

## I: 10 BENJAMIN FRANKLIN AND THE ORIGINS OF SECULAR VOLUNTARISM



Benjamin Franklin's importance to the development of American philanthropy and voluntarism rivals his significance as a leader of the American Revolution. This is no accident, since common motives and methods underlay his involvement in both.

Drawing on the radical perfectionism of Puritans like Cotton Mather on the one hand and of European Enlightenment thought on the other, Franklin's lifework was framed by a vision of a rational God who had endowed humanity with a capacity for reason. This permitted, through observation and experiment, penetration of the

essential order underlying the seeming chaos of nature, society, and self, and formed the basis for reforming and improving all three.

Franklin's social and political thought drew on the ideas of Enlightenment philosophers like John Locke to the extent that they evoked the essential rationality of individuals and the ultimately voluntary basis of civil society. These ideas allowed him to extend the Puritan concept of spiritual sovereignty, in which churches were governed by their members rather than the ministry, towards political and economic sovereignty, in which rulers were ultimately subject to their people and economic outcomes by the will of consumers and producers.

It is important to appreciate the centrality of Mather's version of Puritanism to Franklin. It never occurred to Locke, for all of his radicalism, to suggest voluntary associations as vehicles for the popular will. He, like Winthrop, saw the will of the community lodged in legislative assemblies, which were governmental bodies, rather than in individuals (Locke 1939 [1690], 502-3). Similarly, though Locke's model of civil government builds on his ideas about human psychology, it was on Mather's ideas about the connections between the reform of the self and reform of society that Franklin argued the legitimacy of voluntary associations as agents for social and political change. Finally, Franklin's greatest debt to Mather and the Puritan influence involved his understanding of the psychological and organizational methods needed to change individuals and society. The processes of unsparing self-examination on the one hand, and of mutual self-criticism, which originated as spiritual exercises in the Puritan churches, were turned in a secular direction by Mather, who suggested their utility in leading people into associational activity for the reform of morals, the improvement of social and political life, and the promotion of religion. Franklin took the final step, casting off the religious tie entirely, and promoting self-discipline and associational activity as ends in themselves.

Even Franklin's understanding of the power of the press was rooted in Puritanism. Mather's Bonifacius had again and again stressed the importance of the printed word as an essential complement to promoting the work of perfecting society. Edwards too, writing in the early 1740s, pointed to the need for established, on-going printed communication between the advocates of the Awakening. For them, as for Franklin, the power of the press was not incidental to the reform of society, it was -- as Tocqueville would later recognize -- the indispensable partner of the power of

association, because it provided people with ideas that so often sparked the process of reform in the first place.

While Franklin is a distinctively secular figure, he never completely separates himself from religious concerns, nor are religious issues ever very far from his mind. His description of his long friendship with the evangelist George Whitfield is paradigmatic of the interrelationship of evangelical religion and civil associations in the eighteenth century: Franklin warmly approved of Whitfield's influence on the manners and morals of Philadelphians (while also profiting from being Whitfield's printer); his first involvement as a fund-raiser and trustee was in connection with the building constructed by Whitfield's followers "for the use of any preacher of any persuasion." Quite clearly, Franklin learned a great deal from Whitfield about both the techniques of influencing public opinion and persuading individuals to contribute to worthy causes. One cannot read Franklin's descriptions of his relationship to Whitfield without an acute awareness of the vital and on-going interdependence of religion, philanthropy, and voluntarism.

Franklin's portrayal of fund-raising and governance are strikingly modern. His description of the decline of the free hall and its eventual merger with the academy that he had proposed, depict board and financial crises that can be found in almost any American community organization today. His sketch of his own role as Philadelphia's preeminent trustee -- acting as the "gatekeeper" to whom other donors looked before supporting new charitable enterprises, as advisor to donees starting new ventures, and as a broker of political influence and public funding -- could similarly be drawn from any community today. This vivid modernity can mislead us into viewing philanthropy and voluntarism in eighteenth century Philadelphia as a well established tradition. It is essential to recognize that the phenomena Franklin describes -- the promotion of the public good through voluntary associations, the funding of civic improvements through public subscriptions, and lay governance -- were new and without precedent. Elements of each had existed in England, in Pennsylvania, and in Massachusetts. Franklin's genius was his ability to draw on these disparate possibilities and to combine them into something entirely new.

Finally, it is important to recognize the extent to which Franklin viewed his philanthropic and voluntary enterprises as inseparable from his broader concerns with political and economic reform. The Junto and its off-shoots, the library, the fire

companies, the academy, the hospital, were for him not only means of improving literacy, health, and public safety, but, more fundamentally, ways of promoting the personal and social discipline essential to the successful establishment of a democratic polity and a market economy. Unlike Mather, for whom doing good was its own reward, Franklin invariably justified his activities in terms of their "utility" or "usefulness" -- by which he meant their concrete impact on the economic, political, and social welfare of individuals and society. Although these readings omit sections bearing on Franklin's political career, in their entirety, they leave no doubt about the extent to which his civic commitments were instrumental not only in his own rise to wealth and political eminence, but also that of his friends and associates.

Franklin understood not only that the idea that people could act together to bring order to the chaos of the natural and social domains was essentially revolutionary, but that realizing this idea required concerted action through organizations. The triumph of his version of the "common good" ultimately meant the political and economic dominance of Franklin and his group. It was this essentially political aspect of the rise of philanthropy and voluntarism that led him to proceed so cautiously (through secret organizations like the Junto) and with such apparent modesty (always taking pains to conceal his own leadership role). Much as we may be inclined to admire Franklin's achievements, we should take care not to ignore the fact that the victory of his ideas displaced an older -- and some thought gentler and more humane -- way of life based on other conceptions of community and of the obligations of individuals to one another.

THE  
PRIVATE LIFE  
OF THE LATE  
BENJAMIN FRANKLIN, LL.D.

LATE MINISTER PLENIPOTENTIARY FROM THE UNITED  
STATES OF AMERICA TO FRANCE, &c. &c. &c.

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*Originally written by Himself,*  
AND NOW TRANSLATED FROM THE FRENCH.

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TO WHICH ARE ADDED,  
SOME ACCOUNT OF HIS PUBLIC LIFE, A VARIETY OF  
ANECDOTES CONCERNING HIM, BY M. M. BRISSOT,  
CONDORCET, ROCHEFOUCAULT, LE ROY, &c. &c.  
AND THE EULOGIUM OF M. FAUCHET,  
CONSTITUTIONAL BISHOP OF THE DEPARTMENT OF CALVADOS,  
AND A MEMBER OF THE NATIONAL CONVENTION.

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*Eripis cælo fulmen, mox sceptrâ tyrannia.* TERROT.  
A Paris, ce grand homme, dans notre ancien régime, seroit resté dans l'ob-  
scurité; comment employer le fils d'un chandelier? LE ROY.

