard Saunders. It was continued for 25 years. Because it was generally read, Benjamin Franklin considered it the proper vehicle for conveying instruction to the common people who had no other books. He filled all the little spaces that occurred in the almanac with "proverbial sentences", chiefly dealing with industry and frugality as the means of procuring wealth and securing virtue. He stressed that it was important for a man to act honestly and to work hard. It was bought by the clergy and gentlemen to distribute free among the poor parishioners and tenants throughout Pennsylvania. It discouraged useless expense in foreign superfluities which are things of glamour and it shared that you could produce and grow wealth by practicing principles.

These topics were always discussed at the Junta and the club became useful and gave much satisfaction to the members, which had been set up initially with a covenant number of 12 people. They had, from the beginning, to keep the institution secret. The intention was to avoid the applications of improper persons for admittance, some of whom might be hard to refuse. Influence began to grow from this group in public affairs and the power of doing good by spreading the message of morality. Every one of the 12 undertook to form his own club. Some of them did not succeed but there were 5 or 6 additional Juntas which were called by different names. The Vine, The Union, The Band, etc. They were useful, gave enjoyment, amusement and instruction. While always, at the same time, influencing the public on certain opinions.

Benjamin Franklin would write opinion papers which were first read in the Junta and then afterwards published. These papers would talk about accidents or carelessness, as

well as cautions to be observed. From these Clubs came the first service groups in the new world. Services such as a fire department, library, etc., all came from these roundtable settings. Benjamin Franklin invented the Franklin stove and would not receive a patent because he said that he was glad to serve others from any invention that came from his roundtable meetings. He said that we should serve others and that we should do this freely and generously. He had no desire of profiting from his patents. From the Junta they began to develop an education system and out of this Benjamin Franklin began the establishment of the first college or academy that would be available to the common people. It was non sectarian and began to thrive. From this came the Pennsylvania Academy which much later became the University of Pennsylvania and was designed to offer virtuous training for the good education of youth.

Benjamin Franklin then formed the American Philosophical Society which is in use still today. It was founded as a proposal for promoting useful knowledge among the British plantations in America.

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## QUESTIONS OF THE JUNTA

Benjamin Franklin believed in getting ahead, doing good and developing tradesmen. Some of the questions that were asked at every Junta meeting were as follows:

1. Have you met anyone or read anything that would help us in areas of morality, sciences or other parts of knowledge?
2. What new story have you heard lately that would be agreeable for conversation?
3. Has anyone that you know failed in business and what have you learned?
4. Has anyone you know prospered in business and by what means?
5. Have you heard lately how any rich man here or elsewhere got his estate?
6. Do you know anyone who has done a worthy action and deserves praise and invitation or who has committed an error proper for us to be warned against and avoid?
7. What unhappy effects have you seen because of intemperance or imprudence or passion or any other vice or folly?
8. What happy effects have you seen because of temperance or prudence or moderation or any other virtue?
9. Have you or any of your acquaintances been sick or wounded? If so, what remedies were used and what were their effects?
10. Who do you know who are going on voyages or journeys so someone can send packages by them?
11. Can you think anything at the present in which the Junta may be serviceable to mankind, to the country, their friends, or themselves?

12. Has any deserving stranger arrived in town since the last meeting that you have heard of and what have you heard or observed of his character or merits and whether you think it lies in our power to help him or encourage him?
13. Do you know of any deserving young beginner, lately set up, who has the power to prosper and we can be an encouragement to?
14. Have you observed any defect in the laws of our country, which would make it proper to move legislature for an amendment?
15. Have you lately observed any encroachment on the liberties of the people?
16. Has any man attacked your reputation lately and what can we do to help secure it?
17. Is there any man whose friendship you want and we can help procure for you?
18. Have you lately heard of any member's character attacked and needed to defend it?
19. Has any man injured you from whom it is in the power of the Junta to procure regress?
20. In what manner can the Junta or any of them assist you in any of your honorable designs?
21. Have you any weighty affairs at hand in which our group might be of service?
22. What benefits have you lately received from the group?
23. Is there any difficulty in matters of opinion of justice or injustice which you want discussed at this time?
24. Do you see anything in the present customs or proceedings of the Junta which may be amended?

