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PREFACE.

ABOUT the year 1736, I wrote a treatiſe on Merchant-accounts, publiſhed under the title of BOOK-KEEPING METHODIZ'D, which had the good fortune to meet with a favourable reception from the public, and has now run through a great many editions, both in Britain and Ireland.

But as forms and faſhions in accountantſhip, as well as in other things, are in a perpetual flux, and continually changing, I reſolved once more to turn my thoughts on this uſeful and important ſubject, with a view to expunge whatever might appear leſs modiſh or obſolete, and give the whole a higher degree of perfection, and conſequently a better title to public approbation.

Now it was eaſy to perceive, that, in this undertaking, new ſets of books, and thoſe taken from real buſineſs, would be neceſſary; that the additions and alterations would be various and numerous: upon which conſiderations I concluded, that the moſt effectual way would be, to compoſe a new treatiſe on the ſame plan with the old. Accordingly, retaining the outlines of the former work, I mean the diviſion of the whole into books, chapters, and problems, as before, and filling theſe up, either from the old book, or with new materials, as the caſe required, I at laſt made out the following treatiſe, which is here preſented to the public under the title of BOOK-KEEPING MODERNIZ'D.

The principles of the art are here clearly and minutely explained; the rules arising from the theory are methodically digested; the several parts are connected in such a manner as to hang firmly together; the learner is led on, step by step, from one branch to another, as by so many links of one continued chain; and will here find every sort of aid necessary for his acquiring the knowledge of the art with ease and pleasure: the young merchant, too, will have a proper pattern before him for imitation, sufficient to direct his practice in every branch of business.

To the treatise of Book-keeping is subjoined, a large Appendix, containing a great variety of things, proper and necessary for an accountant to be acquainted with; but these I shall not here enumerate, as being already mentioned in the title-page; and shall only further observe, that the essay on Shop-keeping exhibits a method new and simple, without the trouble of a great deal of writing; and, on that account, the more likely to meet with approbation: And the method proposed for keeping the accounts of a Land-estate, will, it is presumed, be the more acceptable, in regard this is a subject of great importance, and hitherto much neglected by authors.

In order to give this performance every possible advantage, care has been taken, not only to introduce the modish forms and late improvements of the art, but to point out whatever may tend to facilitate the practice.

Perth, Sept. 27. 1768.

CON-

Robt. McNamara

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Robert McNamara's

BOOK-KEEPING MODERNIZ'D.

INTRODUCTION.

BOOK-KEEPING defined, with a general idea of the Method.

BOOK-KEEPING is an art, teaching how to record and diſpoſe the accounts of buſineſs, ſo as the true ſtate of every part, and of the whole, may be eaſily and diſtinctly known.

Book-keeping is called an *art*; and that very juſtly, ſince, like other arts, it has its object about which it treats, aims at a certain end, and propoſes a method for attaining the ſaid end.

The object or things of which book-keeping treats, are, the affairs, tranſactions, or dealings, which a man of buſineſs has occaſion to record and commit to writing, either for the ſake of his own memory, or in order to give a ſatisfactory account of his conduct and management to perſons concerned.

The end aimed at in book-keeping is, to repreſent diſtinctly the true ſtate of one's affairs; that is, to record a man's dealings and tranſactions; and withal, to range and diſpoſe the accounts in ſuch order, that the books may exhibit a plain, full, and exact account of the condition and circumſtances of each part of his buſineſs; and ſo put the man in caſe at all times to ſatisfy both himſelf and others with reſpect to the ſtate and poſture of his affairs. Thus, if he be a merchant who deals in proper trade, he ought to know, by inſpecting his books, to whom he owes, and who owes him, and when payable; what goods he has purchaſed; what he has diſpoſed of, with the gain or loſs upon the ſale, and what he has yet on hand; what goods or money he has in the hands of factors; what ready money he has by him; what his ſtock was at firſt; what alterations and changes it has ſuffered ſince, and what it now amounts to. If the man be a factor, the things proper for him to know

know from his books, are, what commiſſions he has received, how he has diſpoſed of them; what returns he has made, and what of his employers goods or money are yet in his hands, or in the hands of debtors. If he be a truſtee, the things his books ſhould preſent him with, are, what goods or money he has received the charge of from the company; how he has diſpoſed of them; what of the company's effects are in his hands, at ſea, or in the hands of factors, &c. An eaſy, ready, and diſtinct anſwer to theſe and the like demands, is the end, uſe, and deſign of book-keeping.

To a perſon deliberating in his mind by what means he might attain the end propoſed in book-keeping, that which probably would firſt offer to his thoughts would be, to keep an exact record of all tranſactions in order of time as they happen; which is indeed a neceſſary ſtep, and a thing that muſt be done by every accountant: and ſuch a record is called the *Waſte-book*; which doubtleſs was the firſt book in uſe among merchants; and probably the method of keeping accounts was carried to no greater perfection for ſome conſiderable time. And indeed it is not ſimply impoſſible for a man, by the help of ſuch a record as this, to know the true ſtate of his buſineſs. But then the toil and trouble that would attend ſuch a practice is intolerable. As for inſtance, ſuppoſe a merchant buys a certain quantity of goods, which he ſells off at ten or twelve different times; it is plain, that before the merchant can know whether all the goods are ſold, and how much he is a gainer or loſer by them, he muſt ſearch his book, not only for the purchaſe, but likewiſe, in ten or twelve different places, for the ſeveral ſales; and then at length, by collecting the ſales, and comparing them with the purchaſe, he comes to know what he wanted. And, by purſuing the ſame method, the merchant may know the ſtate of any other part of his buſineſs. But then, the vaſt expence of time and pains required in this ſearch, with the hazard of miſtakes and eſcapes that inevitably attends ſuch a ſcrutiny, ſufficiently demonſtrates, that the *Waſte-book* wants much of deſireable perfection; and that ſome more expeditious method would be greatly uſeful.

Though, from the inſtance adduced, and what has been obſerved upon it, the deficiency of the *Waſte-book* appears to be ſuch as accountants could not miſs to be very early ſenſible of; yet the *Italians* were the firſt who ſucceſsfully applied the remedy: and hence this method gets the name of *Italian book-keeping*; which, in a ſhort time after its happy invention, was carried on by lucky improvements to great perfection, and is now practiſed in moſt parts of *Europe*.

The way the ingenious authors went to work, was, not by neglecting the uſe of the *Waſte-book*, which is a book ſtill neceſſary; but, continuing to uſe it as formerly, they took the materials or things

things contained in it, and, by digeſting them into another form, they compiled and made up a new book out of them; in which the various tranſactions and dealings are diſpoſed, not according to the ſcattered order of their dates, as in the *Waſte-book*, but ſo as that the particular branches and articles of every account are placed together; and, that the ſtate of each particular account may eaſily and diſtinctly appear, their oppoſite parts are ſeparately placed, ſo as to front one another on oppoſite pages of the ſame folio, under the title of *Debtor* on the left-hand page, and *Creditor* on the right. Thus, the purchaſe of goods is ſet upon the left-hand page, and the ſeveral ſales of the ſame placed upon the right. In like manner, the ſeveral articles of money received go to the left-hand page, and the ſeveral diſburſements are ſet fronting them upon the right. Again, the debts any perſon contracts, are written upon the left, and the payments he makes are inſerted on the right.

This book they call the *Ledger;* which differs from the *Waſte-book* only in form, not in matter. The *Ledger* is the *Waſte-book* taken to pieces, and put together in another order: the tranſactions contained in both are the ſame, but recorded in a different manner. The *Waſte-book* narrates things in a plain, ſimple, natural way, according to the order of time in which they were tranſacted; the *Ledger* contains the very ſame things, but artificially diſpoſed, ſo as things of the ſame kind are claſſed together, and all the particular *items* and *articles* belonging to the ſame ſubject are collected and united. In ſhort, the *Waſte-book* may be compared to the pack-ſheet in a fair, wherein goods are put up as they come to hand; and the *Ledger*, to the ſhelves and boxes in a ſhop, where the ſame goods are ſorted and put in order for ſale. Hence it is evident, that the great buſineſs of this art is, to teach the eaſieſt and beſt method of digeſting the *Waſte-book* into the *Ledger-form*, and reducing things from the confuſed and ſcattered order of the former, to the regularity and diſtinctneſs of the latter.

And in regard tranſporting immediately from the *Waſte-book* to the *Ledger* is attended with great hazard of miſtake, as being a complex taſk, that requires a good degree of attention to conſider what is *Debtor* and *Creditor* in every tranſaction; that is, what ſhould go to the right, and what to the left hand page in the *Ledger;* and, at the ſame time, employs both head and hands, in making the entry itſelf; merchants, therefore, to render the matter eaſy, and to prevent, as much as poſſible, errors creeping into the *Ledger*, and alſo upon ſome other conſiderations, have found it convenient to keep a third book; wherein every caſe of the *Waſte-book* is again briefly narrated, and the proper *Debtors* and *Creditors* aſcertained; which being done, they are with great eaſe tranſported from it to the *Ledger*. This book is called the *Journal*.

The

The book-keeper, by going thus to work, divides the taſk; and ſo has a fairer chance for avoiding errors, than he who would tranſport immediately from the *Waſte-book* to the *Ledger*; ſince he does by ſteps what the other attempts to do at once.

Though this method of *Debtor* and *Creditor* be of a very general nature, and may be uſed to good purpoſe in moſt kinds of accounts; yet I propoſe to explain it here chiefly with a view to merchant-accounts; which, as they are the moſt conſiderable in themſelves, and therefore juſtly challenge our firſt care, ſo they afford the greateſt variety of different caſes and circumſtances; and conſequently are the fitteſt for exemplifying the ſeveral parts of this method. And after a learner comes to underſtand the general principles of the art, and has ſeen the application made in ſuch an extenſive manner as merchant-accounts admit of, it will be no hard taſk for him to digeſt other accounts in like form, and ſo extend the application of the art to the accounts of the national revenue, to public banks, to manufactures, to eſtates, farms, or families.

Having thus far endeavoured to inform the reader of the nature and method of book-keeping in general, I come next to give him a more particular and nearer view of its ſeveral parts. In doing of which I ſhall obſerve the order which the ſubject itſelf invites unto, by dividing the following treatiſe into three books. In the *firſt* of which I ſhall explain the nature and uſe of the *Waſte-book*; in the *ſecond*, I ſhall diſcourſe of the *Journal*; and, in the *third*, deſcribe the *Ledger*.

BOOK

BOOK I.

The Nature and Use of the WASTE-BOOK explained.

THE *Waste-book* may be defined, A register, containing an inventory of a merchant's effects and debts, with a distinct record of all his transactions and dealings in a way of trade, narrated in a plain, simple style, and in order of time as they succeed one another.

The *Waste-book* opens with the *inventory*: which consists of two parts; *first*, the *effects*, that is the money a merchant has by him, the goods he has on hand, his part of ships, houses, farms, &c. with the debts due to him; the *second* part of the *inventory* is the debts due by him to others: the difference betwixt which and the effects, is what merchants call *neat stock*. When a man begins the world, and first sets up to trade, the inventory is to be gathered from a survey of the particulars that make up his real estate; but ever after is to be collected from the balance of his old books, and carried to the new. This *inventory* is the first thing narrated in the *Waste-book*, as being the foundation of all future commerce, the source and spring whence all subsequent transactions flow. To this all after accounts owe their birth, on this they depend, and in this at length they terminate, with increase, diminution, or variation.

