



B. Franklin

ON PHILANTHROPY



*“...it is prodigious the quantity of good
that may be done by one man,
if he will make a business of it.”*

BENJAMIN FRANKLIN
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By Whitfield J. Bell, Jr.

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FOREWORD

In 2006, during the celebration of the 300th anniversary of Benjamin Franklin's birth, the nation has paid great attention to his many accomplishments as scientist, diplomat, patriot, publisher, entrepreneur, and civic improver. Less has been said about his lifelong spirit of philanthropy, and yet this characteristic stood at the foundation of nearly everything he undertook "to the Benefit of Mankind in general," as he put it in the founding proposal for the American Philosophical Society in 1743. Indeed, Franklin wrote that he "always set a greater value on the character of a *doer of good*, than on any other kind of reputation."

Franklin's acts of charity, large and small, were defined by reason, creativity, generosity, and enduring results. In this connection, we are pleased to share with you the revised text of an address originally delivered in Philadelphia to the National Council on Community Foundations in 1962 by the Society's Executive Officer and Librarian Emeritus, Dr. Whitfield J. Bell, Jr. *Benjamin Franklin on Philanthropy* reminds each of us that when one inspired person joins with other liked-minded individuals, progress is made and visions are fulfilled.

As one of the many beneficiaries of Franklin's philanthropy, the American Philosophical Society attributes its longevity not only to Franklin's vision but also to the gifts and grants that have assured its vitality over the years. Voluntary support is crucial to all of our core programs as they interpret and represent Franklin's proposal "for promoting useful knowledge" for succeeding generations. We greatly appreciate the generous spirit of the Society's members and friends and hope that this booklet will inspire your continuing commitment to philanthropy, not only on behalf of this organization, but also for the educational, cultural, scientific, and human service organizations whose missions are advanced by our labors and our support.

A handwritten signature in cursive script, reading "Mary Maples Dunn".

Mary Maples Dunn

A handwritten signature in cursive script, reading "Richard S. Dunn".

Richard S. Dunn

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BENJAMIN FRANKLIN ON PHILANTHROPY

By Whitfield J. Bell, Jr.

After he had been in Philadelphia a few weeks as a delegate to the First Continental Congress in the fall of 1774, John Adams of Massachusetts summed up his impressions of the Quaker City in these terms:

Phyladelphia with all its Trade, and Wealth, and Regularity is not Boston. The Morals of our People are much better, their Manners are more polite and agreeable—they are purer English. Our Language is better, our Persons are handsomer, our Spirit is greater, our Laws are wiser, our Religion is superiour, our Education is better. We exceed them in every Thing, but in a Markett, and in charitable public foundations.

What these “charitable public foundations” were John Adams did not say, but we can guess because we know some of those he visited and others that invariably impressed most visitors to the city. Twice during his month’s stay, for example, Adams visited the Pennsylvania Hospital, the first institution of its kind in the colonies, a model of philanthropy, science, and cleanliness. He must have consulted books of the Library Company, now more than forty years old, which had become the pattern for many similar institutions and was a reason why, according to Franklin, the mechanics and tradesmen of Philadelphia were better informed than such persons usually were in other colonies and countries; Adams judged its collection “excellent.” He saw the College of Philadelphia, less stately than Harvard to be sure, but with a flourishing medical school to which even New Englanders came, and an orrery, a supreme example of the workmanship of Philadelphia’s mechanic-astronomer David Rittenhouse. Half a dozen benevolent societies provided charity to needy or unfortunate Scots, Germans, Irish, English, and Welsh; a Carpenters’ Company, now fifty years old, had social and charitable as well as professional purposes; and there was a Society for the Relief of Poor and Distressed Captains of Ships, their Widows and Children. The Philadelphians had even formed a Society for Inoculating the Poor Gratis, though Adams may not have heard of it because the Society suspended its work in the summer of 1774 out of deference to members of Congress from other colonies who had not had the smallpox.