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1793.

## Benjamin Franklin, The Autobiography (1771-88)

. . . I grew convinced that *truth, sincerity, and integrity* in dealings between man and man were of the utmost importance to the felicity of life, and I formed written resolutions (which still remain in my Journal book) to practice them ever while I lived. Revelation had indeed no weight with me as such; but I entertained an opinion that tho' certain actions might not be bad *because* they were forbidden by it, or good *because* it commanded them, yet probably these actions might be forbidden *because* they were bad for us or commanded us *because* they were beneficial to us, in their own natures, all the circumstances of things considered. And this persuasion, with the kind hand of Providence, or some guardian angel, or accidental favorable circumstances and situations, or all together, preserved me (thro' this dangerous time of youth and the hazardous situations I was sometimes in among strangers, remote from the eye and advice of my father) without any *wilful* gross immorality or injustice that might have been expected from my want of religion. I say *wilful* because the instances I have mentioned had something of necessity in them, from my youth, inexperience, and the knavery of others. I had, therefore, a tolerable character to begin the world with; I valued it properly and determined to preserve it. . . .

. . . in the autumn . . . I had formed most of my most ingenious acquaintance into a club for mutual improvement which we called the Junto. We met on Friday evenings. The rules I drew up required that every member in his turn should produce one or two queries on any point of morals, politics, or natural philosophy, to be discussed by the company, and once in three months produce and read an essay of his own writing on any subject he pleased. Our debates were to be under the direction of a president, and to be conducted in the sincere spirit of enquiry after truth, without fondness for dispute or desire of victory; and to prevent warmth, all expressions of positiveness in opinion or of direct contradiction were after some time made contraband and prohibited under small pecuniary penalties. . . .

The club . . . was the best school of philosophy, and politics that then existed in the province; for our queries which were read the week preceding their discussion, put us on reading with attention upon the several subjects that we might speak more to the purpose; and here, too, we acquired better habits of conversation, everything being studied in our rules which might prevent our disgusting each other -- from hence the long continuance of the club, which I shall have frequent occasion to speak further of hereafter. But my giving account of it here is to show something of the interest I had, every one of these exerting themselves in recommending business to us. . . .

About this time our club meeting, not at a tavern, but in a little room of Mr. Grace's set apart for that purpose, a proposition was made by me that since our books were often referred to in our

disquisitions upon the queries, it might be convenient to us to have them all together where we met, that upon occasion they might be consulted; and thus by clubbing our books to a common library, we should, while we liked to keep them together, have each of us the advantage of using the books of all the other members, which would be nearly as beneficial as if each owned the whole. It was liked and agreed to, and we filled one end of the room with such books as we could best spare. The number was not so great as we expected; and tho' they had been of great use, yet some inconveniences occurring for want of due care of them, the collected after about a year was separated, and each took his books home again.

And now I set my foot upon the first project of a public nature, that for a subscription library. I drew up the proposals, got them put into form by our great scrivener, Brockden, and by the help of my fiends in the Junto, procured fifty subscribers of forty shillings each to begin with, and ten shillings a year for fifty years-- the term our company was to continue. We afterwards obtained a charter, the company being increased to one hundred. This was the mother of all the North American subscription libraries, now so numerous. It is become a great thing itself and continually increasing. These libraries have improved the general conversation of the Americans, made the common tradesmen and farmers as intelligent as most gentlemen from other countries, and perhaps have contributed to some degree to the stand so generally made throughout the Colonies in defense of their privileges. . . .

The objections and reluctances I met with in soliciting the subscriptions made me soon feel the impropriety of presenting one's self as the proposer of any useful project that might be supposed to raise one's reputation in the smallest degree above that of one's neighbours when one has need of their assistance to accomplish that project. I therefore put myself as much as I could out of sight, and stated it as a scheme of a "number of friends" who had requested me to go about and propose it to such as they thought lovers of reading. In this way, my affair went on more smoothly, and I ever after practiced it on such occasions, and from my frequent successes can heartily recommend it. The little sacrifice of your vanity will afterwards be amply repaid. If it remains uncertain to whom the merit belongs, someone more vain than yourself will be encouraged to claim it, and then even envy will be disposed to do you justice by plucking those assumed feathers and restoring them to their right owner.

The library afforded me the means of improvement by constant study, for which I set apart an hour or two each day, and thus repaired in some degree the loss of the learned education my father once intended for me. Reading was the only amusement I allowed myself. I spent no time in taverns, games, or frolics of any kind. And my industry in my business was as indefatigable as it was necessary. I was in debt for my printing house, I had a young family coming on to be educated, and I had two competitors to contend with for business, who were established in the place before me. My circumstances, however,

grew daily easier--my original habits of frugality continuing, and my father having among his instructions to me when a boy frequently repeated a proverb of Solomon, "Seest thou a man diligent in his calling, he shall stand before kings, he shall not stand before any mean men." I from thence considered industry as a means of obtaining wealth and distinction, which encouraged me. . . .

I had been religiously educated as a Presbyterian; and tho' some of the dogmas of the persuasion, such as the eternal decrees of God, election, reprobation, etc., appeared to me unintelligible, others doubtful, and I early absented myself from the public assemblies of the sect, Sunday being my studying-day, I was never without some religious principles. I never doubted, for instance, that he made the world and governed it by his providence, that the most acceptable service of God was the doing of good to man, that our souls are immortal, and that all crime will be punished and virtue rewarded here or hereafter. These I esteemed the essentials of every religion, and being to be found in all the religions we had in our country, I respected them all, tho' with different degrees of respect as I founded them more or less mixed with other articles which without any tendency to inspire, promote, or confirm morality, served principally to divide us and make us unfriendly to one another. This respect to all, with an opinion that the worst had some good effects, induced me to avoid all discourse that might tend to lessen the good opinion another might have of his own religion; and as our province increased in people and new places of worship were continually wanted and generally erected by voluntary contribution, my mite for such purpose, whatever might be the sect, was never refused.

Tho' I seldom attended any public worship, I had still an opinion of its propriety and of its utility when rightly conducted, and I regularly paid my annual subscription for the support of the only Presbyterian minister or meeting we had in Philadelphia. He used to visit me sometimes as a friend and admonish me to attend his administrations, and I was now and then prevailed on to do so, since for five Sundays successively. Had he been, *in my opinion*, a good preacher, perhaps I might have continued. . . , but his discourses were chiefly either polemic arguments or explications of the peculiar doctrines of our sect, and were all to me very dry, uninteresting, and unedifying since not a single moral principle was inculcated or enforced, their aim seeming to be rather to make us Presbyterians than good citizens. At length he took for his text that verse of the fourth chapter of Philippians, "Finally, brethren, whatsoever things are true, honest, just, lovely, or of good report, if there be any virtue, or any praise, think on these things;" and I imagined, in a sermon on such a text, we could not miss of having some morality. But he confined himself to five points only as meant by the apostle; viz., 1. Keeping holy the Sabbath day, 2. Being diligent in reading the Holy Scriptures, 3. Attending duly the public worship, 4. Partaking of the sacrament, 5. Paying due respect to God's ministers. These might be all good things, but as they were not the kind of good things that I expected from that text, I despaired of ever meeting with them from any other, was disgusted, and attended his preaching no more. . . .