After the *inventory* is fairly narrated in the *Waste-book*, the transactions of trade come next to be jotted down; which is a daily task, to be performed as they occur; and should be done distinctly, that is, every thing should be clearly and exactly expressed; the use of ambiguous words and phrases should be carefully avoided, and every thing that may mar the sense, or render the meaning doubtful and uncertain. Nothing material should be omitted, nor any thing superfluous added. The narrative ought to exhibit transactions, with all the circumstances necessary to be known, and no more. It should contain the names of persons the merchant deals with on trust, the conditions of bargains, the terms of payment, the quantity, quality, and prices of goods, with every other thing that serves to make the record distinct, and nothing else. I might here adduce particular examples, to illustrate what is said in general; but a careful reading of the *Waste-book* will be more instructive than all the directions that possibly can be given.

The

The *Waſte-book*, if no ſubſidiary books are kept, ſhould contain a record of all the merchant's *tranſactions and dealings in a way of trade;* and that not only of ſuch as are properly and purely mercantile, but of every occurrence that affects his ſtock, ſo as to impair or increaſe it; ſuch as, private expences, ſervants fees, houſe-rents, money gained or loſt on wagers, legacies, and the like. By ſuch occurrences as theſe, a merchant as effectually becomes ſo much poorer or richer, as by the reſult of any branch of his trade. And the ends propoſed in book-keeping can never be gained, if ſuch things as theſe paſs unrecorded. For ſince one of the deſigns of book-keeping is, to put the merchant in caſe at any time to compute, by the help of his books, what he is worth to a farthing, it is plain, that this he can never do, if things are left out by which his ſtock is actually leſſened or enlarged. Nay, if things of this nature were omitted, the *Ledger-accounts* would prove falſe, and never ſerve the purpoſe for which they are intended. As for inſtance, ſhould a merchant neglect to record his private expences, it is obvious, (ſince what is omitted in the *Waſte-book* will be wanting in the *Ledger*), that the *Caſh-account* would not exhibit the true ſum of ready money he had by him, which is one thing deſigned by that *account*. Again, ſuppoſe he takes a piece of cloth, or any thing elſe, from the ſhop, to compliment his friend, and omits to enter it in his books; nothing is more certain, than that the *Cloth-account* in the *Ledger* would not ſhew how much of the cloth were yet undiſpoſed of. A learner perhaps may underſtand the reaſon of this better afterward; but it is proper, however, in the mean time, that he know the booking of theſe things to be neceſſary.

The *Waſte-book* is written in *a plain and ſimple ſtyle;* and ought to be ſo: for this book being nothing but a bare hiſtory of facts and occurrences of trade, containing the matter and ſubſtance of accounts, without any thing of that artificial dreſs which they aſſume in the other books, the ſtyle ſhould be ſuited to the nature of a narrative, that is, eaſy, ſimple, plain, and perſpicuous; and the more it is ſo, it is the more like what it ſhould be, anſwers its deſign the better, and the book will be the more perfect. Yet this ſimplicity of ſtyle does not exclude the uſe of terms and modes of expreſſion in uſe among merchants: for as every artiſt has a ſet of words, and ways of ſpeaking, which they have a liberty and right to uſe, as being peculiar to the art they profeſs; ſo merchants have theirs, and they ſpeak and write like themſelves, by uſing them. In all merchants writings, even in a *Waſte-book*, when written by a perſon of ſkill and experience, there is a conciſe, emphatic diction, a certain peculiar uſe of words and phraſes, which is a kind of elegancy that runs through and adorns the whole, and at the ſame time ſhews the ability of the accountant. This ſhould be carefully ſtudied by a learner, and is only to be acquired

quired by converſe with merchants, and the imitation of well-writ books. Indeed, the leſs of this merchant-ſtyle is to be expected in a *Waſte-book*, in regard it is writ up in the time of buſineſs, and often in the very hurry of it. Yet this inconveniency might be prevented, if accountants would be at the pains, firſt to minute things upon a blotter, and afterward, when the hurry of buſineſs is over, to extend them in the *Waſte-book*. By this means, both the expreſſion might be more accurate, and the writ much the fairer. And this certainly is the method that ſhould be taken by a young book-keeper.

The laſt part of the definition, about the *order* and *ſucceſſion* of things in the *Waſte-book*, needs no explication, ſave what has been ſaid on that head in the introduction. Nor is it neceſſary to ſpend words upon the manner of ruling the *Waſte-book*; a ſight of the book itſelf being ſufficient inſtruction for that purpoſe. And as for the way of marking the dates, it is enough to obſerve, that a date being once inſerted, ſerves, without repetition, for the tranſactions of the whole day; unleſs it happen, that in one and the ſame day, one page be written up, and another one begun; in which caſe, the ſame date is repeated on the head of the new page. By this way of doing, it is obvious, that every date reſpects all the tranſactions that ſtand recorded betwixt itſelf and the date that follows.

Having thus far inſiſted on the nature of the *Waſte-book*, I come now to take notice of its true *uſe*, and the *neceſſity* of keeping it; both which appear from the conſiderations following, viz. *Firſt*, The filling up of the *Journal*, being the nice and difficult part in book-keeping, cannot well be performed in the time of buſineſs, but requires leiſure and retirement, thought and deliberation. Nor is it proper to leave the tranſactions of the day unrecorded till the hours of buſineſs are over; for they may eſcape the memory, and be quite forgot, or at beſt breed confuſion. It is needful, then, that a ſimple record go conſtantly on, keeping pace with the occurrences of trade, containing a complete narrative of every thing tranſacted, out of which the *Journal* may be made up at leiſure-hours. Again, *ſecondly*, after the *Journal* is filled up, the *Waſte-book* is the touch-ſtone by which it muſt be tried and proved, or, if wrong, corrected. It is therefore abſolutely neceſſary to keep a *Waſte-book*; and theſe are the proper and genuine uſes of it. Indeed, after the *Journal* is filled up, and corrected, the *Waſte-book* is of little further uſe; and probably on this account it has got the name it bears.

BOOK II.

Of the JOURNAL.

THIS book I ſhall divide into two parts. In the *firſt* of which, I ſhall deſcribe the *Journal*; inquire into the nature and uſe of the terms *Debtor* and *Creditor*; make ſome general remarks upon the manner of their application; and thence deduce a few practical rules. In the *ſecond*, I ſhall give the particular application of theſe terms in the ſeveral branches of trade.

PART I.

Containing
1. A deſcription of the *Journal*.
2. An inquiry into the nature and uſe of the terms *Debtor* and *Creditor*.
3. Some general remarks upon the manner of their application; with a few practical rules thence deduced.

CHAPTER I.

The Journal deſcribed.

THE *Journal* is the book wherein the tranſactions recorded in the *Waſte-book* are prepared to be carried to the *Ledger*, by having their proper debtors and creditors aſcertained and pointed out.

To illuſtrate this definition, and make the uſe, form, and nature of the *Journal* underſtood, I ſhall, 1. Lay before the reader the true end and deſign of this book; 2. Shew how it agrees with, and wherein it differs from, the other two books, eſpecially the *Waſte-book*; 3. Give a few rules with reſpect to the manner of writing in it.

I. It hath already been noticed in the introduction, that one great deſign of the *Journal* is, to prevent errors in the *Ledger*; a thing of the worſt conſequence in book-keeping; which yet, without the help of this book, would be almoſt inevitable. For, ſuppoſe a perſon ſhould attempt to form the *Debtors* and *Creditors* from the *Waſte-book* in his mind, and at the ſame time poſt them to the

the *Ledger;* he ſhall find his thoughts ſo much embarraſſed and overcharged, by attending at once to ſo many different things as occur here, that, were he an accountant of very great experience, he could not well miſs of falling into frequent blunders. This makes it neceſſary to divide the taſk, and do at twice what cannot be performed at once, without ſuch hazard of miſtakes; that is, firſt to write out the *Debtors* and *Creditors* in a ſeparate book by themſelves, and afterward transfer them to the *Ledger*. The work by this means being divided into parts, becomes more ſimple, and conſequently more eaſy, and ſo may be performed with greater certainty of its being right. Again, after the *Ledger* is filled up, the *Journal* facilitates the work required, in reviſing and correcting it; for, firſt the *Waſte-book* and *Journal* are compared, and then the *Journal* and *Ledger*. Whereas, to reviſe and correct the *Ledger* immediately from the *Waſte-book*, would be a matter of no leſs difficulty than to form it without the help of a *Journal*. Laſtly, The *Journal* is deſigned as a fair record of a merchant's buſineſs. For neither of the other two books can ſerve this purpoſe: not the *Ledger*, by reaſon both of the order that obtains in it, and alſo on account of its brevity, being little more than a large *index:* nor can the *Waſte-book* anſwer this deſign; for being written up in the time of buſineſs, and commonly too by different hands, it can neither be fair and uniform, nor very accurate. And yet it is proper and neceſſary that ſuch a fair record be kept; which merchants, therefore, do in the *Journal*, by making it contain, not only a liſt or catalogue of the *Debtors* and *Creditors*, but alſo a narrative of all tranſactions, with the hiſtory of circumſtances, almoſt the ſame as in the *Waſte-book*.

II. By the very definition, and what has formerly been obſerved, the *Journal* is a kind of middle book betwixt the other two: it looks back to the one, and forward to the other; it ſtands connected with and allied to both; has ſomething common with each, and ſomething wherein it differs from either. With the *Waſte-book* it agrees in form, being ruled after the ſame manner. The order alſo and ſucceſſion of things one to another, is the ſame in both. The dates are alſo marked one way. The thing, then, that diſtinguiſheth the two books is the ſtyle; that of the one being natural, and that of the other artificial In the *Journal*, perſons and things are charged *Debtors* to other perſons or things as *Creditors*; and in this it agrees with the *Ledger*, where the ſame ſtyle is uſed, but differs from it as to form and order. So that it agrees with the *Waſte-book* in thoſe very things wherein it differs from the *Ledger*; and on the other hand, it agrees with the latter in that very point wherein it differs from the former. But my chief deſign here being to ſtate the compariſon betwixt the *Waſte-book* and *Journal*, and ſhow how they agree, and wherein they differ; I

ſhall for this end turn two or three examples of a *Waſte-book* into the *Journal form*, which will be more inſtructive on this head than a great many words.

WASTE-BOOK.

				l.	s.	d.
July 1ſt						
Bought 40 yards black cloth, at 14 s.	—			28	—	—
Bought of James Sloan, 100 yards ſhalloon, at 10 d.						
		l.	s.	d		
Whereof paid	— —	2	—	—		
Due at two months,	— —	2	3	4		
					4	3	4
4th.						
Sold William Pope 4 pipes Port wine, at 27 l. 10 s.						
		l.				
Whereof received	— —	55	—	—		
Due on demand,	— —	55	—	—		
					110	—	—

JOURNAL.

					l.	s.	d.
July 1ſt							
Black Cloth Dr to *Caſh*, 28 l.							
Paid for 40 yards, at 14 s.	—	—			28	—	—
Shalloon Dr to *Sundries*, L. 4 : 3 : 4.		l.	s.	d.			
To *Caſh*, in part for 100 yards, at 10 d.		2	—	—			
To *J. Sloan*, at 2 months,	—	2	3	4			
					4	3	4
4th.							
Sundries Drs to *Port wine*, 110 l.		l.					
Caſh, in part for 4 pipes, at 27 l. 10 s.		55	—	—			
Will. Pope, on demand,	—	55	—	—			
					110	—	—

Some inſert the ſum betwixt the *Debtor* and *Creditor*, on purpoſe to prevent its being added up, by miſtake, with the money of the inner columns, or, as merchants phraſe it, with the ſums ſhort carried. The preceding ſpecimen exhibited in this form will ſtand as under.