In many of these charitable public foundations, as John Adams did not mention but every citizen knew, Benjamin Franklin had played a large and often decisive part. For Franklin was a philanthropist as well as everything else. Many of his closest friends and associates, in England as in America, were men who, like himself, spent their talent, time, energy, and money in well-doing. Like printing and journalism, like science, like politics and diplomacy, philanthropy was one of the major continuing interests of Franklin’s life. “I have always set a greater value on the character of a *doer of good*,” he wrote when nearing eighty, “than on any other kind of reputation.” He was one of those who taught his countrymen the habit of private giving for public ends, and through the pages of his autobiography he inculcated the same habits in succeeding generations to our own time.



Franklin's arrival in Philadelphia as a runaway apprentice of seventeen was signaled by two small but characteristic acts of generosity, if not of philanthropy. Stepping ashore from the boat that brought him down the river from Burlington, he pressed a shilling on the boatmen for his passage. They at first refused it because Benjamin had helped with the rowing, but he insisted; and, reflecting on the incident, he remarked afterward in a characteristic insight that a man is "sometimes more generous when he has but a little Money than when he has plenty, perhaps thro' Fear of being thought to have but little." The second act, more indisputably charitable, occurred an hour or so later. When he asked for a threepence worth of bread, the baker gave him, to his surprise, "three great puffy rolls": one he ate (the one his future wife saw him munching as he strolled up High Street), the other two he gave to a woman and her child who had come down the river with him. Thus characteristically began the career of Philadelphia's greatest citizen; it ended nearly seventy years later with a public appeal on behalf of The Pennsylvania Society for Promoting the Abolition of Slavery and the Relief of Free Negroes Unlawfully Held in Bondage.

Philanthropy in the eighteenth century had many sources and many motives, which ranged all the way from the medieval Christian notion that good works are a means of salvation to the stark, statistical studies of John Howard. But everywhere, as the century wore on, men were becoming more sensitive to the contrasts between wealth and poverty, health and disease, comfort and wretchedness. A Philadelphia Quaker, John Smith, wrote in 1747 that he had never yet turned a beggar from his door, since "a fellow feeling of the Infirmities & wants of our Brethren—as all mankind are—is a duty, and not sufficiently practiced, without Administering Relief when in our power."

One source of philanthropic activity in Franklin's age was, of course, the Christian teaching that charity toward others was an obligation owed to God. Men were but stewards of their wealth, which had been lent to them for a while to use on behalf of the poor, the weak, the wayward, and the homeless. The Pennsylvania Hospital, though its origins included other motives, expressed the idea simply but effectively on its seal. This showed the Samaritan bringing the wounded traveler to an inn, with the motto, "Take care of him, and I will repay thee." It seemed to be a promise that those who supported the hospital would receive God's reward here or hereafter.

Another motive to charitable acts was the aristocratic attitude that many wealthy colonial Americans had toward the poor and homeless. At some time almost every such person paid something to relieve or support a superannuated servant, the local clergyman or his widow, or the orphan of a friend or remote and impecunious relation; to say nothing of more casual acts of charity. George Washington expressed the aristocratic attitude very well when, on duty with the army in the fall of 1775, knowing he would not be home that winter, he instructed his superintendent, Lund Washington, to keep up the hospitality of Mount Vernon: "Let no one go hungry away. If any of these kind of People should be in want of Corn, supply their necessities, provided it does not encourage them in idleness."

Third, in the middle and later years of the century a tendency to romanticize the poor and unfortunate produced many individual acts of charity and even some permanent policies and institutions. Just as some wealthy English landowners hired hermits to lend color to their gardens, so, one feels, others hoped there might always be poor persons on whom they might practice benevolence. At any rate, many personal and fictional accounts of the period contain reports of rural excursions by Lady Bountiful and her daughter, carrying a basket of food to some deserving neighboring cottager, accepting a glass of milk or piece of bread at the plain but decent table, and discreetly leaving a silver coin under the plate when they departed. Those who viewed misfortune through romantic eyes received other opportunities for charity at the hospices of the Magdalene societies, whose unhappy inmates were often formed into religious choirs. The contrast between the beauty of their singing and the sordidness of their former lives dissolved many visitors into tears and gave general satisfaction.