It was about this time I conceived the bold and arduous project of arriving at moral perfection. 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. As I knew, or thought I knew, what was right and wrong, I did not see why I might not *always* do the one and avoid the other. But I soon found I had undertaken a task of more difficulty than I had imagined. While my attention was taken up and care employed in guarding against one fault, I was often surprized by another. Habit took the advantage of inattention. Inclination was sometimes too strong for reason. I concluded at length that the mere speculative conviction that it was our interest to be completely virtuous was not sufficient to prevent our slipping, and that the contrary habits must be broken and good ones acquired and established before we can have any dependence on a steady, uniform rectitude of conduct. For this purpose I therefore contrived the following method. . . .

I made a little book in which I allotted a page for each of the virtues. I ruled each page with red ink so as 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 ever fault I found upon examination to have committed respecting that virtue upon that day.

I determined to give a week's strict attention to each of the virtues successively. . . . Proceeding from thus to the last, I cold go thro' a course complete in thirteen weeks, and four courses in a year. 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 had made in virtue by clearing successively my lines of their spots, till in the end by a number of courses, I should be happy in viewing a clean book after thirteen weeks daily examination. . . .

I entered upon the execution of this plan for self-examination and continued with occasional intermissions for some time. I was surprized to find myself so much fuller of faults than I had imagined, but I had the satisfaction of seeing them diminish. . . .

It will be remarked that, tho' my scheme was not wholly without religion, there was in it no mark of any of the distinguishing tenets of any particular sect. I had purposely avoided them; for being fully persuaded of the utility and excellency of my method, and that it might be serviceable to people in all religions, and intending sometime or other to publish it, I would not have anything in it that

should prejudice anyone of any sect against it. I purposed writing a little comment on each virtue, in which I would have shown the advantages of possessing it and the mischiefs attending the opposite vice; I should have called my book *The Art of Virtue* because it would have distinguished it from the mere exhortation to be good, that does not instruct and indicate the means, but is like the apostle's man of verbal charity, who only, without showing to the naked and hungry how or where they might get clothes or victuals, exhorted them to be fed and clothed (*James II: 15, 16*).

But it so happened that my intention of writing and publishing this comment was never fulfilled. I did, indeed, from time to time put down short hints of the sentiments, reasoning, etc., to be made use of in it, some of which I still have by me; but the necessary close attention to private business in the earlier part of life and public business since, have occasioned my postponing it. For it being connected in my mind with *great and extensive project* that required the whole man to execute, and which an unforeseen succession of employs prevented my attending to, it has hitherto remained unfinished. . . .

Having mentioned a *great and extensive project* which I had conceived, it seems proper that some account should be given of that project and its object. Its first rise in my mind appears in the following little paper, accidentally preserved, viz., Observations on my Reading History in Library  
May 9, 1731.

"That the great affairs of the world, the wars, revolutions, etc., are carried on and effected by parties.

"That the view of these parties is their present general interest, or what they like to take as such.

"That the different views of these different parties occasion all confusion.

"That while a party is carrying on a general design, each man has his particular private interest in view.

"That as soon as a party has gained its general point, each member becomes intent on his particular interest, which thwarting others, breaks that party into divisions and occasions more confusion.

"That few in public affairs act from a mere view of the good of their country, whatever that may pretend; and tho' their actings bring real good to their country, yet men primarily considered that their own and their country's interest was united and did not act from a principle of benevolence.

"That fewer still in public affairs act with a view to the good of mankind.

"There seems to me at present to be a great occasion for raising a united party for virtue, by forming the virtuous and good men of all nations into a regular body, to be governed by suitable good and

wise rules, which good and wise men may probably be more unanimous in their obedience to than common people are to common laws.

"I at present think that whoever attempts this aright is well qualified, cannot fail of pleasing God and of meeting with success.

B.F."

. . . My ideas at the time were that the sect should be begun and spread at first among young and single men only; that each person to be initiated should not only declare his assent to such creed, but should have exercised himself with the thirteen weeks examination and practice of the virtues, as in the before-mentioned model; that the existence of such a society should be kept a secret till it was become considerable, to prevent solicitations for the admission of improper persons; but that the members should each of them search among his acquaintance for ingenious, well-disposed youths to whom, with prudent caution, the scheme should be gradually communicated; that the members should engage to afford their advice, assistance, and support to each other in promoting one another's interest, business, and advancement in life; that for distinction we should be called the Society of the Free and Easy; free, as being by the general practice and habit of the virtues; free from the domination of vice, and particularly by the practice of industry and frugality; free from debt, which exposes a man to confinement and a species of slavery to his creditors. This much I can now recollect of the project, except that I communicated it in part to two young men who adopted it with some enthusiasm. But my then narrow circumstances and the necessity I was under of sticking close to my business occasioned my postponing the further prosecution of it at the time, and my multifarious occupations public and private induced me to continue postponing, so that it has been omitted till I have no longer strength or activity left sufficient for such an enterprise, tho' I am still of the opinion that it was a very practicable scheme and might have been very useful in forming a great number of good citizens. And I was not discouraged by the seeming magnitude of the undertaking, as I have always thought that one man of tolerable abilities may work great changes and accomplish great affairs among mankind if he first forms a good plan, and, cutting off all amusements or other employments that would divert his attention, makes the execution of that same plan his sole study and business. . . .

[Despite Franklin's statement that his "great and extensive project" for the reform of mankind had been indefinitely postponed, his subsequent discussion of the Junto and the many civic projects to which he and it directed their energies suggests that it remained a model, albeit a scaled-down one, for his public and private actions.]

. . . Our club, the Junto, was found so useful and afforded such satisfaction to the members that several were desirous of introducing their friends, which could not well be done without exceeding what we had settled as a convenient number, viz., twelve. We had from the beginning made it a rule to keep our institution a secret, which was pretty well observed. The intention was to avoid application of improper persons for admittance, some of whom perhaps we might find difficult to refuse. I was one of those who were against any addition to our number, but instead of it made in writing a proposal that every member separately would endeavour to form a subordinate club with the same rules respecting queries, etc., and without informing them of the connection with the Junto. The advantages proposed were the improvement of so many more young citizens by the use of our institutions; our better acquaintance with the general sentiments of the inhabitants on any occasion, as the Junto member might propose what passed in his separate club; the promotion of our particular interests in business by more extensive recommendations; and the increase of our influence in public affairs and our power of doing good by spreading thro' the several clubs the sentiments of the Junto. The project was approved, and every member undertook to form his club, but they did not all succeed. Five or six only were completed, which were called by different names, as the Vine, the Union, the Band, etc. They were useful to themselves, and afforded us a good deal of amusement, information, and instruction, besides answering in some considerable degree our views of influencing the public opinion on particular occasions. . . .