## PLANS FOR FUTURE CONDUCT

Benjamin Franklin kept a journal and he, at the age of 21 began to write his memoirs and set a plan for regulating his future conduct.

Those who write of poetry will teach us that if we should write what would be worth reading we should begin to form a regular plan and design. I am apt to think the same of life because I have never fixed a regular design in life. My life has been a confused variety of different scenes. I am now entering upon a new one, let me therefore make some resolutions and form a plan of action that will allow me to live in all respects like a rational creature.

1. It is imperative for me to be extremely frugal for some time till I have paid off what I owe.
2. I will always speak truth and give nobody expectations that are not likely to be kept. I will aim at sincerity in every word and action because this is the most excellent virtue of a rational being.
3. I will apply myself industriously to whatever business I take at hand. I will not divert my mind from business or get involved in any foolish project of growing rich suddenly. I understand that industry and patience are the surest means of wealth.
4. I will not speak ill of any man whatever.

## THE ART OF CONVERSATION

One of the great secrets of succeeding in conversation is to admire little, hear much, always distrust our own reason and sometimes that of our friends. I will always listen and hearken to what is said and then answer it on purpose.

## MONEY

If you can earn \$10.00 a day by your labor and you go abroad or sit idle for half a day and spend \$6.00 during this digression or idleness, you haven't only spent \$6.00, you have also spent \$5.00 besides.

Remember that credit is money. Promptly pay your bills, pay your interest and then you will obtain good and large credit. Learn to make good use of it.

Remember that money is of a prolific generating nature. Money can beget money and its offspring can get more and so on. \$5.00 can turn into \$6.00 and then into \$7 then \$8 and so on until it becomes hundreds of dollars. The more there is of it,

the more it produces at every turning so that profits

*When you spend a dollar unnecessarily, you are murdering it and you destroy all that it might have produced.*

rise quicker and quicker. He that kills a breeding sow will destroy all of her offspring to the thousandth generation. When you spend a dollar unnecessarily, you are murdering it and you destroy all that it might have produced. Remember that a quarter a day adds up to a hundred dollars a year. A hundred dollars a year can produce great advantage or can be wasted either in time and expenses unperceived.

Remember that when you are known to pay punctually and exactly on time you will have the ability to raise all the money you need. This is sometimes of great use. Therefore, never keep borrowed money an hour beyond the time you promised to pay it or you will disappoint your creditor.

1. The most trifling of your actions will affect your credit.
2. It's important that your creditor hear the sound of your hammer at 5 in the morning or 9 at night. This will make him easier to go 6 months longer but if he sees

you at a billiard table or hears your voice in a tavern when you should be at work, he may send for his money the next day.

3. Remember to never wear finer clothes than are worn by your creditor or his wife or live at greater expense in any particular way than the creditor affords himself because this will shock his pride and he will humble you.
4. Creditors are a kind of people who have the sharpest eyes and ears as well as the best memories of any in the world. A good natured creditor feels pain when they have to ask you for their money. Spare them that pain and they will love you. When you receive a sum of money, divide it among all the creditors in proportion to your debts.
5. Don't be ashamed of paying a small part of your sum because you owe greater, money is always welcome and your creditor would rather receive small payments on a consistent basis than large payments that he has to come after. This will also show that you are mindful of what you owe and it will make you appear careful as well as an honest man and increase your credit.
6. Keep an exact account of your expenses and your income. Expenses will amount up to large sums and will discern what might have been saved in the future.

In short, the way to wealth, if you desire it, is as plain as the way to market. It depends chiefly on two words, industry and frugality. Waste neither time nor money and make the best use of both. He that gets all that he can honestly and saves all he gets will certainly become rich. Beware of unnecessary expenses. By using this God will bring a blessing to your honest endeavors and bring providence to your life.