None of these motives influenced Franklin, though he was willing to appeal to any or all of them in others. The most acceptable way of serving God, he believed, was doing good to one's fellow-creatures; but in Franklin's mind the initial purpose was the relief and amelioration of one's fellow-creatures, not the service of God. Indeed, when he offered the evangelist George Whitefield the hospitality of his house and the clergyman thanked him for Christ's sake, Franklin, unabashed, replied that he had not made the offer for Christ's sake but for Whitefield's. Nor had Franklin any of the aristocrat's sense of *noblesse oblige*; and though beggars found relief at his door—one account book carefully records a gift of sixpence to a stranger from Boston—no letter of his to Deborah survives that gives the kind of instruction George Washington gave Lund Washington. And as for being romantically-minded, Franklin, as a philanthropist as in his every other career, was a practical-minded man. The influences upon him were of a different kind.

The first was Cotton Mather. If we know Mather only from the false caricature that depicts a bigoted and hateful Puritan divine, we will conclude there could be no more unlikely influence on the rational, cheerful, and benevolent Franklin. But Cotton Mather was the child of a transitional age; and if he was a stout defender of theocracy and a persecutor of witches at Salem, he was also a Fellow of the Royal Society of London, an early advocate of inoculation against smallpox, and a medical writer who anticipated the germ-theory of disease in a work with the unscientific name *The Angel of Bethesda*. He was also the author of a book with the Matheresque title *Bonifacius. An Essay upon the Good, that is to be Devised and Designed, by those who desire to Answer the Great End of Life, and to do Good while they Live*. This small volume, first published in 1710, went through several editions in the colonial period and was still in print in the middle of the nineteenth century. Because of its influence on young Franklin, it must be reckoned one of the foundation stones of philanthropy in America and particularly of the American practice of voluntary private associations for social purposes.



Essays to do Good, as the work was called in later editions, was filled with concrete proposals and sound practical advice on how individuals or groups of individuals might engage in “a perpetual endeavour to do good in the world.” It even suggested how the associations should be formed and organized, and how their meetings should be conducted. And it promised that “perhaps almost every *Proposal* to be now mentioned, may be like a Stone falling on a *Pool*; . . . That one *Circle* (and *Service*) will produce another, until they *Extend*, who can tell, how far? and they cannot be reckoned up.” A copy of Mather’s book fell into the hands of the young Franklin and, as he testified to Mather’s son many years later, it gave him “such a turn of thinking” as permanently influenced his life and made him value the character of a doer of good above all other reputations. It is hardly too much to claim that the *Essays to do Good* was one of the bases—Defoe’s *Essay upon Projects* was another—on which was built Philadelphia’s pre-eminence in eighteenth-century America for public foundations. Even Franklin’s famous Junto of 1727, that club of learned tradesmen from which so many public projects emanated, owed a good deal to Mather’s suggestions.

Once settled in Philadelphia, Franklin was subjected to another influence, namely the Quaker environment. There was much in Quaker social philosophy that was congenial to Franklin’s temperament; and many of the aphorisms of Poor Richard and the observations of Benjamin Franklin were remarkably like William Penn’s remarks on charity and doing-good. “The best recreation,” Penn wrote, “is to do good.” “What is serving God?” Poor Richard asked. “T’is doing good to man.” Commending children, widows, the aged, and the infirm to the special care of his own children and of all Friends, Penn observed that relieving the poor was a debt they owed to God. “God sends the poor to try us,” Penn wrote, “as well as he tries them by being such. And he that refuses them a little out of the great deal that God has given them, lays up poverty in store for his own posterity.” The Philadelphia Quakers minded Penn’s admonitions, and, like Friends in England, were active in many individual and corporate works of charity. One of the most ambitious was the Almshouse. But where Penn believed that men should comfort the poor and afflicted

and dreamed of a city where all men would remember the unfortunate, Franklin believed they should make a society where there would be no poor and unfortunate and little need for charity. "I think," he wrote, "the best way of doing good to the poor is, not making them easy *in* poverty, but leading or driving them out of it."