JOUR-

JOURNAL.

					l.	s.	d.
	July 1st						
Black Cloth, 28 l. to *Cash*.							
Paid for 40 yards, at 14 s.	—	—			28	—	—
Shalloon, 4 l. 3 s. 4 d. to *Sundries*.			l.	s.	d		
To *Cash*, in part for 100 yards, at 10 d.			2	—	—		
To *J. Sloan*, at 2 months,	—		2	3	4		
						4	3	4
	4th						
Sundries, 110 l. to *Port wine*.			l.				
Cash, in part for 4 pipes, at 27 l. 10 s.			55	—	—		
Will. Pope, on demand,	—		55	—	—		
						110	—	—

III. Before I proceed to give rules for writing in the *Journal*, it will be necessary to observe, that every case or example of the *Waste-book*, when entered in the *Journal*, is called a *Journal post* or *entry*: thus the examples above make up three distinct entries. Again, an entry is either simple or complex. A *simple entry* is that which has but one *Debtor* and one *Creditor*, as in the first of those above. A *complex entry* is, either when one *Debtor* is balanced by two or more *Creditors*, as in the second; or when two or more *Debtors* are balanced by one *Creditor*, as in the third; or when several *Debtors* are balanced by several *Creditors*, and then the entry is said to be complex in both its terms. This being premised, the rules to be observed are these following.

I. In a simple entry, the *Debtor* is to be mentioned in the first place; then the *Creditor*, with a comma annexed; and, lastly, the sum; after which, in a distinct paragraph, follows the narrative, or reason of the entry, in one or more lines, as in the first of those above.

II. In a complex entry, the several *Debtors* or *Creditors* are expressed in the first line, by *Sundries*, or *Sundry accounts*, and the rest of the line filled up as in the former rule. After which, the several *Debtors* or *Creditors* must be particularly mentioned, each in a line by themselves, with a comma annexed, and their

reſpective narratives and ſums ſubjoined; which are to be added up, and their total carried to the money-columns, as in the ſecond and third.

N. B. Creditors are always mentioned with the word *To* before them; but *Debtors* are expreſſed ſimply, without any word prefixed.

III. The *Debtors* and *Creditors* ſhould be written in a large letter, or text hand, both for ornament and diſtinction.

IV. The narrative in every entry ſhould be as particular and full, as is ſufficient to make a perſon who underſtands book-keeping eaſily comprehend the meaning of the entry; ſo that he could ſtrip it of its artificial dreſs, and draw it out in the ſimple form of a *Waſte-book* record.

V. The *Journal* ſhould be written fair, and by one perſon.

VI. As the filling up of the *Journal* is to be the employment of leiſure-hours, ſo it muſt not be long put off, but carried on timeouſly, and made to keep pace nearly with the *Waſte-book*. So that, when buſineſs is throng, it will be a daily work. And hence probably this book has got the name of *Journal*, which ſignifies a day-book.

N. B. Theſe two laſt rules are alſo applicable to the *Ledger*.

Some conjoin the *Waſte-book* and *Journal*; and in this caſe the *Debtors* and *Creditors* may either be ſubjoined to the *Waſte-book* entries, or written on the right, as in the following ſpecimen.

July

								l.	s.	d.
July 1st										
Bought 40 yards black cloth, at 14 s.							—	28	—	—
Dr *Black Cloth*, 28 l.										
Cr *Cash*.										
Bought of James Sloan 100 yards shalloon, at 10 d.										
							l. s. d.			
Whereof paid			—		—		2 — —			
Due at two months,			—		—		2 3 4			
		l.	s.	d.				4	3	4
Dr *Shalloon*	—	4	3	4						
Crs { *Cash*	—	2	—	—						
Crs { *James Sloan*		2	3	4						
4th										
Sold William Pope 4 pipes Port wine, at 27 l. 10 s.										
							l.			
Whereof received			—		—		55 — —			
Due on demand			—		—		55 — —			
		l.						110	—	—
Drs { *Cash*		55	—	—						
Drs { *W. Pope*		55	—	—						
Cr *Port Wine*		110	—	—						

Or thus:

Waste-Book.	l.	s.	d.	Fo.
July 1st				
Bought 40 yards black cloth, at 14 s.	28	—	—	
Bought of James Sloan 100 yards shalloon, at 10 d.				
l. s. d				
Whereof paid 2 — —				
Due at 2 mon. 2 3 4				
	4	3	4	
4th				
Sold William Pope 4 pipes Port wine, at 27 l. 10 s.				
l.				
Whereof received 55 — —				
Due on demand 55 — —				
	110	—	—	

Journal.	l.	s.	d.
Dr *Black Cloth*	28	—	—
Cr *Cash*.			
	l.	s.	d.
Dr *Shalloon*	4	3	4
Crs { *Cash*	2	—	—
Crs { *J. Sloan*	2	3	4
	l.		
Drs { *Cash*	55	—	—
Drs { *W. Pope*	55	—	—
Cr *Port Wine*	110	—	—

CHAP. II.

The nature and use of the terms Debtor *and* Creditor *inquired into.*

THE nature and use of the terms *Debtor* and *Creditor* will be obvious, from the considerations following.

I. Accounts in the *Ledger* consist of two parts, which in their own nature are directly opposed to, and the reverse of one another; which therefore are set fronting one another, on opposite sides of the same *folio*. Thus, all the articles of money received go to the left side of the *Cash-account*, and all the articles or sums laid out are carried to the right. In like manner, the purchase of goods is posted to the left side of the account of the said goods, and the sale or disposal of them to the right, &c.

II. Transactions of trade, or cases of the *Waste-book*, are also made up of two parts, which belong to different accounts, and to opposite sides of the *Ledger: e. g.* If goods are bought for ready money, the two parts are, the goods received, and the money delivered; the former of which goes to the left side of the account of said goods, and the latter to the right side of the *Cash-account*.

III. These two different parts, in cases of the *Waste-book*, are not opposed to one another, as the two sides of the *Ledger accounts* are; but, on the contrary, have a mutual connection and dependence, the one being the ground, condition, or cause of the other. Thus, in the preceding example, when goods are bought for ready money, the receipt of the goods is the cause of parting with the money; and, on the other hand, the delivering of the money is the condition on which the goods are received.

From these three observations, it is plain, that, in order to post a case of the *Waste-book* to the *Ledger*, the first thing the accountant must do, is, to divide the case into its parts, and then to think with himself, to which account, and to what side, each of these parts is to be carried; and when the entry is actually made, the connection of the parts with one another must be expressed in each of the accounts to which they are transported. Now, since in speaking and writing, things must have names whereby they may be expressed and written, it is necessary that two words or terms be contrived, and appropriated to these two different parts, that have the same relation to one another as the parts themselves have, which may at once characterise and distinguish the parts from one another, point out and ascertain to what side of the *Ledger* each of them is to be carried, and withal express their relation to and dependence upon one another.

The *Italians* at first, for this purpose, pitched upon the terms *Debtor* and *Creditor*, doubtless because their common acceptation comes

comes nearer to the thing here meant, than any other they could think on: and indeed their choice has been so far right, that no accountant since has found reason to wish for a change. They are correlative; the one implies and involves the other: so that wherever there is a *Debtor*, there must needs be a *Creditor*; and, on the other hand, a *Creditor* naturally and necessarily supposes a *Debtor*. By means of these terms, the two parts, in any case of the *Waste-book*, when posted to the *Journal*, are denominated, the one the *Debtor*, and the other the *Creditor*, of that entry. And when carried from thence to the *Ledger*, the *Debtor*, or *Debtor part*, is entered upon the left side (hence called the *Debtor-side*) of its own account, where it is charged *Debtor* to the *Creditor part*. Again, the *Creditor*, or *Creditor part*, is posted to the right side, or *Creditor-side*, of its account, and made *Creditor* by the *Debtor part*. Hence *Italian* book-keeping is said to be a method of keeping accounts by double entry, because every single case of the *Waste-book* requires at least two entries in the *Ledger*, viz. one for the *Debtor*, and another for the *Creditor*.

I shall now illustrate what has been said by two examples. *First*, Suppose a merchant buys a pipe of wine for ready money, the two parts in this case are, the wine received, and the money delivered for it: which are characterised by the terms *Debtor* and *Creditor* in the *Journal* post, thus: *Wine* Dr to *Cash*; where the meaning is, (though to express it so is needless), that as *Wine* is Dr to *Cash*, so *Cash* is Cr by *Wine*. And accordingly, when carried to the *Ledger*, the *Wine-account* is charged Dr to *Cash*, and the *Cash-account* is made Cr by *Wine*. Again, *2dly*, Admit the merchant sell this pipe of wine for present money; in this case the two parts are the same as before; but when clothed with *Debtor* and *Creditor*, will stand inverted thus: *Cash* Dr to *Wine*. And accordingly, in the *Ledger*, the *Cash-account* is charged Dr to *Wine*, and the *Wine-account* gets credit by *Cash*. From all which it is evident, the terms *Debtor* and *Creditor* are nothing else but marks or characteristics stamped upon the different parts of transactions in the *Journal*, expressing the relation of these parts to one another, and shewing to which side of their respective accounts in the *Ledger* they are to be carried.

C H A P. III.

General remarks upon the manner of applying the terms Debtor *and* Creditor, *with a few practical rules thence deduced.*

THE nature and use of the terms *Debtor* and *Creditor* being explained, the next thing that falls in our way is, to inquire, what

what the two parts in the ſeveral caſes of the *Waſte-book* are, and which of them is to be eſteemed the *Debtor*, and which the *Creditor?* This I ſhall do here more generally, in the following remarks.

I. The *Italians* at firſt, and merchants ever ſince, in determining which of the two parts, in each caſe of the *Waſte-book*, ſhould be eſteemed *Debtor*, and which *Creditor*, have proceeded, not arbitrarily, but according to the nature of things, and the analogy of the terms themſelves; which they uſe in a very extenſive ſenſe, and apply them equally to perſons and things. Thus, a merchant makes his ſtock or capital perſonate himſelf, (for a merchant's name never ſtands *Debtor* or *Creditor* in his own books), and conſiders the caſh, effects, and debts, of which his ſtock conſiſts, as accountable to it, and ſo charges theſe Dr to *Stock*; on the other hand, he conſiders *Stock* as accountable for what he owes to others; and accordingly charges *Stock* Dr to his creditors for the ſums due to them. Again, when a merchant buys goods on time or truſt, he makes the goods perſonate himſelf, and conſiders them as accountable to the perſon from whom they are bought: and therefore, if he buy ſugar from *A. B.* on time, the *Journal* poſt will be, *Sugar* Dr to *A. B.* For the ſame reaſon, when he borrows money, he makes *Caſh* Dr to the *lender*. *N. B. Caſh* is an *Italic* word, that properly ſignifies a cheſt or box in which money is kept.

II. In like manner, when a merchant diſpoſes of goods or money upon truſt, he conſiders the receiver as *Debtor*, not to himſelf, but to the goods or money delivered; and therefore, if he ſells ſugar to *A. B.* on time, in the *Journal* he charges *A. B.* Dr to *Sugar*; and if he lend money, whether on bond, bill, or note, or pay debts, he enters the *borrower*, or *receiver*, Dr to *Caſh*.