I began now to turn my thoughts a little to public affairs, beginning, however, with small matters. The city watch was one of the first things that I conceived to want regulation. It was managed by the constables of the respective wards in turn; the constable warned a number of housekeepers to attend him for the night. Those who chose never to attend him paid him six shillings a year to be excused, which was supposed to be for hiring substitutes, but was in reality much more than was necessary for that purpose and made the constableness a place of profit; and the constable for a little drink often got such ragamuffins about him as a watch that respectable housekeepers did not choose to mix with. Walking the rounds, too, was often neglected, and most of the nights spent in tippling. I thereupon wrote a paper to be read in Junto representing these irregularities but insisting more particularly on the inequality of the six shilling tax of the constables, respecting the circumstances of those who paid it, since a poor widow housekeeper, all whose property was to be guarded by watch did not, perhaps, exceed the value of fifty pounds, paid as much as the wealthiest merchant who had thousands of pounds'-worth of goods in his stores. On the whole, I proposed as a more effective watch the hiring of proper men to serve constantly in that business; and a more equitable way of supporting the charge, the levying a tax that should be proportioned to the property. The idea, being approved by the Junto, was communicated to the other clubs, but as arising in each of them. And tho' the plan was not immediately carried into execution, yet by preparing the minds of people for the change, it paved the

way for the law obtained a few years later, when the members of our clubs were grown into more influence.

About this time I wrote a paper (first to be read in Junto, but it was afterwards published) on the different accidents and carelessness by which houses were set on fire, with cautions against them and means proposed of avoiding them. This was much spoken of a useful piece, and gave rise to a project which soon followed it of forming a company for the more ready extinguishing of fires, and mutual assistance in removing and securing goods when in danger. Associates in this scheme were presently found amounting to thirty. Our articles of agreement obliged every member to keep always in good order and fit for use a certain number of leather buckets with strong bags and baskets (for packing and transporting of goods) which were to be brought to every fire; and we agreed to meet once a month and spend a social evening together in discoursing and communicating such ideas as occurred to us upon the subject of fires as might be useful in our conduct on such occasions. The utility of this institutions soon appeared, and many more desiring to be admitted than we thought convenient for one company, they were advised to form another, which was accordingly done. And this went on, one new company being formed after another till they became so numerous as to include most of the inhabitants who were men of property; and now at the time of my writing this [1788], tho' upwards of fifty years since its establishment, that which I first formed, called the Union Fire Company, still subsists and flourishes, tho' the first members are all deceased but myself and one, who is older by a year than I. The small fines that have been paid by members for absence at the monthly meetings have been applied to the purchase of fire engines, ladders, firehooks, and other useful implements for each company, so that I question whether there is a city in the world better provided with the means for putting a stop to beginning conflagrations; and in fact since those institutions, the city has never lost by fire more than one or two houses at a time, and the flames have often been extinguished before the house in which they began has been half consumed.

In 1739 arrived among us from England the Rev. Mr. Whitfield, who had made himself remarkable there as an itinerant preacher. He was at first permitted to preach in some of our churches; but the clergy, taking a dislike to him, soon refused him their pulpits, and he was obliged to preach in the fields. The multitudes of all sects and denominations that attended his sermons were enormous, and it was a matter of speculation to me, who was one of the number, to observe the extraordinary influence of his oratory on his hearers. . . . It was wonderful to see the change soon made in the manners of our inhabitants; from being thoughtless or indifferent about religion, it seemed as if all the world were growing religious, so that one could not walk through the town in an evening without hearing psalms sung in different families of every street. And it being found inconvenient to assemble in the open air subject to its inclemencies, the building of a house to meet was no sooner proposed and people appointed

to receive contributions, but sufficient sums were soon received to procure the ground and erect the building which was one hundred feet long and seventy broad, about the size of Westminster Hall; and the work was carried on with such spirit as to be finished in a much shorter time than could have been expected. Both house and ground were vested in trustees expressly for the use of any preacher of any religious persuasion who might desire to say something to the people of Philadelphia, the design in building not being to accommodate any particular sect but the inhabitants in general, so that even if the Mufti of Constantinople were to send a missionary to preach Mahometanism to us, he would find a pulpit at his service.

Mr. Whitfield, in leaving us, went preaching all the way thro' the Colonies to Georgia. The settlement of that province had been lately begun; but instead of being made with hardy, industrious husbandmen accustomed to labor, the only people fit for such an enterprise, it was with families of broken shopkeepers and other insolvent debtors, many of indolent and idle habits, taken out of the gaols -- who, being set down in the woods, unqualified for clearing land and unable to endure the hardships of a new settlement, perished in numbers, leaving many helpless children unprovided for. The sight of their miserable situation inspired the benevolent heart of Mr. Whitfield with the idea of building an orphan house there in which they might be supported and educated. Returning northward he preached up this charity and made large collections; for his eloquence had a wonderful power over the hearts and purses of his hearers, of which I myself was an instance. I did not disapprove of the design, but as Georgia was then destitute of materials and workmen and it was proposed to send them from Philadelphia at a great expence, I thought it would have been better to have built the house here and brought the children to it. This I advised, but he was resolute in his first project and rejected my counsel, and I thereupon refused to contribute. . . .

. . . Some of Mr. Whitfield's enemies affected to suppose that he would apply these collections to his own private emolument, but I who was intimately acquainted with him (being employed in printing his sermons and journals, etc.) never had the least suspicion of his integrity, but am to this day decidedly of the opinion that he was in all his conduct a perfectly *honest man*. . . . He used, indeed, sometimes to pray for my conversion but never had the satisfaction of believing that his prayers were heard. Ours was a mere civil friendship, sincere on both sides, and lasted to his death.

The following instance will show something of the terms on which we stood. Upon one of his arrivals from England at Boston, he wrote to me that he should come soon to Philadelphia but knew not where he could lodge when there, as he understood his old, kind host, Mr. Benezet, was removed to Germantown. My answer was, "You know my house; if you can make shift with its scanty accommodations, you will be most heartily welcome." He replied that if I made that kind offer for

Christ's sake, I should not miss of a reward. And I returned, "Don't let me be mistaken; it was not for Christ's sake, but for your sake." One of our common acquaintance jocosely remarked that knowing it to be a custom of the saints when they received any favor to shift the burden of the obligation from off their own shoulders and place it in heaven, I had contrived to fix it on earth.

The last time I saw Mr. Whitfield was in London, when he consulted me about his orphan house concern and his purpose of appropriating it to the establishment of a college. . . .