A third important influence upon Franklin as a philanthropist was the preaching and example of the Reverend George Whitefield, the itinerant Anglican Methodist, who came to Philadelphia in 1739. Whitefield's absorbing philanthropic interest was an orphan asylum in Georgia, and while he used all his undeniably great powers of oratory to raise funds for it, he did not neglect to speak for other worthy causes. He visited America six times in all, preaching sometimes two or three times a day, in crowded halls and open fields, where as many as ten thousand are said to have come to hear him. He begged for his beloved orphanage, he appealed for schools and colleges, he asked for money to relieve debtors and the victims of disaster; in short, Robert Bremner has said, he made the collection plate as much a part of his revival meetings as the mourners' bench, and he taught Americans of modest means that charity was their responsibility no less than that of the wealthy. So effective was Whitefield in extracting coppers and silver from his hearers that those who disapproved his projects hardly dared to listen. Franklin tells how he went to one of Whitefield's meetings determined to give nothing because he thought the idea of an orphanage in Georgia impractical and wasteful. He had in his pocket a handful of coppers, three or four silver dollars, and five pistoles in gold. "As he proceeded," Franklin wrote of the preacher, "I began to soften, and concluded to give the Coppers. Another Stroke of his Oratory made me ashamed of that, and determin'd me to give the Silver; & he finish'd so admirably, that I empty'd my Pocket wholly into the Collector's Dish, Gold and all." Franklin's friend and fellow-experimenter in electricity, Thomas Hopkinson, went better prepared to resist Whitefield—he took no money at all; but the effect was the same: Hopkinson was so deeply moved that he tried to borrow money from a neighbor to give to the preacher.

Thus two characteristics of Franklin's philanthropy appear. The most striking is the broad base of support for philanthropic activities. In America there were wealthy men, to be sure, but none of such means as to enable one or even a half dozen alone to endow and support a major charitable institution. Patronage by governments or by wealthy aristocrats was non-existent. Gifts were smaller and had therefore to come from many. The principal part of the incomes of American charitable associations came from the annual subscribers, who paid in *2s. 6d.* a quarter—10 shillings a year. Quarter after quarter the half-crowns mounted up, and year after year the good works continued, astonishing observers that such great consequences should flow from such small causes. In Benjamin Rush's phrase, the charities thus illustrated the application of mechanics to morals, "for in what other way would so great a weight of evil have been removed by so small a force?"

The second point about Franklin's philanthropy is that its aim was not to relieve men in their misfortune so much as to lead or drive them out of it. Franklin's dream was a society of the free and easy—of men freed from the dominion of physical appetites and material needs and therefore easy in body and spirit. School, books, and every means of instruction were his favorite weapons of reform, and most of the great charitable enterprises with

which he was connected had some educational content. It was characteristic of him to urge Dr. William Heberden of London to prepare brief, understandable instructions for those who wished to protect themselves against smallpox, and then to order fifteen hundred copies to be sent to America to be distributed gratis among his fellow citizens to teach them the efficacy and means of inoculation.

The Pennsylvania Hospital is the best known of Franklin's philanthropic enterprises, chiefly because he has told us so much of its inception in his autobiography. Though the story is well known, it bears repetition. Dr. Thomas Bond, one of the city's rising physicians, determined to establish a hospital in Philadelphia, but found that subscriptions were slow in coming in and that many prospective donors first asked him what Franklin thought of the scheme. So Bond sought Franklin's advice, and the latter, who was clerk of the Assembly, drafted a petition to bring an act of incorporation. It was cleverly drawn, providing that the Assembly would give £2,000 when private subscriptions were obtained to the amount of £2,000. "This Condition carried the Bill through; for the Members, who had oppos'd the Grant, and now conceiv'd they might have the Credit of being charitable without the Expence, agreed to its Passage; And then, in soliciting Subscriptions among the People, we urg'd the conditional Promise of the Law as an additional Motive to give, since every Man's donation would be doubled! Thus the Clause work'd both ways." The subscriptions exceeded the required amount of £2,000; the legislature made its promised appropriation; the hospital went into operation within a few months; "and," wrote Franklin, reflecting on the episode, "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 excus'd myself for having made some Use of Cunning."