III. It follows, as a corollary from the two preceding remarks, that when goods or money are received for money or goods given out, the thing received ſhould be charged Dr to the thing delivered; and therefore, if a merchant buy ſugar for ready money, the *Journal* entry will be, *Sugar* Dr to *Caſh*; if he ſells ſugar for ready money, it will be, *Caſh* Dr to *Sugar*; and if he exchange or barter ſugar for tobacco, the *Journal* entry runs thus, *Tobacco* Dr to *Sugar*.

IV. The two ſides of every *Ledger-account* being exactly the reverſe of one another, it is obvious, 1. That when the *Debtor* part of any former caſe happens in the courſe of buſineſs to be reverſed in a ſubſequent one, what was *Debtor* in the former caſe will be *Creditor* in the latter: *e.g.* When the merchant receives payment of *A. B.* for the ſugar ſold him on time, in the ſecond remark above, it is plain, that as *A. B.* was made *Debtor* when the debt was contracted, ſo, upon receiving payment, he muſt be made

Creditor,

Creditor, and the *Journal* entry will run thus: *Cash* Dr to *A. B.* 2. In like manner, when the *Creditor* part of any preceding case comes in a following case to be reversed, what was *Creditor* in the antecedent case will be *Debtor* in the subsequent: thus, when the merchant pays *A. B.* for the sugar bought, in the first remark, it is evident *A. B.* must be charged *Debtor;* because in the former case he was *Creditor;* and so the entry will be, *A. B.* Dr to *Cash.* 2. When, therefore, a case occurs, which is exactly the reverse of both parts of some preceding one, the *Journal* entry of the latter will be just the reverse of the former: *e. g.* If, after the case of barter, mentioned in the third remark, is posted to the *Journal*, both merchants should mutually quit one another, and give up the bargain; upon this supposition, the former *Journal* entry would be reversed, and stand thus: *Sugar* Dr to *Tobacco.* 4. A case sometimes happens, that is opposed to two preceding cases, being the reverse of the Dr part of the one, and of the Cr part of the other. As, suppose a merchant pays a debt to *A. B.* by giving him a bill upon *C. D.* here, by the first remark, it is obvious, that when the debt was contracted by the merchant, *A. B.* was made Cr; and therefore must now be charged Dr. Again, *C. D.* his accepting of the bill, supposes that he owes to the merchant; and consequently, by the second remark, stands Dr in his books; and must therefore now be discharged, by being made Cr: So that the *Journal* entry will be, *A. B.* Dr to *C. D.* But of these four kinds of cases mentioned, that which happens more ordinarily is the first, where the Dr part of a former case comes to be reversed in a subsequent one. This is so common, that it occurs almost in every other transaction: and therefore, to render it familiar to a learner, I shall here subjoin two or three more examples. Suppose a merchant buy *sugar* for ready money, which he puts off in barter for *tobacco*, which he again exchanges for *indigo*, which he sells to *A. B.* on time, and some time after receives payment, and then lends the money to *Peter Paywell:* the *Journal* entries of these six cases are as follows, in which the Dr of the former is always Cr in the subsequent.

Sugar Dr to *Cash*,
Tobacco Dr to *Sugar*,
Indigo Dr to *Tobacco*,
A. B. Dr to *Indigo*,
Cash Dr to *A. B.*
Peter Paywell Dr to *Cash*.

V. There are some cases so simple, that they cannot properly be divided into a Dr part and Cr part, but consist of one of these parts only: *e. g.* If a merchant, by the death of a friend, gets a legacy, or any other way receives goods or money, as an addition to his stock, for which he gives nothing out; it is evident, from the

the firſt remark, that the thing received, whether goods or money, is *Debtor*: but then, in the preſent caſe, neither any thing, nor any perſon, can be made *Creditor*: not a thing, becauſe nothing goes out, as an equivalent for the thing received; not a perſon, becauſe no body has a right to demand payment or reſtitution. In caſes, therefore, of this nature, a fictitious Cr muſt be contrived to ſupply the want of a real or perſonal one. That which is commonly uſed in this, and ſome other ſuch caſes, is *Profit and Loſs*. Suppoſing, then, that the merchant receives the above legacy in ready money, the *Journal* entry will be, *Caſh* Dr to *Profit and Loſs*. For the ſame reaſon, when a merchant gives away money or goods for which he is to expect no return, he makes *Profit and Loſs* Dr to the thing delivered. Thus, when he pays ſhop-rent, warehouſe-rent, or other things of the like nature, the entry is, *Profit and Loſs* Dr to *Caſh*. In like manner, when a merchant ſends goods to ſea, it is plain, by the ſecond remark, that the goods, being the thing diſpoſed of, are to be eſteemed Cr: but then there is no Dr; for neither is any thing received in their ſtead, nor is the factor to whom they are conſigned as yet chargeable. A fictitious *Debtor* muſt therefore be had, namely *Voyage*, which is always made Dr on this occaſion. As, ſuppoſe a merchant ſhip off tobacco to *Rotterdam*, the *Journal entry* will be, *Voyage to Rotterdam* Dr to *Tobacco*. And the voyage is again diſcharged, by being made Cr, when advice comes that the ſhip is arrived, and the goods received by the factor. There are ſome other fictitious terms neceſſary on ſome other occaſions, which ſhall be taken notice of afterwards. Before I finiſh this remark, I ſhall obviate the learner's ſurpriſe, who probably may think it ſtrange, to find ſuch a compound and inconſiſtent-like term as *Profit and Loſs*; and be ready to imagine, that it would be better in the firſt of the caſes above, to make *Profit* Cr, and in the ſecond, to make *Loſs* Dr. But this would occaſion two different accounts in the *Ledger*; the former of which would have the Cr ſide filled up, and nothing on the Dr ſide: the latter would have all its articles on the Dr ſide, and nothing on the Cr ſide. To prevent this, the two are joined together, and charged Dr for loſſes, and made Cr for things gained: by which means both are reduced to one *Ledger-account*, whoſe Dr ſide contains all the articles of loſs, and its Cr ſide the articles of gain. It were indeed to be wiſhed, that we had ſome *Engliſh* word of ſuch a general ſignification, as to be equally applicable to denote gain or loſs. Such a word would be more ſuitable and convenient for this purpoſe. But as we have none, the compound term *Profit and Loſs* muſt be uſed. *N. B.* The articles of profit and loſs are always very numerous; but the *Ledger-account* is ſomewhat eaſed by other accounts that are commonly kept, which are nothing elſe

but

but particular branches of itself; such as, *Charges of Merchandise*, *House-expences*, &c.

VI. The preceding remarks considered singly, or one by one, are adapted to simple entries, where one Dr is balanced by one Cr; but, jointly taken, serve also to discover the Drs and Crs in complex ones. This I shall illustrate by an example in each of the kinds of complex entries, which are three.

1. Where one Dr is balanced by two or more Crs; as, suppose a merchant buys sugar of *A. B.* for part ready money, part on time; here there are two Crs, viz. *Cash*, for the money paid, by the second and third remarks; and the *seller*, for the remainder of the price, by the first remark. So the *Journal entry* will be,

Sugar Dr to *Sundries*, viz.
To *Cash*, paid in part,
To *A. B.* for the rest.

2. Where two or more Drs are balanced by one Cr; as, when a merchant pays *A. B.* principal and interest of a sum formerly borrowed of him: in this case there are two Drs, viz. *A. B.* for the principal, by the fourth remark; and *Profit and Loss*, for the interest, according to the fifth remark. So the entry will be,

Sundries Drs to *Cash*, viz.
A. B. for the principal,
Profit and Loss, for the interest.

3. Where two or more Drs are balanced by two or more Crs; as in the following example.

Bartered with David Wilson,

		l.	*l.*	
4 hhds sugar, at 6 l.	-	24 — —		
And 2 pipes Port wine, at 27 l.	-	54 — —		
			78	—
		l.		
For 40 yards black cloth, at 18 s.	-	36 — —		
And 400 yards shalloon, at 1 s.	-	20 — —		
			56	—

In this case it is obvious, from the third remark, there are three Drs, viz. *Black Cloth*, and *Shalloon*, each for their respective values, and *David Wilson*, for the difference of the values of the goods received, and delivered in the barter; and, according to the same third

third remark, there are two Crs, viz. *Sugar* and *Port Wine:* so that the *Journal entry* will be,

Sundries Drs to *Sundries*, 78 l.		l.		l.	
Black Cloth, for 40 yards, at 18 s.	-	36 — —			
Shalloon, 400 yards, at 1 s.	- -	20 — —			
David Wilson, due by him,	- -	22 — —			
				78 —	—
To *Sugar*, for 4 hhds, at 6 l.	-	24 — —			
To *Port Wine*, 2 pipes, at 27 l.	-	54 — —			

But in this and other such cases, it is better to resolve the post into two entries, that shall have only one of their terms complex. Thus, in the present case, the goods delivered in barter may be considered as sold to David Wilson, and the goods received as bought of him; and then the two entries will be as follows.

David Wilson Dr to *Sundries*, 78 l.		l.		l.	
To *Sugar*, for 4 hhds, at 6 l.	- -	24 — —			
To *Port Wine*, 2 pipes, at 27 l.	-	54 — —			
Delivered him in barter,	- -			78 —	—
Sundries Drs to *David Wilson*, 56 l.		l.			
Black Cloth, for 40 yards, at 18 s.	-	36 — —			
Shalloon, 400 yards, at 1 s.	- -	20 — —			
Received of him in barter,	-			56 —	—

C O R O L L A R Y.

From the preceding six remarks, it is evident, that *Debtors* and *Creditors* are of three kinds, viz. *personal*, *real*, and *fictitious*. A *personal* Dr or Cr is a person's name; as *David Wilson* in the preceding entry. A *real* Dr or Cr is a thing; as *Cash*, *Sugar*, *Shalloon*, &c. A *fictitious* Dr or Cr is a term made use of to supply the want of a personal or real one; as *Stock*, *Profit and Loss*, *Voyage*, &c.

N. B. The same division agrees to the *Ledger-accounts*, which are also denominated *personal*, *real*, or *fictitious*, according as the terms are which constitute their titles.

I shall now sum up the substance of these remarks in the six following rules.

I. A thing received upon trust, is Dr to the person of whom it is received.

II. The

II. The perſon to whom a thing is delivered upon truſt, is Dr to the thing delivered.

III. A thing received, is Dr to the thing given for it.

IV. In antecedent and ſubſequent caſes, parts that are the reverſe of one another in the nature of the thing, are alſo oppoſed in reſpect of terms.

V. In caſes where perſonal and real Drs or Crs are wanting, the defect muſt be ſupplied by fictitious ones.

VI. In complex caſes, the ſundry Drs or Crs are to be made out from the preceding rules jointly taken.

Theſe ſix rules are briefly contained in the following one.

The account to which any thing comes in, or for which any thing goes out, is to be charged, or made Dr. And,

The account from which any thing goes out, or for which any thing comes in, is to be diſcharged, or made Cr.

Or the rule may be expreſſed thus :

Whatever is received, or ought to be charged, is Dr. And,

Whatever is delivered, or ought to be diſcharged, is Cr.

PART

PART II.

The particular application of *Debtor* and *Creditor* in the ſeveral branches of trade.

IN the preceding part of this book, I have endeavoured to ſtate the notion of Dr and Cr, and make ſome general application of theſe terms. But this is not ſufficient to direct a learner's practice. General rules, however good, and well explained, will not clear his way. He muſt have particular directions how to apply Dr and Cr in the various occurrences of buſineſs. I ſhall therefore now deſcend to the particular application of theſe terms in the ſeveral branches of trade; which may be reduced to theſe three.