## FATHER ABRAHAM

At the age of 51 Benjamin Franklin distilled many of his sayings and quotations into this essay called Father Abraham. This essay distilled 25 years of the advice that Benjamin Franklin had gathered. It had been reprinted in hundreds of editions and translated into French, German, Italian and more than a half dozen other languages including Russian and Chinese. The Way to Wealth epitomized the American popular image of Franklin and to a large extent, the non-American image of America.

One of the major issues of the day was the burden of heavy taxes and the essay begins with a group of people who were gathered at a town sale and were complaining on the badness of the times. They called to a wise man with white hair and asked the question, "Father Abraham, what do you think of the times, aren't these heavy taxes going to ruin our country?" Father Abraham stood up, replied and

*Waste neither time nor money and  
make the best use of both.*

said: If you really want my advice, I'll give it to you. For a word to the wise is enough. The taxes are indeed heavy but you are taxed as a person in many other ways. You are taxed twice as much by your idleness, three times as much by your pride and four times as much by your folly than from any tax that the government could levy upon you. Remember that God helps them that help themselves.

You would think that the government was very cruel if it taxed its people one tenth part of their time and made you be employed at their service, but your idleness taxes many of you much more. If you would actually look at the time spent in absolute sloth, ten percent is nothing. Sloth brings on diseases, will shorten your life and you will begin to rust. Remember, rust consumes faster than labor wears and the used key is always the one that is the brightest. If

you love life, don't squander time, for that's the stuff that life is made of.

Many of you sleep too much, you have forgotten that the sleeping fox will catch no poultry. You'll have enough time to sleep in the grave. Time is of all things the most precious and wasting time, the greatest expense because lost time is never found again and whenever you think you have time enough, you will always find out that you have too little. So get up, be doing things early, do things on purpose, exercise diligence. Remember that being lazy will make all things difficult but working hard will make all things easy. Remember if you rise late you will have to run all day and you won't be able to overtake your business at night. Laziness travels so slowly that poverty soon overtakes you. Drive your business, don't let your business drive you. Early to bed, early to rise makes a man healthy, wealthy and wise.

Many of you are wishing and hoping for better times. You must learn to use the times that you have now and make them better. If you work hard you don't need to wish. Remember, if you live on hope you will die fasting. There are no gains without pains. If you have a trade, you have an estate. If you have a calling, then you have an office of profit and honor. But the trade must be worked at and the calling must be followed.

The Indies have not made Spain rich. Her outgo is greater than her income. Learn this lesson, do away with your expensive follies and you will never have any cause to complain of hard times or heavy taxes. Wine, women and song will destroy your wealth and make your wants great.

The money that is spent on one vice could bring up two children. When you spend a little more money on food or buy clothes that are better or spend more money on entertainment you cause small leaks that will sink a great ship. Fools make feasts and wise men eat them.

So beware of fineries and knick-knacks even though they are called goods. For some of you they will become evils! They will never give you money when you need it. Buy what you need and not what you have no need of. The foolish lay out money for conveniences, the artificial wants of mankind. These artificial wants become more numerous than the natural. Industry and frugality are the keys. They will always maintain their standing. A plowman on his legs is higher than a gentleman on his knees.

Many of you have a small estate or inheritance that is left to you and never knew what it took to get that estate. You think it will always be day and never be night. You think that a little to be spent

*Remember, it is always easier to suppress the first desire than to satisfy all that follows.*

out of so much is not anything to be worried about. You are both a child and a fool thinking it can never be spent. A person who takes out of the meal tub and never puts in will soon see the bottom. When the well is dry you will know the worth of water. If you want to know the value of money, try to borrow some. When you go borrowing, you go sorrowing! Remember, it is always easier to suppress the first desire than to satisfy all that followeth.