Unlike medieval institutions and unlike the Quakers' almshouse, the Pennsylvania Hospital was designed not simply to remove the sick from the community, but to restore them to active lives in it. To promote this aim, the Hospital was regarded from the beginning as an adjunct to the teaching of medicine, and when a medical school was established in Philadelphia, attendance on the practice of the Hospital was made a formal requirement of graduation. Thus the discovery and dissemination of knowledge were joined to simple Christian charitable impulses.

Franklin was one of the first managers of the Hospital, and was for a time their president, and to the end of his life he worked for it and maintained a lively interest in its activities. He gave it money; he wrote and printed the *Account* of 1754, which was both a record of the managers' stewardship and an appeal for further support; and when he was in England he invested the institution's funds, sought advice on hospital management, and even sometimes acted as the managers' agent in purchasing modern equipment, such as metal beds (which were more vermin-resistant than wooden ones). By his will he left the Hospital his uncollected debts, though this bequest proved more troublesome than helpful, and the managers soon gave up the effort to collect the monies. (He reasoned that creditors who had neglected to repay him would be moved to make payments that would benefit a charitable foundation.)

Franklin's work for the Pennsylvania Hospital seems to have given him a reputation as a charitable fundraiser, and he was frequently sought out thereafter by others with public projects in mind. Certainly he understood the mechanics of philanthropy, as his words and acts both testify. "He gives twice who gives promptly," as Poor Richard had written; and Franklin, who knew how important it is that a solicitation have a good start, seems always to have given promptly. His name appears at the head of many a subscription list, whether for the College of Philadelphia, to support the botanizing of John Bartram, or to construct a synagogue for Mikveh Israel Congregation. (He was often the most generous contributor as well, but that is not the point.) Some years later, when Franklin had had more experience as a philanthropist, he reprinted Poor Richard's aphorism and added a wry explanation: "*Bis dat qui cito dat*: He gives twice that gives soon: i.e. he will soon be called upon to give again."

Moreover, Franklin understood the practical limitations on appeals to a generous public. Soon after the success of the Pennsylvania Hospital was assured, the Reverend Gilbert Tennent sought his aid in securing subscriptions to erect a Presbyterian church in Philadelphia. "Unwilling to make myself disagreeable to my fellow Citizens, by too frequently soliciting their Contributions," Franklin absolutely refused. Tennent then asked for a list of those whom Franklin knew by experience to be generous and public-spirited. Again Franklin refused. Finally Tennent asked him to at least give advice. And this Franklin gave: "In the first Place, I advise you to apply to all those whom you know will give something; next to those whom you are uncertain whether they will give any thing or not; and show them the List of those who have given; and, lastly, do not neglect those who you are sure will give nothing; for in some of them you may be mistaken." The advice was sound. Tennent took it, asked everybody in the city, and soon had a much larger sum than he expected, with which he erected an elegant meeting house on Arch Street.

PHILADELPHIA, June 27.

The charitable Subscription for an Hospital for the Cure of Lunatics, and other distempered poor Persons, meets with great Success; upwards of 1500 £. having been subscribed in a few Days. As it is impracticable to apply particularly to every one on this Occasion, a Subscription Paper is left at the Post-Office, where Attendance will be given to receive the Subscriptions of all desirous of promoting to good a Work.

Nor was Franklin ever one to conceal a charitable appeal. On the contrary, the method he invariably employed and urged others to use was to publish as widely as possible a statement of the need and the text of the appeal. This is how he proceeded in the case of the College and the Hospital, for example—a letter in the columns of the *Pennsylvania Gazette* proposed the subject; then, using this as a basis for discussion, Franklin and his co-sponsors considered the matter with their friends; and finally some sort of organization was effected. Not everyone understood the importance of publicity, or was easy about making such an appeal. George Whitefield, for example, needing money for his orphanage, once proposed that a private solicitation be made among the proven friends of Bethesda. Franklin insisted on the contrary that a public appeal be made over as wide an area as possible.