I. *Proper trade*, which a merchant carries on for himſelf.

II. *Factorage*, which he manages for another, called his *Employer*.

III. *Partnerſhip*, which is carried on by a manager or truſtee, in name of all the partners.

CHAP. I.

Debtor *and* Creditor *applied in proper trade.*

PRoper trade is either domeſtic or foreign. *Proper Domeſtic Trade*, is that which a merchant carries on by himſelf, without the help of a factor. *Proper Foreign Trade*, is the buſineſs that occurs to a merchant by employing a factor.

SECTION I.

Debtor *and* Creditor *applied in proper domeſtic trade.*

PRoper domeſtic trade comprehends ſix things, viz. 1. The *Inventory*, 2. *Buying*, 3. *Selling*, 4. *Bartering*, 5. *Receiving money*, and, 6. *Paying money*. To each of theſe I ſhall aſſign a diſtinct problem; and, to prevent burdening the learner's memory, I ſhall deliver the ſeveral caſes as compendiouſly as poſſible, ſubjoining to each problem ſuch notes as ſeem neceſſary for clearing any thing that requires further illuſtration.

N. B.

N. B. As I refer from the caſes and notes of each problem, to the examples of the *Waſte-Book* and *Journal*, by the dates; ſo I have made uſe of letters and figures, as references from them to the caſes and notes of the problems, which the reader will eaſily obſerve.

PROBLEM I. A.

Debtor *and* Creditor *applied to the Inventory.*

The Inventory conſiſts of two parts: the firſt whereof contains the merchant's ready money, his goods or effects, with the debts and bills due to him. The ſecond part contains the debts and bills due by the merchant to others. And the difference of theſe two parts is the merchant's neat ſtock, or what he is worth after all his debts are paid. The *Journal* entries for theſe two parts are as follows.

1. *Sundries* Drs to *Stock*, viz.
   Caſh, for the merchant's ready money,
   Goods, for their reſpective values,
   Perſons, for the debts due to him *per* account,
   Bills receivable, for the bills due to him.

2. *Stock* Dr to *Sundries*, viz.
   To *Perſons*, for the debts due by him *per* account,
   To *Bills payable*, for bills accepted by him payable to others. *Jan.* 1. See B. *n.* 5.

PROBL. II. B.

Debtor *and* Creditor *applied in buying.*

In buying one ſingle commodity, there are ſeven diſtinct caſes, (viz. three ſimple, and four complex): in all which the goods bought and received are Dr; but the Cr varies according to the terms of purchaſe.

Caſe 1. When goods are bought for ready money, the entry is, *Goods* bought Dr to *Caſh*. *Jan.* 2.

2. When goods are bought, and paid for by giving the ſeller an accepted bill or note upon a third perſon, *Goods* bought Dr to *Bills receivable*. *Apr.* 26. See *n.* 5.

3. When goods are bought on time, *Goods* bought Dr to the *Seller*. *Jan.* 3. *Feb.* 26. *Nov.* 2.

4. When

4. When goods are bought for part money, part bill,

Goods bought Dr to *Sundries*, viz.
To *Caſh*, for the ſum paid,
To *Bills Receivable*, for value of the bill. *Feb.* 12.
Apr. 13.

5. When goods are bought for part money, part on time,

Goods bought Dr to *Sundries*, viz.
To *Caſh*, paid in part,
To *Seller*, for the reſt. *Jan.* 5.

6. When goods are bought for part bill, part time,

Goods bought Dr to *Sundries*, viz.
To *Bills receivable*, for value of the bill,
To *Seller*, for the reſt. *Feb.* 17.

7. When goods are bought for part money, part bill, part time,

Goods bought Dr to *Sundries*, viz.
To *Caſh*, for the ſum paid,
To *Bills receivable*, for value of the bill,
To *Seller*, for the reſt. *Jan.* 9.

Note 1. When two or more kinds of goods are bought from one perſon at the ſame time, there will be two or more Drs, viz the ſeveral kinds of goods bought, each for their value. And the ſame variety of caſes will occur here as when one ſingle commodity is bought; ſo that, if the ſundry goods be bought for ready money, or on bill, or on time, the entry will be,

Sundries Drs, { To *Caſh*, if bought for ready money. *Jan.* 10.
To *Bills receivable*, if on bill. *Feb.* 22.
To *Seller*, if on time. *Feb.* 20. }

But if the ſundry goods are bought for part money part bill, or for part money part time, or for part bill part time, &c. it is beſt to reſolve the caſe into two entries, viz. Firſt, charge the *Goods* Dr to the *Seller*, for their full value, as if they had been bought on time; and then make the *Seller* Dr to *Caſh*, or to *Bills receivable*, or to both, (as the nature of the caſe is), for the part paid. Thus, ſuppoſe the goods are bought for part money, part bill, part time, the two entries will be,

1. *Sundries* Drs to the *Seller*, for the reſpective values of the goods.
2. *Seller* Dr to *Sundries*, viz.
To *Caſh*, for the ſum paid,
To *Bills receivable*, for value of the bill. *Feb.* 24.

Note

Note 2. If you buy goods to be received some time afterward, and, in prospect of this, advance some part of the price to the seller; in this case, charge the *Seller* Dr to *Cash*, for the sum advanced; and, when you receive the goods, make them Dr to the *Seller*, for their full value. Or if, immediately upon receiving them, you clear with the seller, then make *Goods* received Dr to *Sundries*, viz. to the *Seller*, for the sum formerly advanced, and to *Cash*, for the sum now paid. In bargains of this nature, there is commonly a penalty agreed on, to be paid by the seller in case of non-performance. Now, if in this case the seller happen to fail, you the buyer, upon receiving payment of the advanced money and penalty, enter *Cash* Dr to *Sundries*, viz. to the *Seller*, for the sum advanced, and now recovered, and to *Profit and Loss*, for the penalty; or, instead of using the general account *Profit and Loss*, you may erect in the *Ledger* an account under the title of *Refusal of bargains*, which is to be made *Debtor* for all the penalties of this nature you pay, and get *Credit* for all you receive. If you buy goods to be received afterwards, without advancing any part of the price, it is sufficient to take a note of them in a pocket-book; and when you receive them, they are booked as goods presently bought.

Note 3. What has been said with respect to the buying merchant-goods, is to be applied to the buying of any thing else, as a ship, a house, an estate, &c. *Apr.* 13. *Feb.* 17. *July* 10. *Sept.* 19. *Oct.* 13. If you let the ship to freight, or let the house or estate to a tenant, and incline to book this, the *Journal entry* is, *Cash*, *Freighter*, or *Tenant*, Dr to *Ship*, *House*, &c. *July* 11.

Note 4. It is usual for merchants to erect a general account, by the title of *Plate and Jewels*, or *Household Furniture*, which is debited for all the plate, jugs, spoons, rings, watches, or furniture, they had at first setting up, or which they have occasion afterwards to purchase.

Note 5. *Bills receivable* is a general title, or account, for such bills as are drawn by others, and payable to you; and accordingly is charged Dr when you receive such a bill, and credited when you indorse or give it away in payment. See *Jan.* 17. and *Feb.* 19. But if you give your own draught upon any person, you must charge the goods bought, or thing received for the bill, Dr to the person drawn upon.

In like manner, *Bills payable* is another general title, or account, for the bills you accept payable to others; and is credited when you accept, and charged Dr as you pay. See *Feb.* 7. & 8.

PROBL. III. C.

Debtor *and* Creditor *applied in selling.*

SELLING is just the reverse of buying, and has the same variety of cases, viz. seven; whereof three are simple, and four complex: in all which, the goods sold and delivered are Cr; but the Dr varies according to the conditions of sale.

Case 1. When goods are sold for ready money, the entry is, *Cash* Dr to *Goods* sold. *Jan.* 11. *June* 12. *May* 26.

2. When goods are sold on bill or note, *Bills receivable* Dr to *Goods* sold. *Jan.* 17. 20. *March* 29. *Apr.* 25.

3. When goods are sold on time, *Buyer* Dr to *Goods* sold. *Jan.* 13. *Feb.* 6. *May* 3.

4. When goods are sold for part money, part bill,

Sundries Drs to *Goods* sold, viz.
Cash, for the sum received,
Bills receivable, for value of the bill. *Jan.* 18. 23. *Apr.* 7. *Sept.* 14.

5. When goods are sold for part money, part on time,

Sundries Drs to *Goods* sold, viz.
Cash, received in part,
Buyer, for the rest. *Jan.* 15.

6. When goods are sold for part bill, part time,

Sundries Drs to *Goods* sold, viz.
Bills receivable, for value of the bill,
Buyer, for the rest. *Jan.* 25. *Mar.* 10.

7. When goods are sold for part money, part bill, part time,

Sundries Drs to *Goods* sold, viz.
Cash, for the sum received,
Bills receivable, for value of the bill,
Buyer, for the rest. *Jan.* 22.

Note 1. When several sorts of goods are sold, there will be sundry Crs, viz. the several sorts of goods sold, each for their value; but the Drs will be the same as in the problem. Thus,

Cash Dr to *Sundries*, if sold for ready money. *Jan.* 27.
Bills receivable, if on bill. *Feb.* 21.
Buyer, if on time. *Jan.* 30.

But

But if the ſundry goods be ſold, for part money part bill, or for part money part time, or for part bill part time, &c. it will be beſt to make two entries, viz.

1. *Buyer* Dr to *Sundries*, for the value of the ſundry goods, as if ſold on time.

2. *Sundries* (viz. *Caſh* and *Bills receivable*, if ſold for part money part bill, or if ſold for part money part bill part time) Drs to the *Buyer*, for value received. *Feb.* 23.

There will be only a ſingle debtor in the other two caſes, viz. *Caſh*, when the ſundry goods are ſold for part money part time; and *Bills receivable*, when the goods are ſold for part bill part time.

Note 2. If you ſell goods to be delivered, not preſently, but ſome time afterward, and receive money per advance, charge *Caſh* Dr to the *Buyer*, for the ſum received; and when you deliver the goods, charge the *Buyer* Dr to ſaid *Goods*, for their full value. But if, upon delivery of the goods, you immediately receive the remaining part of their price, enter *Sundries*, (viz. the *Buyer*, for the ſum received per advance, and *Caſh*, for the ſum now received) Drs to the *Goods* delivered If you find you cannot perform the bargain, and be obliged to return the money advanced, and pay the penalty, make *Sundries* (viz. the *Buyer*, for the ſum advanced, and *Profit and Loſs*, or *Refuſal of bargains*, for the penalty) Drs to *Caſh*, now paid.

Note 3. If you ſell a ſhip, houſe, &c. enter, as in ſelling goods, viz. *Caſh*, *Buyer*, &c. Dr to ſaid *Ship* or *Houſe*, for the price they are ſold at. *Apr.* 7. 25. *Dec.* 26.

Note 4. If you ſend goods to *A. B.* and leave it to his choice whether to keep or return them, erect an account under the title of *Suſpenſe-account*, and charge it Dr to the *Goods* ſent off. If the goods be returned, reverſe the former entry. If he keep them, charge *A. B.* Dr to *Suſpenſe-account*, for the value of the goods ſent him. If he ſends up the price, charge *Caſh* Dr to *Suſpenſe-account*.