I had on the whole abundant reason to be satisfied with my being established in Pennsylvania. There were, however, two things that I regretted: there being no provision for defence nor for a complete education of youth, no militia nor any college. I therefore in 1743 drew up a proposal for establishing an academy; and at that time thinking the Reverend Mr. Peters, who was out of employ, a fit person to superintend such an institution, I communicated the project to him. But he, having more profitable views in the service of the Proprietors, which succeeded, declined the undertaking. And not knowing another at that tie suitable for such a trust, I let the scheme lie awhile dormant. I succeeded better the next year, 1744, in proposing and establishing the philosophical society. . . .

. . . [In 1749] I turned my thoughts again to the affair of establishing an academy. The first step I took was to associate in the design a number of active friends, of whom the Junto furnished a good part, the next was to write and publish a pamphlet entitled *Proposals Relating to the Education of Youth in Pennsylvania*. This I distributed among the principle inhabitants gratis; and as soon as I could suppose their minds a little prepared by the perusal of it, I set on foot a subscription for opening and supporting an academy; it was to be paid in quotas yearly for five years; by so dividing it I judged the subscription might be larger, and I believe it was so, amounting to no less than five thousand pounds.

In the introduction to these proposals, I stated their publication not as an act of mine, but of some "public-spirited gentlemen"; avoiding as much as I could, according to my usual rule, the presenting of myself to the public as the author of any scheme for their benefit.

The subscribers, to carry the project into immediate execution, chose out of their number twenty-four trustees and appointed Mr. Francis, then Attorney- General, and myself to draw up constitutions for the government of the academy, which being done and signed, a house was hired, masters engaged, and the schools opened, I think, in the year 1749.

The scholars increasing fast, the house was soon found too small, and we were looking out for a piece of ground properly situated, with the intention to build, when Providence threw in our way a

large house ready built, which with a few alterations might well serve our purpose. This was the building before mentioned, erected by the hearers of Mr. Whitfield, and was obtained for us in the following manner.

It is to be noted that the contributions to this building being made by people of different sects, care was taken in the nomination of trustees, in whom the building and ground were to be vested, that a predominancy might be a means of appropriating the whole to the use of such sect contrary to the original intention; it was for his reason that one of each sect was appointed, viz., one Church of England man, one Presbyterian, one Baptist, one Moravian, etc.; those in case of vacancy by death were to fill in by election from among the contributors. The Moravian happened not to please his colleagues, and on his death they resolved to have no other of that sect. The difficulty then was, how to avoid having two of some other sect by means of the new choice. Several persons were named and for that reason not agreed to. At length one mentioned to me, with the observation that I was merely an honest man, and of *no sect* at all -- which prevailed with them to choose me. The enthusiasm which existed when the house was built had long since abated, and its trustees had not been able to procure fresh contributions for paying the ground rent and discharging some other debts the building had occasioned, which embarrassed them greatly. Being now a member of both boards of trustees, that for the building and that for the academy, I had a good opportunity of negotiating with both, and brought them finally to an agreement by which the trustees for the building were to cede it to those of the academy, the latter undertaking to discharge the debt, to keep forever open in the building a large hall for occasional preachers according to the original intention, and maintain a free school for the instruction of poor children. Writings were accordingly drawn, and on paying the debts the trustees of the academy were put in possession of the premises, and by dividing the great and lofty hall into stories, and different rooms above and below for the several schools, and purchasing some additional ground, the whole was soon made fit for our purpose, and the scholars removed into the building. . . .

The trustees of the academy after a while were incorporated by a charter from the Governor; their funds were increased by contributions in Britain and grants of land from the Proprietaries, to which the Assembly has since made considerable addition, and thus was established the present University of Philadelphia. I have been continued one of its trustees from the beginning, now near forty years, and have had the very great pleasure of seeing a number of the youth who have received their education in it distinguished by their improved abilities, serviceable in public stations, and ornaments to their country. . . .

. . . In 1751, Dr. Thomas Bond, a particular friend of mine, conceived the idea of establishing a hospital in Philadelphia for the reception and cure of poor, sick persons, whether inhabitants of the

province or strangers -- a very beneficent design, which has been ascribed to me, but was originally his. He was zealous and active in endeavouring to procure subscriptions for it; but the proposal being a novelty in America and at first not well understood, he met with small success. At length he came to me with the compliment that he found there was no such thing as carrying a public-spirited project through without my being concerned in it. "For," says he, "I am often asked by those to whom I propose subscribing, 'Have you consulted Franklin upon 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 of it." I enquired into the nature and probable utility of his scheme, and receiving from him a very satisfactory explanation, I not only subscribed to it myself but engaged heartily in the design of procuring subscriptions from others. Previous, however, to the solicitation, I endeavoured to prepare the minds of the people by writing on the subject in the newspapers, which was my usual custom in such cases, but which he had omitted. The subscriptions afterwards were more free and generous, but beginning to flag, I saw they would be insufficient without some assistance from the Assembly and therefore proposed to petition for it, which was done. The country members did not at first relish the project. They objected that it would only be serviceable to the city, and therefore the citizens would alone be at the expense of it; and they doubted whether the citizens themselves generally approved of it. My allegation on the contrary that it met with such approbation as to leave no doubt of our being able to raise L2000 by voluntary donations, they considered as a most extravagant supposition and utterly impossible. On this I formed my plan; and asking leave to bring in a bill for incorporating the contributors according to the prayer of their petition and granting them a blank sum of money, which leave was obtained chiefly on the consideration that the House could throw the bill out if they did not like it, I drew it so as to make the important clause a conditional one; viz., "And be it enacted by the authority aforesaid that when the said contributors have met and chosen their managers and treasurer, *and shall have raised by their contributions a capital stock of L2000 value*(the yearly interest of which is to be applied to the accommodating of the sick poor in said hospital, free of charge for diet, attendance, and medicines) *and shall make the same appear to the satisfaction of the Speaker of the Assembly* for the time being, that *then* it shall and may be lawful for the said Speaker; and he is hereby required to sign an order on the provincial treasurer for the payment of L2000 in two yearly payments, to the treasurer of the said hospital, to be applied to the founding, building, and finishing of the same." The condition carried the bill through; for the members who had opposed the grant and now conceived they might have the credit of being charitable without the expence, agreed to its passage; and then in soliciting subscriptions among the people, we urged the conditional promise of the law as an additional motive to give, since every man's donation would be doubled. Thus the clause worked both ways. The subscriptions accordingly soon exceeded the requisite sum, and we claimed and received the public gift, which enabled us to carry the design into execution. A convenient and handsome building was soon erected, the institution has by constant experience been found useful and flourishes to this day.

And I do not remember any of my political manoeuvres, the success of which gave me at the time more pleasure; or that in after-thinking of it, I more easily excused myself for having made use of cunning.

