

Benjamin Franklin, Advice to a Young Man on the Choice of a Mistress (1745).

June 25, 1745

My dear Friend,

I know of no Medicine fit to diminish the violent natural Inclinations you mention; and if I did, I think I should not communicate it to you. Marriage is the proper Remedy. It is the most natural State of Man, and therefore the State in which you are most likely to find solid Happiness. Your Reasons against entering into it at present, appear to me not well-founded. The circumstantial Advantages you have in View by postponing it, are not only uncertain, but they are small in comparison with that of the Thing itself, the being *married and settled*. It is the Man and Woman united that make the compleat human Being. Separate, she wants his Force of Body and Strength of Reason; he, her Softness, Sensibility and acute Discernment. Together they are more likely to succeed in the World. A single Man has not nearly the Value he would have in that State of Union. He is an incomplete Animal. He resembles the odd Half of a Pair of Scissars. If you get a prudent healthy Wife, your Industry in your Profession, with her good Economy, will be a Fortune sufficient.

But if you will not take this Counsel, and persist in thinking a Commerce with the Sex inevitable, then I repeat my former Advice, that in all your Amours you should *prefer old Women to young ones*. You call this a Paradox, and demand my Reasons. They are these:

- i. Because as they have more Knowledge of the World and their Minds are better stor'd with Observations, their Conversation is more improving and more lastingly agreeable.
2. Because when Women cease to be handsome, they study to be good. To maintain their Influence over Men, they supply the Diminution of Beauty by an Augmentation of Utility. They learn to do a 1000 Services small and great, and are the most tender and useful of all Friends when you are sick. Thus they continue amiable. And hence there is hardly such a thing to be found as an old Woman who is not a good Woman.
3. Because there is no hazard of Children, which irregularly produc'd may be attended with much Inconvenience.

4. Because thro' more Experience, they are more prudent and discreet in conducting an Intrigue to prevent Suspicion. The Commerce with them is therefore safer with regard to your Reputation. And with regard to theirs, if the Affair should happen to be known, considerate People might be rather inclin'd to excuse an old Woman who would kindly take care of a young Man, form his Manners by her good Counsels, and prevent his ruining his Health and Fortune among mercenary Prostitutes.

5. Because in every Animal that walks upright, the Deficiency of the Fluids that fill the Muscles appears first in the highest Part: The Face first grows lank and wrinkled; then the Neck; then the Breast and Arms; the lower Parts continuing to the last as plump as ever: So that covering all above with a Basket, and regarding² only what is below the Girdle, it is impossible of two Women to know an old from a young one. And as in the dark all Cats are grey, the Pleasure of corporal Enjoyment with an old Woman is at least equal, and frequently superior, every Knack being by Practice capable of Improvement.

6. Because the Sin is less. The debauching a Virgin may be her Ruin, and make her for Life unhappy.

7. Because the Compunction is less. The having made a young Girl *miserable* may give you frequent bitter Reflections; none of which can attend the making an old Woman *happy*.

8thly and Lastly They are *so grateful!!*

Thus much for my Paradox. But still I advise you to marry directly; being sincerely Your affectionate Friend.

<http://www.swarthmore.edu/SocSci/bdorsey1/41docs/51-fra.html>

Advice to a Young Tradesman, Written by an Old One

To my Friend A. B.

As you have desired it of me, I write the following Hints, which have been of Service to me, and may, if observed, be so to you.

Remember that TIME is Money. He that can earn Ten Shillings a Day by his Labour, and goes abroad, or sits idle one half of that Day, tho' he spends but Sixpence during his Diversion or Idleness, ought not to reckon That the only Expence; he has really spent or rather thrown away Five Shillings besides.

Remember that CREDIT is Money. If a Man lets his Money lie in my Hands after it is due, he gives me the Interest, or so much as I can make of it during that Time. This amounts to a considerable Sum where a Man has good and large Credit, and makes good Use of it.

Remember that Money is of a prolific generating Nature. Money can beget Money, and its Offspring can beget more, and so on. Five Shillings turn'd, is Six: Turn'd again, 'tis Seven and Three Pence; and so on 'til it becomes an Hundred Pound. The more there is of it, the more it produces every Turning, so that the Profits rise quicker and quicker. He that kills a breeding Sow, destroys all her Offspring to the thousandth Generation. He that murders a Crown, destroys all it might have produc'd, even Scores of Pounds.

Remember that Six Pounds a Year is but a Groat a Day. For this little Sum (which may be daily wasted either in Time or Expence unperceiv'd) a Man of Credit may on his own Security have the constant Possession and Use of an Hundred Pounds. So much in Stock briskly turn'd by an industrious Man, produces great Advantage.

Remember this Saying, *That the good Paymaster is Lord of another Man's Purse*. He that is known to pay punctually and exactly to the Time he promises, may at any Time, and on any Occasion, raise all the Money his Friends can spare. This is sometimes of great Use: Therefore never keep borrow'd Money an Hour beyond the Time you promis'd, lest a Disappointment shuts up your Friends Purse forever.

The most trifling Actions that affect a Man's Credit, are to be regarded. The Sound of your Hammer at Five in the Morning or Nine at Night, heard by a Creditor, makes him easy Six Months longer. But if he sees you at a Billiard Table, or hears your Voice in a Tavern, when you should be at Work, he sends for his Money the next Day. Finer Cloaths than he or his Wife wears, or greater Expence in any particular than he affords himself, shocks his Pride, and he duns you to humble you. Creditors are a kind of People, that have the sharpest Eyes and Ears, as well as the best Memories of any in the World.

Good-natur'd Creditors (and such one would always chuse to deal with if one could) feel Pain when they are oblig'd to ask for Money. Spare 'em that Pain, and they will love you. When you receive a Sum of Money, divide it among 'em in Proportion to your Debts. Don't be asham'd of paying a small Sum because you owe a greater. Money, more or less, is always welcome; and your Creditor had rather be at the Trouble of receiving Ten Pounds voluntarily brought him, tho' at ten different Times or Payments, than be oblig'd to go ten Times to demand it before he can receive it in a Lump. It shews, besides, that you are mindful of what you owe; it makes you appear a careful as well as an honest Man; and that still encreases your Credit.

Beware of thinking all your own that you possess, and of living accordingly. 'Tis a mistake that many People who have Credit fall into. To prevent this, keep an exact Account for some Time of both your Expences and your Incomes. If you take the Pains at first to mention Particulars, it will have this good Effect; you will discover how wonderfully small trifling Expences mount up to large Sums, and will discern what might have been, and may for the future be saved, without occasioning any great Inconvenience.

In short, the Way to Wealth, if you desire it, is as plain as the Way to Market. It depends chiefly on two Words, INDUSTRY and FRUGALITY; *i. e.* Waste neither Time nor Money, but make the best Use of both. He that gets all he can honestly, and saves all he gets (necessary Expences excepted) will certainly become RICH; If that Being who governs the World, to whom all should look for a Blessing on their Honest Endeavours, doth not in his wise Providence otherwise determine.

Philadelphia, B. Franklin and D. Hall, at the New-Printing-Office, 1748

<http://www.historycarper.com/resources/twobf2/advice.htm>