Note 5. Becauſe accounts of goods in the *Ledger* will be more or leſs numerous, as the Drs and Crs in the *Journal* are more or leſs particular; therefore you muſt take care to qualify the Drs and Crs, according to what you intend the *Ledger-account* ſhould contain. Thus, if you deal in wines of different ſorts, and deſign a ſeparate *Ledger-account* for each of them, to the end you may know your gain or loſs on each kind; you muſt, in poſting the purchaſe and ſale of the wines to the *Journal*, qualify and reſtrict the Dr and Cr to the kind which you deſign for one *Ledger-account*. This diſtinction of kinds may be taken, either from the colour, as *Red Wine*, *White Wine*; or from the country, as *French Wine*, *Spaniſh Wine*, *Canary Wine*, *Florence Wine*, &c. But if you deſign

to croud them all into one account, the word *Wine*, without any limitation, is to be made Dr when the wine is bought, and Cr when it is ſold. The like diſtinction of kinds may be eaſily applied to any other ſort of goods.

Note 6. To ſave the labour of opening an account in the *Ledger* for every ſmall commodity you may now and then have occaſion for, but do not deſign to deal much in; erect an account under the title of *Petty Wares*, and charge it Dr for the value of thoſe you buy, and give it credit when you ſell them; and in the *Ledger-entry*, expreſs the name and quantity.

PROBL. IV. D.

Debtor *and* Creditor *applied in bartering.*

BARTER, or the exchanging of goods for goods, is nothing elſe but buying and ſelling blended together; the caſes of which, if the goods received and delivered be of equal value, are theſe four.

Caſe 1. When one commodity is received for another delivered, enter *Wares* received Dr to *Wares* delivered. *Feb.* 10.

2. When one commodity is received for two or more delivered, enter *Wares* received Drs to *Sundries*, viz. to the ſeveral *Wares* delivered, for their reſpective values. *Jan.* 29.

3. When two or more ſorts of wares are received for one delivered, enter *Sundries* (viz. the ſeveral *Wares* received, each for their value) Drs to *Wares* delivered. *Feb.* 13.

4. When ſeveral wares are bartered with *A. B.* for ſeveral, make two entries, and that whether the wares received and delivered be of equal value or not:

1. *Sundries* (viz. each ſort received, for their reſpective values) Drs to *A. B.*
2. *A. B.* Dr to *Sundries*, viz. to each ſort delivered, for their reſpective values. *Feb.* 15.

Note 1. Suppoſing the goods received and delivered are not in themſelves of equal value, but that the deficiency is made up by money or bill, or the one merchant gives the other credit for the difference, or perhaps the difference is a debt; upon this ſuppoſition, there will be ſeveral other caſes; ſuch as, 1. *Wares* received, for part wares, part money. 2. For part wares, part bill. 3. Part wares, part time, or debt. 4. Part wares, part money, part time, &c. In all which caſes, the *Wares* received are Dr to *Sundries*. The particular Crs in each caſe are as follows.

Caſe 1. { To *Wares* delivered, for their value,
{ To *Caſh*, for the ſum paid. *Feb.* 27.

Caſe 2.

Case 2. { To *Wares* delivered, for their value,
To *Bills receivable*, for the bill. *June* 19.

3. { To *Wares* delivered, for their value,
To *Dealer*, for the rest. *March* 1.

4. { To *Wares* delivered, for their value,
To *Cash*, for the sum paid,
To *Dealer*, for the rest.

Note 2. On the other hand, wares in barter may go off, or be delivered, 1. For part wares, part money. 2. For part wares, part bill. 3. Part wares, part time, or debt. 4. Part wares, part money, part time, &c. In all which cases, *Sundries* are Drs to the *Wares* delivered. The particular Drs in each case are the same with the Crs in the cases immediately preceding, as follows.

Case 1. { *Wares* received, for their value,
Cash, for the sum received. *Feb.* 14.

2. { *Wares* received, for their value,
Bills receivable, for the bill.

3. { *Wares* received, for their value,
Dealer, for the rest. *Jan.* 24.

4. { *Wares* received, for their value,
Cash, for the sum received,
Dealer, for the rest.

Note 3. More cases may be supposed; but a full enumeration is needless; and therefore I shall only mention two. 1. Suppose you receive goods in barter from *A. B.* for part goods, part in payment of a debt due to you by him: in this case, charge the *Goods* received Dr to *Sundries*, viz. to *Goods* delivered, for their value, and to *A. B.* for the sum of the debt. 2. If you deliver goods to *A. B.* for part goods, part in payment of a debt due by you to him, enter *Sundries* (viz. *Goods* received, for their value, and *A. B.* for the debt) Drs to *Goods* delivered.

Note 4. If you dispose of the goods received in barter immediately, before they be entered in the *Journal*, you may save the labour of doing it at all, by entering *Cash*, or the *Buyer*, or *Thing* received for them, &c. Dr to the *Goods* delivered in barter.

PROBL. V. E.

Debtor *and* Creditor *applied in receiving money.*

In all cases of this nature, *Cash* is Dr; but the Cr varies, according to the terms on which the money is received.

Case 1. When you borrow money, enter *Cash* Dr to the *Lender*, or to *Bills payable*. *Jan.* 6.

2. When you receive payment of a debt, without any discount or abatement, enter *Cash* Dr to the *Payer*. *Feb.* 3. *March* 16. *Nov.* 7.

3. When, in receiving payment, you allow discount or abatement, enter

Sundries, Drs to the *Payer*, viz.
Cash, for the sum received,
Profit and Loss, for the sum discounted or abated. *Apr.* 19.

Or, if the *Ledger* account, on which the discount or abatement is allowed, be still open, enter thus:

Sundries Drs to the *Buyer*, viz.
Cash, for the sum received,
Ledger-account, for the sum discounted or abated.

4. When you receive interest, the principal being continued, enter *Cash* Dr to *Profit and Loss*. *Apr.* 16. *Nov.* 10.

5. When you receive both principal and interest, enter

Cash Dr to *Sundries*, viz.
To *Borrower*, for the principal,
To *Profit and Loss*, for the interest. *June* 21. *July* 16. 30.

6. When you receive premium for insuring another man's ship or goods at sea, enter *Cash* Dr to *Insurance-account*. *May* 10. *June* 9.

7. When you receive money for a bill or draught, sold with exchange, enter

Cash Dr to *Sundries*, viz.
To *Bills receivable*, or to the person drawn on, for value of the bill or draught,
To *Profit and Loss*, for the exchange. *March* 12. 13.

8. When you give in a bill to be discounted, enter

Sundries Drs to *Bills receivable*, viz.
Cash, for the neat sum received,
Profit and Loss, for the discount. *March* 23.

9. When you receive the freight of a ship, the rent of a house or estate, enter *Cash* Dr to *Ship*, *House*, or *Estate*. *Apr.* 5. 11. *July* 27. *Nov.* 13. *Dec.* 13.

10. When you receive money in legacy, with an apprentice, gained

gained on a wager, or the like, enter *Caſh* Dr to *Profit and Loſs*. *May* 12.

If the legacy be a houſe, ſhip, or goods, enter *Houſe*, *Ship*, or *Goods*, Dr to *Profit and Loſs*. *May* 5.

Note 1. There is another way of borrowing, or taking up money at intereſt, ſometimes practiſed, viz. on *bottomry*, at a high rate of intereſt, perhaps 30 or 40, nay ſometimes 50 *per cent.*; but on this condition, that the ſum borrowed, with the intereſt, is only to be paid in caſe of a ſafe voyage; ſo that, if the ſhip ſhould chance to be caſt away, the lender has nothing to demand. This way of borrowing and lending is called *bottomry*, as being not properly upon the borrower's credit, but a riſk upon the bottom of his ſhip. In journalizing the caſes of bottomry, you may either adopt the method uſed in common borrowing and lending, as taught in this and the following problem, or open an account under the title of *Hazard-account*. And when you borrow money on bottomry, charge *Caſh* Dr to *Hazard-account*, for the ſum received, mentioning the rate of intereſt. If the ſhip arrive ſafe at the port agreed on, and thereupon you pay the lender, enter *Sundries* (viz. *Hazard-account* for the principal, and *Profit and Loſs* for the intereſt) Drs to *Caſh*. If the ſhip be loſt, and you have nothing to pay, make *Hazard-account* Dr to *Profit and Loſs*, for the ſum borrowed. In like manner, if you lend money on bottomry, make *Hazard-account* Dr to *Caſh*, for the ſum lent. And when the ſhip arrives, and you receive payment, enter *Caſh* Dr to *Sundries*, viz. to *Hazard-account*, for the principal, and to *Profit and Loſs*, for the intereſt. If the ſhip be caſt away, charge *Profit and Loſs* Dr to *Hazard-account*, for the ſum lent, and now loſt.

Note 2. If, in any of the caſes above, you receive goods inſtead of money, the goods received, and not caſh, will be the Dr: *e.g.* 1. If you receive goods of *A. B.* as payment of any debt, enter the *Goods* received Dr to *A. B.* 2. If you receive part goods, part money, make *Sundries* (viz. *Goods*, for their value, and *Caſh*, for the ſum received) Drs to *A. B.* *March* 24. 3. If you receive goods above the value of the debt, and pay back the balance in money, charge *Goods* received Dr to *Sundries*, viz. to *A. B.* for the debt, and to *Caſh*, for the balance. 4. If you receive goods above the value of the debt, and agree to pay in the balance againſt a certain day afterwards, enter *Goods* received Dr to *A. B.* for their full value. In like manner, 5. If you receive goods of *A. B.* as payment of a ſum formerly lent him at intereſt, charge *Goods* received Dr to *Sundries*, viz. to *A. B.* for the principal, and to *Profit and Loſs*, for the intereſt.

In the ſame manner, when a perſon retires or pays up a bill in your poſſeſſion, by giving you money, or part money part bill, or part money part bill part goods, you muſt charge *Caſh*, or *Caſh*

and *Bills receivable*, or *Caſh*, *Bills receivable*, and *Goods* received, Drs to *Bills receivable*. *Sept.* 17.

Note 3. Diſcount or rebate, which are ſynonymous terms, have a ſenſe different from the word *abatement*. By the former is meant, a regular deduction from any ſum, according to the rate of intereſt, on account of payment per advance, that is, before the time it falls due: whereas abatement is a diſcretionary allowance made for damage in goods ſold, for inlack of weight or meaſure, on account of bad markets, or to a bankrupt debtor, &c. But in all caſes, the Dr for what you abate being ſtill *Profit and Loſs*, the *Journal entry* will be eaſily diſcovered. Thus, ſuppoſe *A. B.* breaks in your debt, and you are obliged to compound with him, and receive part in money, part in goods, abate part, and give him a day for the reſt; in this caſe the entry is, *Sundries* (viz. *Caſh*, for the ſum received, *Goods*, for their value, and *Profit and Loſs*, for the ſum abated) Drs to *A. B.* See *May* 9. If *A. B.* were quite broke, ſo that you could recover nothing of him, the entry is obvious, viz. *Profit and Loſs* Dr to *A. B.* for the whole debt loſt.

N. B. If you have to do with ſeveral bad debtors, erect a general account, under the title of *Deſperate Debts*, and make it ſtand Dr for all ſuch debts, till you receive payment, or find them irrecoverable.

Note 4. It commonly happens, that legacies are not paid preſently; and in this caſe you muſt charge the executor *A. B.* Dr to *Profit and Loſs*, till you receive payment; and then diſcharge him by *Caſh*, or the *thing* received. *May* 5. *Nov.* 13.