It was about this time that another projector, the Rev. Gilbert Tennant, came to me with a request that I would assist him in procuring a subscription for erecting a new meetinghouse. It was to be for the use of a congregation he had gathered among the Presbyterians who were originally disciples of Mr. Whitfield. Unwilling to make myself disagreeable to any of my fellow citizens by too frequently soliciting their contributions, I absolutely refused. He then desired I would furnish him with a list of the names of persons I knew by experience to be generous and public-spirited. I thought it would be unbecoming in me, after their kind compliance with my solicitations, to make them out to be worried by other beggars, and therefore refused also to give him such a list. He then desired I would at least give him my advice. "That I will readily do," said I, "and, in the first place, I advise you to apply to all those who you know will give something; next, to those who you are uncertain whether they will give anything or not; and lastly, do not neglect those who you are sure will give nothing, for in some of them you may be mistaken." He laughed and thanked me, and said he would take my advice. He did so, for he asked of *everybody*; and he obtained a much larger sum than he expected, with which he erected the capacious and very elegant meetinghouse that stands in Arch Street. . . .

[Franklin at this point describes his experience with London's streets, which were insufferably dusty when dry and deep in mud when wet. He determined by an experiment that the streets, if kept constantly clear of dust, remained far more passable. He suggested that poor people could be kept employed with work of this kind, yielding a dual benefit].

Some may think these trifling matters not worth minding or relating. But when they consider that to' dust blown into the eyes of a single person or into a single shop on a windy day is but of small importance, yet the great number of the instances in a populous city and its frequent repetitions give it weight and consequence; perhaps they will not censure very severely those who bestow some attention to affairs of this seemingly low nature. Human felicity is produced not by great pieces of good fortune that seldom happen as by little advantages that occur every day. Thus, if you teach a poor young man to shave himself and keep his razor in order, you may contribute more to the happiness of his life than in giving him a thousand guineas. The money may soon be spent, the regret only remaining of having foolishly consumed it. But in the other case he escapes the frequent vexation of waiting for barbers and of their sometimes dirty fingers, offensive breaths, and dull razors. He shaves when most convenient to him and enjoys daily the pleasure of its being done with a good instrument. With these sentiments I have hazarded the few preceding pages, hoping they may afford hints which sometime or other may

be useful to a city I love, having lived many years in it very happily -- and perhaps some of our towns in America.

After more than thirty productive years in Philadelphia, Franklin left for London in 1757 to serve as the colony's agent in its dealings with the British government. Although returning briefly to America in 1762 and 1775, he spent most of the next three decades in Europe, as America's foremost diplomatic representative. In 1785, he resigned his post as American ambassador to France and came back to Philadelphia, where, despite age and infirmity, he resumed his active public career. Franklin's last great involvements were with the Constitutional Convention of 1787, which drafted the framework for a truly national government, and with the Pennsylvania Society for the Abolition of Slavery.

Although opposition to slavery dated back to the first half of the eighteenth century. Pennsylvania's Quakers had long been concerned with the issue. And it became an issue of particular concern of evangelical Christians influenced by the Great Awakening. The secular motives of abolitionism evident in Franklin's 1789 "Address to the Public," stemmed from the awareness -- shared even by many southerners in the wake of the Revolution -- that the high egalitarian ideals that had been used to justify American independence could not be confined only to questions of the colonies' relationship to England, but necessarily extended to American polity and society itself. Typically, Franklin's concerns are primarily pragmatic, centering on the need to prepare freed blacks for participation in the emerging capitalist marketplace. It is also typical that his organization represented an effort by the benevolent to "do for" the downtrodden, rather than empowering them as a group. Interestingly, at the very time that Franklin and his associates were organizing their enterprise, free blacks in Philadelphia were establishing the Philadelphia Free African Society (see part two).

## **An Address to the Public from the Pennsylvania Society for Promoting the Abolition of Slavery, and the Relief of Free Negroes Unlawfully Held in Bondage**

It is with peculiar satisfaction we assure the friends of humanity, that, in prosecuting the design of our association, our endeavours have proved successful, far beyond our most sanguine expectations.

Encouraged by this success, and by the daily progress of that luminous and benign spirit of liberty, which is diffusing itself throughout the world, and humbly hoping for the continuance of the divine blessing on our labours, we have ventured to make an important addition to our original plan, and do therefore earnestly solicit the support and assistance of all who can feel the tender emotions of sympathy and compassion, or relish the exalted pleasure of beneficence.

Slavery is such an atrocious debasement of human nature, that its very extirpation, if not performed with solicitous care, may sometimes open a source of serious evils.

The unhappy man, who has been long treated as a brute animal, too frequently sinks beneath the common standard of the human species. The galling chains, that bind his body, do also fetter his intellectual faculties, and impair the social affections of his heart. Accustomed to move like a mere machine, by the will of a master, reflection is suspended; he has not the power of choice; and reason and conscience have but little influence over his conduct, because he is chiefly governed by the passion of fear. He is poor and friendless; perhaps worn out by extreme labour, age, and disease.

Under such circumstances, freedom may often prove a misfortune to himself and prejudicial to society.

Attention to emancipated black people, it is therefore to be hoped, will become a branch of our national policy; but so far as we contribute to promote this emancipation, so far that attention is evidently a serious duty incumbent upon us, and which we mean to discharge to the best of our judgement and abilities.

To instruct, to advise, to qualify those, who have been restored to freedom, for the exercise and enjoyment of civil liberty, to promote in them habits of industry, to furnish them with employments suited to their age, sex, talents, and other circumstances, and to procure their children an education calculated for their future situation in life; these are the great outlines of the annexed plan, which we have adopted, and which we conceive will essentially promote the public good, and the happiness of these our too much neglected fellow-creatures.

A plan so extensive cannot be carried into execution without considerable pecuniary resources, beyond the present ordinary funds of the Society. We hope much from the generosity of enlightened and benevolent freemen, and will gratefully receive any donations or subscriptions for this purpose, which may be made to our treasurer, James Starr, or to James Pemberton, chairman of our committee of correspondence.

Signed, by order of the Society,

B. FRANKLIN, *President*

Philadelphia, 9th of November, 1789.

## THE FRANKLIN TRUSTS

Franklin died on April 17, 1790. His final great act of benevolence was one which both harked back to the charitable precedents of Keayne and Hopkins and at the same time looked forward, to establish completely new forms of philanthropy. Unlike the bequests of the seventeenth century donors, which consisted of revenues from land, Franklin recognized the possibilities of the new money-based economy -- in particular the remarkable possibilities of compounding interest. While the older trusts might yield modest rental income in perpetuity, the principal was unlikely to increase substantially in value. Money put out at interest, with the yield reinvested over time could turn a modest sum into a huge and continually growing accumulation.