When you go into debt, you give to another a power over your liberty and by degrees you will lose your freedom. If you can't pay your bills you will sink into lying. The first vice is debt; the second vice is lying. Poverty will deprive a man of all his spirit and virtue. It's hard for an empty bag to stand up right. A creditor has a much better memory than a debtor. Be industrious and be free. Be frugal and be free.

Remember that gain may be temporary and uncertain but you will always have expenses. They are constant. You are better off going to bed without supper than waking up



in debt. Get what you can and what you get, hold. This will turn your lead into gold.

So what is my doctrine? What is my wisdom and reason? Industry, frugality and prudence and add to these the blessing of God. Ask God for that blessing humbly and remember that sometimes there is suffering.

In conclusion, remember that experience is a school that is always in session and fools will learn in no other. But men of wisdom will learn from thy advice and change their conduct. THEY THAT WON'T BE COUNSELED CAN'T BE HELPED.

Approve this doctrine and practice it and you will have no fear of taxes. Part of the wisdom given me has been gathered as gleanings from the lives of others. I made sense of men, ages and nations and I resolve to be better because of this wisdom.

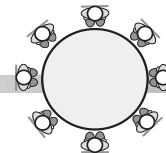
This is my challenge to you.



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**Franklin**

START YOUR OWN JUNTA:

## THE LA RED ROUNDTABLE



### What is a Roundtable?

The La Red Roundtable is a one hour weekly meeting of up to seven persons. They should be of the same gender, and get together to discuss and analyze a business subject led by a Facilitator.

#### 1. Purpose:

- To renew our minds through new ideas.
- To develop our minds through discussions of the principles specifically prepared for the Roundtable Network.

#### 2. Goals:

- Build a transformational group.
- Mentor Personal Growth under God's Umbrella.
- Build a Business Support System.

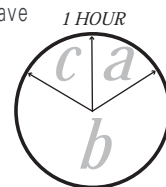
The Roundtable is divided into the following time frames:

#### A. First 10 minutes

- Let participants comment on the results of practicing last week's principle. This is done while eating and sharing.

#### B. Next 40 minutes

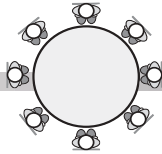
- Ask that the principle be read slowly and have people underline the important ideas.
- Equally divide the speaking and reading time among ALL the participants
- Promote the participation of EVERYONE. Have them answer questions.
- Keep the discussion going. Focus on the subject.
- Encourage EVERYONE to take notes.



#### C Final 10 minutes

- Ask EVERYONE to evaluate themselves from (1 to 10) on the application of each principle studied.
- Pray for all prayer requests.

## ROUNDTABLE BENEFITS



- You will receive training on the practical and effective principles. This will permit you to be better equipped to face situations at work and in the family. You will also be able to successfully place your life and business under God's protection.
- You will understand the blessings that God promises to those who practice the principles.
- You will learn to make the Kingdom of God known here on earth. "May God's kingdom come, and His will be done."
- You will be part of an environment of trust and fellowship. You can share freely with people of your same interest group, and receive from them encouragement and motivation.
- You will receive wise counsel from others; this can help you with important decisions.
- You will learn how to establish a personal relationship with God, and develop inner strength.
- You will form and develop a Godly world view.
- You will be able to share your personal needs.

For more Roundtable Training and access  
to the Principles of La Red visit our website  
[www.lared.org](http://www.lared.org)

*La Red*  
BUSINESS  
NETWORK

# Foundations for Achievement

*For those who want to lead  
a World in Transition...*

## **These Foundational Principles of God's Kingdom will give you insight into:**

- The value of conflicts and how to resolve them
- The value and purpose of developing your own leaders
- How to keep your organization on track through proper discipline
- How to handle pressure without destroying you and others
- How to plan for positive results
- How to get the most value out of common sense
- How to turn problem people into team players
- How to create a productive environment

Plus much more of what you need to know to wisely and confidently lead, manage, and supervise yourself and others!

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This one-year character development program is being used in 5 continents by government officials, business leaders and pastors as a part of building their Nations under God.



## INFORMATION

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