Note 5. If you be named executor by any deceaſed friend, erect an account by the title of *A. B.'s Eſtate*, and charge the ſundry effects of the perſon deceaſed Dr to the eſtate; and charge the eſtate Dr for all legacies, bills, or other debts, you have occaſion to pay by virtue of the will or teſtament.

Note 6. If, in order to ſecure payment, you take a bond of any perſon, and diſcharge the debt, you may open an account under the title of *Bonds*, and charge this account of bonds Dr to the perſon, for the ſum; and when you receive payment of the bond, enter *Caſh* Dr to *Bonds*.

Note 7. If, at the time of underwriting, you do not receive the premium, charge *Inſurance-office*, *Bills receivable*, or *Perſon inſured*, Dr to *Inſurance-account*; and when you receive payment, enter *Caſh*, or *Bills receivable*, Dr to *Inſurance-office*, or to the *Payer*. *May* 14. 23.

Note 8. If you have a ſhip loſt at ſea, and not inſured, enter *Profit and Loſs* Dr to *Ship*, for value loſt. But if the ſhip be inſured, upon ſettling with the inſurance-office, enter *Caſh*, or *Bills receivable*, Dr to *Ship*, for the ſum recovered.

PROBL.

PROBL. VI. F.

Debtor *and* Creditor *applied in paying money.*

In all caſes of this nature, *Caſh* is Cr; but the Dr varies according to the terms on which the money is delivered.

Caſe 1. When you lend money, enter the *Borrower*, or *Bills receivable*, Dr to *Caſh*. *Jan.* 16. *March* 14.

2. When you pay a debt, without diſcount or abatement, enter the *Receiver* Dr to *Caſh*. *Jan.* 4. 8. *Feb.* 1. 16.

3. When, in paying any debt, you have diſcount or abatement allowed, enter

Receiver Dr to *Sundries*, viz.
To *Caſh*, for the ſum paid,
To *Profit and Loſs*, for the diſcount or abatement. *Mar.* 6. *Aug.* 21.

Or, if the *Ledger-account*, on which the diſcount or abatement is allowed, be ſtill open, enter thus:

Receiver Dr to *Sundries*, viz.
To *Caſh*, for the ſum paid,
To *Ledger-account*, for the ſum diſcounted or abated.

4. When you pay intereſt, the principal being continued, enter *Profit and Loſs* Dr to *Caſh*. *Apr.* 6.

5. When you pay both principal and intereſt, enter

Sundries Drs to *Caſh*, viz.
Lender, for the principal,
Profit and Loſs, for the intereſt. *July* 6. 28. *Nov.* 12.

6. When a ſhip or goods you have formerly inſured happens to be loſt, and thereupon you pay the value to the owners, enter *Inſurance-account* Dr to *Caſh*.

7. When you pay for a draught or bill, and give exchange, enter

Sundries Drs to *Caſh*, viz.
Bills receivable, for the draught,
Profit and Loſs, for the exchange. *Aug.* 6.

8. When you diſcount a bill to any other perſon, enter

Bills receivable Drs to *Sundries*, viz.
To *Caſh*, for the neat ſum paid.
To *Profit and Loſs*, for the diſcount.

9. When you pay charges on goods, repairs on a ſhip, repairs or

or taxes on a houſe, enter *Goods*, *Ship*, or *Houſe*, Dr to *Caſh*, *Apr.* 17. *May* 4. 26. *Dec.* 21.

10. When you pay charges that relate to trade in general, ſuch as, warehouſe-rent, ſhop-rent, ſhop-keepers wages, poſtage of letters, &c. enter *Charges of Merchandiſe* Dr to *Caſh*. *Jan.* 31. *Nov.* 15.

11. When you pay rent for a dwelling-houſe, ſervants their wages, or make any diſburſements for yourſelf or family; as all expences of this nature ſhould be collected in a ſmall book by themſelves; ſo, when you bring them to the *Journal*, enter thus: *Houſe-expences* Dr to *Caſh*, for the total. *Nov.* 14. *Dec.* 31.

12. When you pay upon loſing a wager, when you pay a penalty, or when you loſe upon exchange, that is, put off a piece of coin for leſs than it coſt you, or when you give away money in charity, or any other way not yet mentioned, for which nothing comes in, enter *Profit and Loſs* Dr to *Caſh*. *May* 7. 8.

Note 1. It is an uſual practice among merchants to pay a debt by an order, aſſignment, or draught on ſome third perſon. Here I ſhall propoſe two or three caſes. 1. Suppoſe you pay a debt to *Samuel Needy*, by an aſſignment or draught on *Peter Punctual*, the entry is, *Samuel Needy* Dr to *Peter Punctual*. *Auguſt* 9. 2. If *A. B.* give an aſſignment or bill on you to *M. S.* charge *A. B.* Dr to *Caſh*, if you pay at ſight; if not, to *M. S.* 3. If *E. F.* give you an order, aſſignment, or bill, on *G. H.* charge *Caſh*, if you get ready money; if not, charge *G. H.* Dr to *E. F.* 4. If *J. H.* draw a bill on you to *G. L.* payable againſt a certain day, which you pay preſently, upon having diſcount allowed you; in this caſe, make *J. H.* Dr to *Sundries*, viz. to *Caſh*, for the ſum paid, and to *Profit and Loſs*, for the ſum diſcounted.

Note 2. If you pay a debt with goods inſtead of money, the goods delivered, and not *Caſh*, will be Cr. As, 1. If you pay *A. B.* in goods, enter *A. B.* Dr to the *Goods*, for their value. 2. If you pay him, part goods, part money, charge *A. B.* Dr to *Sundries*, viz. to *Goods*, for their value, and to *Caſh*, for the reſt. *March* 5. 3. If you give him goods above the debt, and he preſently pay you back the balance in money, enter *Sundries* (viz. *A. B.* for the ſum of the debt, and *Caſh*, for the balance) Drs to *Goods*, for their full value. *March* 27. 4. If you give him goods above the debt, but do not preſently receive the balance, enter ſimply *A. B.* Dr to *Goods* delivered, for their value. 5. If you pay intereſt with goods, charge *Profit and Loſs* Dr to the *Goods* delivered, &c. *March* 17.

Hence the entries will be obvious, when you pay a debt, or retire a bill, by bill, or by part money part bill, or by part money, part bill, part goods, &c. *June* 22. *July* 12.

Note 3. To prevent filling up your *Ledger* with accounts for every ſmall dealer, you may erect two general accounts; one called *Debts receivable*,

receivable, and the other, *Debts payable*. Charge the former with all the petty debts due to you, and give it credit as you receive payment. Make the latter Cr for all the ſmall debts due by you to others, and charge it Dr as you pay.

Note 4. The entries mentioned in this and the preceding problem, with reſpect to wagers, ſuppoſe, that the wager is gained or loſt, and the bets paid, before the wager is booked; which is indeed the beſt way, if the wager is very ſoon to be determined. But if you enter into a wager that cannot be ſoon decided, and thereupon conſign the bets; in this caſe, it is proper to erect an account, under the title of *Wagers account*, and charge it Dr to *Caſh*, for the ſum conſigned. If you gain the wager, and receive the bets, enter *Caſh* Dr to *Wagers account*, for the ſum received; if you loſe, make *Profit and Loſs* Dr to *Wagers account*, for the ſum formerly conſigned, and now loſt.

Note 5. Theſe accounts, viz. *Refuſal of bargains*, *Charges of merchandiſe*, *Inſurance-account*, *Houſe-expences*, &c. are of the ſame nature with the general account *Profit and Loſs*, being nothing elſe but particular branches of it; and the only deſign of keeping them diſtinct is, in order to know what is gained or loſt on each of theſe ſeveral heads.

Note 6. When a ſhip, or goods, you have inſured to another, happens to be loſt at ſea, enter *Inſurance-account* Dr to *Caſh*, to *Bills payable*, or to the *Perſon inſured*; after which the ſubject becomes your own; and if any part of the wreck be recovered, you enter *Caſh*, or *Bills receivable*, Dr to *Inſurance-account*, for what the ſaved wreck is ſold at. *July* 14.

Note 7. If you deal much in foreign ſpecie, you may erect an account, under the title of *Foreign coin*, and charge it Dr for what pieces you receive, and give it credit as you put them off. *June* 13. 14.

Note 8. If any parcels of goods happen to be damaged or loſt, or caſks to be ullaged, &c. charge *Profit and Loſs* Dr to the *Account of the Goods* or *Liquor*, for the value of the damage, loſs, or ullage. *March* 8.

Note 9. If a ſhip or cargo inſured by you be caſt away, and you, inſtead of paying down the value inſured, grant a bill upon yourſelf, or upon ſome third perſon; in this caſe, charge *Inſurance-account* Dr to *Bills payable*, or to *Bills receivable*.

Note 10. I ſhall now conclude proper domeſtic trade, by reminding the learner, in poſting any caſe to the *Journal*, carefully to conſider, whether it be oppoſed in any of its parts to ſome preceding one; otherwiſe no rules, however particular, can be ſufficient to direct his practice. For if the parts of a former and ſubſequent caſe be the reverſe of one another, they muſt alſo be oppoſed in reſpect of terms, notwithſtanding whatever particular rules may

may ſeem to ſay. Thus, ſuppoſe *A. B.* accepts a bill payable to you, and thereupon you charge, not *A. B.* but the general account *Bills receivable,* Dr; it is plain, that when you receive payment, you muſt enter *Caſh* Dr, not to *A. B.* but to *Bills receivable,* notwithſtanding what is ſaid *prob.* 5. *caſe* 2. See *Jan.* 17. and *Feb.* 19. Again, admit you accept a bill payable to *A. B.* and thereupon credit, not *A. B.* but the general account *Bills payable,* it is evident, that when you pay, you muſt charge, not *A. B.* but *Bills payable,* Dr to *Caſh,* notwithſtanding *prob.* 6. *caſe* 2. See *March* 20. and *Apr.* 9.

SECT. II.

Debtor *and* Creditor *applied in proper foreign trade.*

PRoper foreign trade comprehends three things, viz. 1. *The ſhipping off goods to a factor.* 2. *Advices concerning them from the factor.* 3. *Returns made by the factor to you.*

PROBL. I. G.

Debtor *and* Creditor *applied in ſhipping off goods to a factor.*

In all caſes, *Voyage to* ——— is Dr; but the Cr varies, according as the goods ſhipped off are already entered in your books, that is, taken from your own warehouſe, or preſently bought; which may be either for ready money, or on time, &c.

Caſe 1. If you ſhip off goods from your own warehouſe, enter

Voyage Dr to *Sundries,* viz.
To the reſpective *Goods,* for their value,
To *Caſh,* for inſurance, and all other charges. *March* 3. *June* 7. *Aug.* 13.

2. If you ſhip off goods preſently bought for ready money, enter *Voyage* Dr to *Caſh,* for prime coſt, and all charges. *Apr.* 4.

3. If you ſhip off goods preſently bought on time, enter

Voyage Dr to *Sundries,* viz.
To *Seller,* or *Sellers,* for value of the goods,
To *Caſh,* for charges at ſhipping. *Jan.* 12.

4. If you ſhip off a cargo, made up partly of goods taken from your own warehouſe, partly of goods bought on time, enter

Voyage Dr to *Sundries,* viz.
To *Goods* your own, for their value,
To *Seller,* or *Sellers,* for value of the goods bought,
To *Caſh,* for all charges. *Feb.* 9.