And finally, it should be stated, Franklin's philanthropy was always tested by his intelligence. The reason he opposed Whitefield's Georgia orphanage was not indifference to orphans, but that he believed Georgia was too remote, that it would be needlessly expensive to transport orphans from the middle colonies and Maryland and Virginia to Bethesda, where quarters would have to be constructed for them, when, at much less cost, they might be cared for in Philadelphia, where accommodations were or could easily be made available. "Liberality is not giving much," Poor Richard wrote in 1748, "but giving wisely." This principle and his lifelong devotion to education were united in his reaction to a request from the church in Franklin, Massachusetts, that he give them a bell for their steeple. Franklin declined, but offered instead a library of books of their choosing, to the value of £25, adding in words that had only the gentlest rebuke—that he had always preferred sense to sound.

Wisdom of another kind tempered his liberality toward Yale and Harvard colleges. In 1751 he wrote President Clapp at New Haven that he hoped Yale would open a subscription for "a compleat Apparatus for Natural Philosophy," and he offered to contribute the electrical part. A few years later he proposed to Harvard College a way to increase its library funds, and himself made the first pledge, conditioned on the receipt of other subscriptions. Whatever the reason, neither institution accepted his offer or took his advice; Franklin's subscriptions were never called for; and Yale did without decent scientific equipment and Harvard without any significant increase in books.

Throughout his life it was Franklin's aim to do good to his fellow men by improving the world they lived in. Most of what he did and counseled others to do had this great goal in mind. To believe, as D. H. Lawrence and such critics have done, that Franklin's object was simply to make money is to get as far from the truth as one can and miss the whole thrust and meaning of the man's life. Franklin would rather have it said of him, he told his mother, that he had lived usefully than that he had died rich; and he meant it. To die at his press was not Franklin's idea of having lived. As soon, therefore, as he acquired a competence, he retired from active control of the shop. "Leisure," he wrote, "is Time for doing something useful"; and the happiest years of his life were precisely those five or six between his retirement in 1748 and his involvement in intercolonial affairs after 1754, when he founded a college and discovered the laws of electricity, established a hospital, organized an insurance company, and drafted a plan of intercolonial union. He was as busy doing good as he had ever been printing his paper, almanacs, and books; and he might have said of himself in these years as he said of another, that "it is prodigious the quantity of good that may be done by one man, *if he will make a business of it.*"



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 some apology to my Family, for my making Requests 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 Grammar 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 altho' I accidentally lost, in their service, by transmitting Governor Hutchinson's 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 most likely to make good Citizens, and having myself been bred to a manual Art Printing, in my native Town, and afterwards assisted to set up a business in Philadelphia by kind assistance of Money from my Friends there, which was the foundation of my Fortune, and of all the Honour, in 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 set out the same upon Interest 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 required in their Indentures, 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 the Money, and the Interest according to the Terms herein

FRANKLIN'S WILL

Franklin expressed his sense of obligation to posterity and the community in the will and its codicil that he wrote in 1788 and 1789. In it he bequeathed real and personal property and cash to his daughter, his sisters, nieces and nephews, grandchildren, and even great-grandchildren. He made particular bequests—to his daughter, Sarah, the miniature portrait of the King of France; to his grandson Benjamin, books and his types and printing materials; to “my ingenious friend Francis Hopkinson,” his philosophical apparatus. He alluded to former gifts of “large sums ... to colleges, schools, building of churches, etc.” And then he specified that £2,000 should go to the state of Pennsylvania to be used to make the Schuylkill River navigable.

On second thought, however, Franklin “entertained another idea” that he hoped would prove “more extensively useful.” The codicil read:

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 some apology to my family for making Bequests that do not appear to have any immediate relation to their advantage.

Then, alluding briefly to his own career and the “first instructions in literature” he had received in “the free grammar schools” in Boston, and wishing “to be useful even after my death, if possible, in forming and advancing other young men, that may be serviceable to their country,” he bequeathed £1,000 each to the towns of Boston and Philadelphia to be funds whose interest should be lent on easy terms “to assist young married artificers in setting up their business.” The interest from each fund and the repayment of interest and capital would be lent to fresh borrowers. After one hundred years a portion of each fund, now substantially increased by interest, should be spent on projects “of most general utility to the inhabitants,” with the remainder continued for another hundred years, when the trusts were to terminate. And as he personally believed that public service should be unremunerated, Franklin “presumed that there will always be found... virtuous and benevolent citizens, willing to bestow a part of their time in doing good to the rising generation, by superintending and managing” these funds gratis. The trusts were organized, and sufficient “virtuous and benevolent citizens” were always found to administer the funds, which, allowing for changing times and conditions, provided assistance during two hundred years after his death, as Franklin provided.

