



Article from

**The Stepping Stone**

July 2017

Issue 66

# CAREER DEVELOPMENT

## A Lesson From Benjamin Franklin

By Carlos Arocha

Samuel Johnson said, “*The chains of habit are generally too small to be felt until they are too strong to be broken.*” Habits are what really make us, but first *we* should make *them*. Actuaries should know the wisdom of this piece of advice, for the ability to write rigorous examinations must be developed out of sticking to good habits. Or so was my own experience.

Many authors have written about self-discipline and habit creation. Countless books in the “self-help” section of your local bookstore deal with the subject. But an excellent source of inspiration is Benjamin Franklin’s autobiography, a tome that is not easily found in those shelves, but that can be downloaded for free from the internet.<sup>1</sup>

Franklin even suggested a methodology for observing these virtues, in what could very well have been one of the earliest applications of a spreadsheet.

Claude Fischer, a *Boston Review* columnist, said that a theme commonly found in self-improvement books is the following: “*you can become a more moral, more loved, more fulfilled person if you humble your pride, sternly examine your habits, and then systematically fashion a better self.*” How can one stick to good habits? Often, ideas come from texts that have been long forgotten, that are not sold as “best-sellers.” I must admit that I discovered Franklin’s advice recently, after reading his biography by Walter Isaacson.<sup>2</sup> I was then prompted to read the autobiography.<sup>3</sup>

Benjamin Franklin, one of the Founding Fathers of the United States and a renowned polymath, knew about the importance of arriving at moral perfection.<sup>4</sup> In his autobiography, he wrote, “*I wished to live without committing any fault at any time;*

*I would conquer all that either natural inclination, custom, or company might lead me into.*” He realized the difficulty of achieving such a lofty goal, and thought of ways of making it happen. The outcome was a system to track progress in observing the following 13 virtues and their precepts:<sup>5</sup>

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; that is, 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, clothes or habitation.
11. **Tranquility.** Be not disturbed at trifles, or at accidents common or unavoidable.
12. **Chastity.** Rarely use venery but for health or offspring, never to dullness, weakness or the injury of your own or another’s peace or reputation.
13. **Humility.** Imitate Jesus and Socrates.

In his autobiography Franklin even suggested a methodology for observing these virtues, in what could very well have been one of the earliest applications of a spreadsheet:

I made a little book in which I allotted a page for each of the virtues. I ruled each page with red ink to have seven columns, one for each day of the week, marking each column with a letter for the day. I crossed these columns with thirteen red lines, marking the beginning of each line with the first letter of one of the virtues, on which line and in its proper column I might mark by a little black spot, every fault I found



upon examination to have been committed respecting that virtue upon that day.<sup>6</sup>

Franklin determined to give a week's strict attention to each of the virtues successively. Thus, in the first week his great guard was to avoid even the least offense against temperance, leaving the other virtues to their ordinary chance, only marking every evening the faults of the day. He then advised:

And like him who, having a garden to weed, does not attempt to eradicate all the bad herbs at once, which would exceed his reach and his strength, but works on one of the beds at a time, and, having accomplished the first, proceeds to a second, so I should have, I hoped, the encouraging pleasure of seeing on my pages the progress I made in virtue by clearing successively my lines of their sports till in the end by a number of courses, I should be happy in viewing a clean book after a thirteen-weeks' daily examination.<sup>7</sup>

By adopting this method, one can go through a course complete in 13 weeks and four courses in a year.

The last piece of advice was to work with a black lead pencil, which marks "[he] could easily wipe out with a wet sponge."

I would recommend using a regular spreadsheet instead. ■



Carlos Arocha, FSA, serves with the Leadership & Development Section Council, and is managing director of Arocha & Associates, an actuarial consulting firm based in Zurich, Switzerland. He can be reached at [ca@arochaandassociates.ch](mailto:ca@arochaandassociates.ch).

#### ENDNOTES

- 1 If you would like to receive a free digital copy, please send me an email at [ca@arochaandassociates.ch](mailto:ca@arochaandassociates.ch).
- 2 W. Isaacson. (2004). *Benjamin Franklin: An American Life*. Simon & Schuster.
- 3 Franklin, B. (1791). *Autobiography*.
- 4 Top searches of "moral perfection" in Google give entries associated with Benjamin Franklin.
- 5 The original list contained 12 virtues; virtue no. 13 was added when "a Quaker friend having kindly informed me that I was generally thought proud; that my pride showed itself frequently in conversation; that I was not content with being in the right when discussing any point, but was overbearing, and rather insolent; I determined endeavoring to cure myself, if I could, of this vice or folly among the rest, and I added humility to my list."
- 6 *Supra*, note 3.
- 7 *Supra*, note 3.