In formulating his bequests, Franklin was in part inspired by the work of French economist Charles Joseph Mathon De La Cour, who had written and sent to him a fantastic volume, *Testament de Fortune Richard, maitre d'arithmatique a D\*\**, which recounted a fictional will which left 500 livres in trust for five hundred years, a fifth of which was to be distributed for charitable purposes at the end of each century. Shortly before making his own will Franklin wrote De La Cour,

It is right to be sowing good seed whenever we have an opportunity, since some of it may be productive. An instance of this you should be acquainted with, as it may afford you pleasure. The reading of *Fortune Ricard's Testament*, has put into the head and heart of a citizen to leave two thousand pounds sterling to two American cities, who are to lend it in small sums at five percent to young beginners in business; and the accumulation, after a hundred years, to be laid out in public works of benefit to those cities. (Franklin to De La Cour, 7/9/1785, in Smythe 1905-7, 9:477).

In setting up these trusts, Franklin, ever attentive to the multiple dimensions of utility, anticipated the concept of the program related investment. The funds were not merely to be put out at interest to accumulate over time: the specific investment vehicle was to be low-interest loans which would enable young artisans to establish themselves in business. Thus the trusts could do good -- helping to make good and prosperous citizens --while also doing well.

It seems quite clear that Franklin, in making these trusts, was sensitive to the debate already beginning to emerge about the power of the "dead hand" of the past, particularly when exercising its power through privately-controlled charitable corporations to control property. (Franklin acknowledged the controversy in admitting the possibility that the cities he hoped to benefit might refuse his donations. Only two years after his death, Pennsylvania would annul the Statute of Charitable Uses). All this undoubtedly led him to invest public authorities -- the municipalities of Boston and Philadelphia -- as trustees, rather than leaving his donation in the care of private bodies. As public trusts they were far less likely to be attacked than private ones. Their public character was additionally underlined by his provision that the funds, when terminated, be put to uses as defined by the elected representatives of the inhabitants of each city.

### **Last Will and Testament of Benjamin Franklin (1788)**

I was born in Boston, New England, and owe my first Instructions in Literature to the free Grammer Schools established there,-- I therefore give One Hundred Pounds Sterling to my Executors to be by them, the Survivors or Survivor of them paid over to the Managers or Directors of the free Schools in my native Town of Boston, to be by them, or those Person or Persons who shall have superintendance and Management of the said School, put out at Interest, and so continued at Interest forever, which Interest annually shall be laid out in Silver Medals, and given as honorary Rewards annually by the Directors of the said Schools, for the encouragement of Scholarship in the said Schools, belonging to the said Town in such manner as to the Directors of the Select Men of the said Town shall seem meet.-- Out of the Salary that may remain due to me as President of the State, I do give the Sum of Two Thousand Pounds to my Executors, to be . . . paid over to such Person or Persons as the legislature of this State, by an Act of Assembly shall appoint to receive the same, In Trust to be employed for making the River Schuykill Navigable. . . .(5-6)

During the number of Years I was in business as a Stationer, Printer and Postmaster a great many small Sums became due to me for Books, Advertisements Postage of Letters, and other matters, which were not collected-- when in 1757 I was sent by the Assembly to England as their Agent, and by subsequent appointments continued there till 1775, when on my return I was immediately engaged in the Affairs of Congress and sent to France in 1776 where I remained Nine Years, not returning till 1785; and the said Debts not being demanded in such a Length of Time are become in a manner obsolete, yet are nevertheless justly due; These as they

are stated in my great Folio Ledger E, I bequeath to the Contributors to the Pennsylvania Hospital hoping that those Debtors, and the Descendants of such as are deceased, who now as I find make some Difficulty of satisfying such antiquated Demands, as just Debts, may however be induced to pay or give them as Charity to that excellent Institution.

I am sensible that much must inevitably be lost, but I hope something considerable may be recovered. It is possible too, that some of the Parties charged may have existing old unsettled Accounts against me, in which case the Managers of the said Hospital will allow and deduct the amount, or pay the Ballance if they find it against me. . . .

Signed Sealed published and declared by  
the above named Benjamin Franklin  
for and as his last Will and Testament. . . .

### **Codicil to the Will of Benjamin Franklin (1789)**

I Benjamin Franklin in the foregoing or annexed last Will and Testament named having further considered the same, do think proper to make and publish the following Codicil or Addition thereto.-- It having long been a fix'd political opinion of mine that in a democratical State, there ought to be no Office of Profit, for the reason I had given in an Article of my drawing in our Constitution, it was my intention when I accepted the Office of President, to devote the appointed Salary to some public Uses. accordingly I had already before I made my Will in July last given large Sums of it to Colleges, Schools, Building of Churches &c and in that Will I bequeathed Two Thousand Pounds more to the State for the purpose of making [the] Schuylkill navigable. But understanding since that Such a Sum will do but little towards accomplishing such a Work and that the Project is not likely to be undertaken for many Years to come, and having entertained another Idea, that I hope may be more extensively useful, I do hereby revoke and annul that Bequest and direct that the Certificates I have for what remains due to me of that Salary be sold towards raising the Sum of Two Thousand Pounds Sterling, to be disposed of as I am now about to order.

It has been an opinion that he who receives an Estate from his Ancestors, is under some kind of obligation to transmit the same to their Posterity. This obligation does not lie on me who never inherited a Shilling from any Ancestor or Relation. I shall however, if it is not diminished by some accident before my Death, leave a considerable Estate among my Descendants and Relations. The above observation is made merely as som apology to my

Family, for my making Bequests that do not appear to have any immediate relation to their advantage.

I was born in Boston, New England, and owe my first instructions in Literature to the free Gramer Schools established there. I have therefore already considered those Schools in my Will. But I am also under obligations to the State of the Massachusetts, for having unasked, appointed me formerly their Agent in England with a handsome Salary which continued some Years, and all this I accidentally lost i their service by transmitting Governmor Hutchinsons Letters much more than the amount of what they gave me. I do not think that ought in the least to diminish my Gratitude. I have considered that among Artisans good Apprentices are the most likely to make good Citizens; and having myself been bred to a manual Art Printing in my native Twon, and afterwards assisted to set up in business in Philadelphia by kind Loan of Money from two Friends there, which was the foundation of my Fortune, and of all the utility in life that may be ascribed to me I wish to be useful even after my Death, if possible, in forming and advancing other young men that may be serviceable to their Country in both those Towns. To this End I devote Two Thousand Pounds Sterling, which I give, one thousand thereof to the Inhabitants of the Town of Boston, in Massachusetts, and the other thousand to the Inhabitants of the City of Philadelphia in Trust to and for the Uses, Intents and Purposes herein after mentioned and declared. The said sum of One thousand Pounds Sterling if accepted by the Inhabitants of the Town of Boston shall be managed under the direction of the Select Men, united with the Ministers of the oldest episcopalian, Congregational, and Presbyterian Churches in that Town who are to let out the same at five per Cent per Annum to such young married Artificers, under the Age of twenty-five Years, as have served an Apprenticeship in the said Town; and faithfully fulfilled the Duties of their Induentures so as to obtain a good moral Character from at least two respectable Citizens, who are willing to become their Sureties, in a Bond with the Applicants, for the Repayment of moneys so lent, with Interest, according to the Terms herein after prescribed. All which Bonds are to be taken for spanish Milled Dollars or the value thereof in current Gold Coin. And the Managers shall keep a bond Book or Books wherein shall be entered the Names of those who shall apply for and receive the benefit of this Institution and of their Sureties together with the Sums lent, the Dates and other necessary and proper Records respecting the Business and Concerns of this Institution. And as these Loans are intended to assist young married Artificers in setting up their Business, they are to be proportioned by the discretion of the Managers wo as not to exceed sixty Pounds Sterling to one Person, nor to be less than fifteen Pounds. And if the number of Appliers so entitled should be so large, as that the Sum will not suffice to afford to each as much as might otherwise not be improper the proportion to each shall be diminished so as to afford to every one some Assistance. These aids may therefore be small at first but as the Capital increases by