The scores of printings of Franklin’s autobiography, his will, its terms, and the clear rationale for philanthropy have been an inspiration, an example, and a model to subsequent generations searching for ways to make a better world.

CAPTIONS

All images are from the collections of the American Philosophical Society.

Cover: Oil portrait of Franklin by Jean-Baptiste Greuze. Franklin sat for this portrait in 1777, soon after his arrival in France. As the official American minister to the French court, Franklin quickly became a national celebrity, and images of him were in high demand. Franklin's hair is loose and unpowdered, in keeping with his image as a simple, practical American. At the same time, however, Franklin wears a lustrous satin waistcoat and fur-trimmed cloak, clothing suited to his high status as an official representative to the French court and an international celebrity. • **Page 1: 1772 portrait of Benjamin Franklin by Charles Willson Peale** after David Martin's 1767 work. Peale presented this picture to the Society in 1785 as his contribution to the recently launched effort to erect Philosophical Hall, stating that every man must "express his Sensibility in that manner which accords best with his own Habits & Line of business." • **Page 2: Philosophical Hall subscription list.** In 1785, the Pennsylvania Assembly voted to give a plot of land on State House Square (now Independence Square) to the APS to build a permanent home. Once the land was secured, the Society needed to raise money to build Philosophical Hall, still the home of the APS today. This list shows the amounts pledged, with Franklin as the first and most generous subscriber. • **Page 4: The Life and Writings of Benjamin Franklin** (N.Y.: Derby and Jackson, 1834), title page with vignette of Franklin giving rolls to a woman, engraved by George B. Ellis. This depiction of Franklin's generosity to one of his fellow travelers fosters the Franklin legend. • **Page 6: Ceramic cameo made by Josiah Wedgwood.** Though Franklin originally owned slaves and was a sometime apologist for those who did, late in life he denounced slavery as a barbaric institution. Wedgwood crafted this cameo in his characteristic blue, and presented a set of them to Franklin in 1788. The cameo depicts a kneeling slave, chained hand and foot, with the question, "Am I not a man and a brother." Franklin thanked Wedgwood for the gift and distributed the cameos among his friends, "in whose Countenances I have seen such Marks of being affected...that I am persuaded it may have an effect equal to that of the best written Pamphlet, in procuring Favour to these oppressed people." • **Page 8: Engraving (by Samuel Seymour) of William Strickland's depiction of Pennsylvania Hospital,** entitled "The Building by the Bounty of Government and many Private Persons was proudly founded for the Relief of the Sick and Miserable. Anno 1755." Franklin's assistance to Dr. Thomas Bond in raising the necessary funds for the hospital introduces the concept of a "matching grant." • **Page 10: Letter in the Pennsylvania Gazette,** June 27, 1751. Franklin used the power of the press to promote philanthropy among all citizens, such as in this piece inviting Philadelphians to support the new hospital by dropping by the post office. • **Page 11: John Caspar Wild, View from the State House,** 1838. This view is looking east from the State House tower. Philosophical Hall is in the center foreground, surrounded by trees. • **Page 12: Franklin's will.** A page from the codicil, wherein Franklin expresses the wish "to be useful even after my Death." Franklin bequeathed £1,000 each to the cities of Boston and Philadelphia to create a fund supporting small business loans to young, hardworking (and married) apprentices, enabling them to set up shop on their own. After one hundred years, the fund was to be spent on projects of "general utility" for the next one hundred years. • **Page 14: Detail from \$1 note,** issued by the Hoboken Banking Company in 1826. Franklin's image was used on a variety of early currency; here he is depicted making entries in a ledger that is propped atop what appears to be his own headstone. His lightning rod can be seen in the background.





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