the accumulated Interest they will be more ample. And in order to serve as many as possible in their Town, as well as to make the Repayment of the principal borrowed more easy, each Borrower shall be obliged to pay with the yearly Interest one tenth part of the principal, which Sums of Principal and Interest so paid in, shall be again let out to fresh Borrowers. And as it is presumed that there will always be found in Boston virtuous and benevolent Citizens, willing to bestow a part of their Time in doing good to the rising Generation by Superintending and managing this Institution gratis, it is hoped that no part of the Money will at any time lie dead or be diverted to other purposes, but be continually augmenting by the Interest, in which case there may be in time more than the occasions in Boston shall require and then some may be spared to the Neighbouring or other Towns in the said State of Massachusetts who may desire to have it, such Towns engaging to pay punctually the Interest, and the Portions of the principal annually to the Inhabitants of the Town of Boston.-- If this plan is executed and succeeded as projected without interruption for one hundred Years, the Sum will then be one hundred and thirty one thousands Pounds, of which I would have the Managers of the Donation to the Town of Boston, then lay out at their discretion one hundred thousand Pounds in Public Works which may be judged of most general utility to the Inhabitants, such as fortifications, Bridges, Aqueducts, Public Buildings, Baths, Pavements or whatever may make living in the Town more convenient to its People and render it more agreeable to Strangers, resorting thither for Health or a temporary residence. The remaining thirty-one thousand Pounds, I would have continued to be let out on Interest in the manner above directed for another hundred Years, as I hope it will have found that the Institution has had a good effect on the conduct of Youth, and been of Service to many worthy Characters and useful Citizens. Att the end of the this second Term, if no unfortunate accident has prevented the operation the sum will be Four Millions and Sixty one Thousand Pounds Sterling; of which I leave one Million sixty one Thousand Pounds to the Disposition of the Inhabitants of the Town of Boston and Three Millions to the Disposition of the Government of the State, not presuming to carry my Views farther.-- All the directions herein given respecting the Disposition and Management of the Donation to the Inhabitants of Boston, I would have observed respecting that to the Inhabitants of Philadelphia only as Philadelphia is incorporated I request the Corporation of that City to undertake the Management agreeable to the said Directions, and I do hereby vest them with full and ample Powers for that purpose, and having considered that the covering its Ground-Plat with Buildings and Pavements which carry off most of the Rain, and prevent its soaking into the Earth and renewing and purifying the Springs, whence the Water of the Wells must gradually grow worse, and in time be unfit for use, as I find has happened in all old Cities I recommend that at the end of the first hundred years if not done before, the Corporation of the City employ a part of the Hundred Thousand pounds in Bringing by Pipes the Water of Wissahickon Creek

into the Town, so as to supply the inhabitants, which I apprehend may be done without great difficulty, the level of the Creek being much above that of the City, and may be made higher by a Dam I also recommend making the Schuylkill completely navigable At the end of the Second Hundred Years, I would have the disposition of the Four Million and Sixty one thousand Pounds divided between the Inhabitants of the City of Philadelphia and the Government of Pennsylvania in the same manner as herein directed with respect to that of the Inhabitants of Boston and the Government of Massachusetts.-- It is my desire that this Institution should take place and begin to operate within one year after my decease, for which purpose due Notice should be publickly given previous to the expiration of that Year, that those for whose benefit this establishment is intended may make their respective applications. And, I hereby direct my Executors the survivors or survivor of them within six Months after my decease to pay over the said Sum of Two Thousand Pounds Sterling, to such Persons shall be duly appointed by the Select Men of Boston, and the Corporation of Philadelphia, to receive aand take Charge of their respective Sums of One thousand Pounds each, for the Purpose aforesaid.-- Considering the accidents to which all human affairs and Projects are subject in wuch a length of Time I have perhaps too much flattered myself with the vain Fancy that these Dispositions, if carried into execution will be continued without interruption and have the Effects proposed. I hope however that if the Inhabitants of the Two Cities should not think fit to undertake the execution, they will at least accept the offer of these Donations, as a Mark of my good-Will, a token of my Gratitude, Testimony of my earnest desire to be useful to them even after my departure. I wish indeed that they may both undertake to endeavour the Execution of the Project because I think that tho' unforeseen Difficulties may arise, expedients will be found to remove them, and the Scheme be found practicable If one of them accepts the Money with the Conditions, and the other refuses, my Will then is that both Sums be given to the Inhabitants of the City accepting the whole, to be applied to the same purposes and under the same Regulations directed for the separate Parts, and if both Refuse the Money of course remains in the Mass of my Estate and is to be disposed of therewith according to my Will made the seventeenth day of July 1788. . . .

The Franklin trusts were accepted by Boston and Philadelphia and were prudently managed over the course of two centuries, though each city followed Franklin's instructions in its own way. With the rise of factory production, the Bostonians obtained court permission to shift from making loans to young artificers to investing in industrial securities. The Philadelphians followed Franklin's instructions to the letter. By 1889, when the first distributions were made, Philadelphia's fund had

increased to \$90,000 and Boston's to \$390,000. The former honored Franklin by establishing the Franklin Institute, a science museum; the latter established scholarship funds and established a technical institute.

By the time the trusts terminated in April of 1990, Philadelphia's fund had increased to \$2 million and Boston's to \$4.5 million -- somewhat exceeding his estimate of what the initially modest fund would eventually amount to. The Boston fund, which is now incorporated as a foundation, plans to continue Franklin's legacy into a third century, using the money to underwrite scholarships for needy students at the Franklin Institute. Philadelphia's Franklin Institute museum plans to use part of the money to expand its facilities and will set aside the remainder as part of its permanent endowment.

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