Note.

Note 1. Several other cases may be supposed; such as, 1. When the cargo consists of goods, part your own, part bought for ready money. Or, 2. Part your own, the rest bought, part for ready money, part on time. *June* 15. Or, 3. All bought, part for ready money, part on time. But the way of journalizing these and the like cases, may be easily gathered from what is already said; and therefore I shall leave them for the learner's exercise. *March* 26.

Note 2. If the premium of insurance be not paid presently, charge the *Voyage* Dr to *Insurance-office*; and when you pay, charge *Insurance-office* Dr to *Cash*. *Aug.* 1. 4.

Note 3. If you do not pay charges at shipping immediately, you must credit the *Person* to whom due, and not *Cash*.

Note 4. As *Voyage* is to be debited for all charges, or whatever augments the cost, so it must be credited for whatever lessens the same; such as bounties or drawbacks on exported goods, as under.

1. For bounties or excise, enter, *Cash* or *Customhouse-debentures*, according as you get money, or a debenture-bill, Dr to *Voyage*. *March* 30. *June* 18. And when you get payment of the debenture-bill, enter *Cash* Dr to *Customhouse-debentures*. *Sept.* 26.

2. For drawbacks, enter *Cash*, or *Customhouse-bonds*, according as you receive money, or get up your bond, Dr to *Voyage*, or to *Goods exported*. *Apr.* 14.

Note 5. Instead of the title, *Voyage to* ———, some use *Adventure to* ———, or *Adventure to* ——— *per such a ship*; as, *Adventure to Barbadoes per the Neptune*.

Note 6. Merchants frequently find it necessary to employ factors at home as well as abroad; but as the accounts, in either case, are kept the same way, such home-transactions are reckoned up with proper foreign trade. *Apr.* 27. *May* 22. *June* 11.

Note 7. If any factor at home ship off goods by your order, to any of your factors or storekeepers abroad, enter *Voyage* Dr to *Factor-shipper my account-current*, for prime cost and charges, per invoice. *March* 2. *Apr.* 18. If the goods be sent to your employer, the Dr will be *Employer's account-current*, the Cr the same as above. *Sept.* 12.

PROBL. II. H. I.

Dr *and* Cr *applied, upon advice from your factor* A. B.

H. § 1. *The Cases of the first advice.*

In all cases of the first advice, *Voyage to* ——— is Cr; but the Dr varies, according to the nature of the advice.

Case 1. If the first advice be, That *A. B.* has received your goods, but sold none of them, enter *A. B. my account of goods* Dr

to

to *Voyage*, for the ſum the ſaid voyage was formerly charged with. *Apr.* 10. *June* 16.

2. If the firſt advice be, That *A. B.* has received the goods, and ſold them for ready money, enter *A. B. my account-current* Dr to *Voyage*, for neat proceeds; that is, the ſum due to you, after the factor's commiſſion and all charges are deducted. *Sept.* 24. *Oct.* 25.

3. If the firſt advice be, That the goods are received, and all ſold on time, enter *A. B. my account on time* Dr to *Voyage*, for neat proceeds. *Apr.* 3.

4. If the firſt advice be, That they are received, and all ſold, part for ready money, part on time, enter

Sundries Drs to *Voyage*, viz.
A. B. my account-current, for the money in his hands,
A. B. my account on time, for the debts outſtanding. *Apr.* 28.

5. If the firſt advice be, That part of the cargo is ſold, and part on hand, enter

Sundries Drs to *Voyage*, viz.
A. B. my account-current, for the amount, if ſold for ready money,
A. B. my account on time, for ditto, if ſold on credit,
A. B. my account of goods, for value of the part on hand. *Apr.* 12.

6. If the firſt advice be, That the goods are not only received and ſold, but a cargo ſhipped in return, and now at ſea; here there are three varieties. 1. If the value of the cargo inward be equal to the neat proceeds, enter *Voyage inward* Dr to *Voyage outward*, for neat proceeds. *Sept.* 25. 2. If the factor overſhip the neat proceeds, enter *Voyage inward* Dr to *Sundries*, viz. to *Voyage outward*, for neat proceeds, and to *Factor my account-current*, for the reſt. 3. If he underſhip the neat proceeds, enter *Sundries* (viz. *Voyage inward*, for its value, and *A. B. my account-current*, for the reſt) Drs to *Voyage outward*.

When the ſhip arrives, enter *Goods* received Dr to *Voyage inward*. *Oct.* 20.

Note 1. In the entry to be made in the firſt caſe above, if there be but one kind of goods, or if ſeveral kinds can be brought under one common name, let them be ſo expreſſed in the entry; as *A. B. my account of tobacco*, *A. B. my account of ſpiceries*, &c.

Note 2. If you have a ſtore abroad, and conſign goods to *A. B.* your ſupercargo or ſtorekeeper, or order any of your factors to conſign them, upon advice that the goods are received at the ſtore, enter *A. B. my ſtore* Dr to *Voyage*. *Apr.* 21. 24. *June* 26.

Note 3. If you have advice, that the ſhip is damaged or loſt, no inſurance having been made, enter *Profit and Loſs* Dr to *Voyage*, for

for the loſs. But if the cargo was inſured, enter *Inſurance-office* Dr to *Voyage*, for the value inſured. *July* 13. And when you receive payment, enter

Sundries Drs to *Inſurance-office*, viz.
Caſh, or *Bills receivable*, for the ſum recovered,
Profit and Loſs, for the diſcount, if any. *July* 14.

Note 4. *A. B. my account of goods*, *my account-current*, and *my account on time*, are uſed by the employer; and on the other hand, *A. B. his account of goods*, *his account-current*, and *his account on time*, are uſed by the factor, as in the following chapter.

Note 5. Inſtead of the title, *A. B. my account of goods*, ſome uſe *Conſigned goods in the hands of A. B.*; and inſtead of *A. B. my account-current*, ſome uſe *A. B. his account-current*; and inſtead of *A. B. my account on time*, ſome uſe *Debts outſtanding*. And true it is, that theſe titles are in ſome ſort arbitrary, or as the merchant pleaſes: but ſtill one choice is better than another; for it is ſuitable the titles be diſtinctive, or ſuch as readily point out the branch of trade to which they belong.

I. § 2. *The caſes of the ſecond advice.*

The entries to be made upon a ſecond advice, vary according to the nature of the firſt advice; for whatever was then Dr muſt now be made Cr.

If, therefore, the firſt advice be, That the factor had received the goods, but had not ſold them; upon this ſuppoſition the varieties in the ſecond advice will be as follows

Caſe 1. If the ſecond advice be, That the goods formerly received are now ſold, in whole or in part, for ready money, enter *A. B. my account-current* Dr to *ditto my account of goods*, for neat proceeds. *Apr.* 23.

2. If the ſecond advice be, That goods received formerly are now ſold, in whole or in part, on time, enter *A. B. my account on time* Dr to *ditto my account of goods*, for neat proceeds. *Apr.* 18. *July* 26.

3. If the ſecond advice be, That goods formerly received are now ſold, part for ready money, part on time, enter

Sundries Drs to *A. B. my account of goods*, viz.
A. B. my account-current, for the money in his hands,
A. B. my account on time, for the outſtanding debts.

But if the former advice had been, That the factor had ſold your goods on time, then, upon this ſuppoſition, the advice that comes next, whether ſecond or third, is journalized as follows.

Caſe 1. If the next advice be, That the factor has now received payment

payment of the debts outſtanding, without abatement, enter *A. B. my account-current* Dr to *ditto my account on time*, for the ſum received by him. *May* 28. *July* 23. *Sept* 5.

2. If the next advice be, That he has indeed received payment of the debts, but was obliged to allow abatement, for inlack, for complaints of goods, or for other reaſons, enter

Sundries Drs to *A. B. my account on time*, viz.
A. B. my account-current, for the ſum received by him,
Profit and Loſs, for the ſum abated.

Note 1. Though in this problem I have given an account at large of the entries that are to be made upon your booking of the ſeveral advices you may have from your factor, yet I have done this rather to illuſtrate the method of Dr and Cr, than that I think the booking of every advice to be neceſſary; for the ordinary method in real buſineſs is, to book no advice at all, till the *account of ſales* is ſent up by the factor, which is not commonly done till all the goods are diſpoſed of; and then you charge *A. B. my account-current* Dr to the *Voyage*, for the neat proceeds, and that whether the goods are ſold for ready money, or on time, or part both. If after this you are adviſed by the factor, that he has been obliged to allow abatement to the buyers, or has been at any further charges, you enter the *Voyage*, if that account be yet open, or *Profit and Loſs*, if it be cloſed, Dr to *A. B. my account-current*, for the ſum. This way of doing cuts off the uſe of the *account of goods*, and the *account on time*, and ſaves a good deal of writing: nor are the advices, if of importance, loſt, ſince you are ſuppoſed to keep the letters that bring them; and the *account of ſales* ſent you ſhows when the debts are payable to the factor. Some cut off every intermediate account, and credit the *Voyage* by the returns from the factor.

Note 2. Merchants, who have ſtores abroad, generally debit *A. B. my ſtore*, and not *Voyage*, when the goods are ſhipped off; and credit *A. B. my account-current*, for commiſſion, charges, and all remittances, whether in goods or bills: and when an abſtract of the books is ſent home, which is done commonly once a-year, *A. B. my ſtore*, is then credited by *ditto my account-current*, for all the money received at the ſtore, and by *ditto my account on time*, for the outſtanding debts, and by *Balance*, for the goods remaining unſold; and *A. B. my ſtore*, is debited for commiſſion and charges. *July* 21. *Sept.* 18. *Dec.* 28.

Note 3. From what has been hitherto obſerved, it is eaſy to perceive, that in every branch of trade, two entries may frequently be contracted into one, by connecting the Dr of the one with the Cr of the other; and in general, two diſtant links of the chain may

may be connected, while all the intermediate links are dropped or rejected. *Apr.* 25. 26. 27. *May* 26. 28.

PROBL. III. K.L.

Debtor *and* Creditor *applied when returns are made you by the factor.*

Returns are made in *goods* or *bills.*

K. § 1. *Returns in goods.*

Case 1. If the factor ſhip off goods to yourſelf, adviſing you thereof, before the arrival of the ſhip, enter *Voyage from* ——— Dr to *A. B. my account-current*, for coſt and charges of the cargo, per invoice. *March* 7.

2. If the factor ſhip off goods for yourſelf, of which you have no advice, or of which you book no advice prior to the arrival of the ſhip, enter

Voyage from ———, or *Goods* received, Dr to *Sundries*, viz.
To *A. B. my account-current*, for coſt and charges, per invoice,
To *Caſh*, for duties and charges here. *Jan.* 19.

Or, if no charges be yet paid here, you may enter thus,

Sundries Drs to *A. B. my account-current*, viz.
Goods, each ſort for their prime coſt,
Profit and Loſs, for commiſſion and charges, per invoice.
May 1. *Oct.* 25.

3. If your factor *A. B.* at Leghorn ſhip off goods, not to yourſelf, but, by your order, to *C. D.* your factor at *Liſbon*, and adviſe you thereof, by ſending you a copy of the invoice, enter *Voyage from Leghorn to Liſbon* Dr to *A. B. my account-current*, for coſt and charges, per invoice. *March* 2. *Aug.* 1.

Note 1. The entries in this problem ſuppoſe that you had formerly received the *account of ſales*, and diſcharged the *Voyage outward*, by making the *Account-current* Dr to it for neat proceeds; which naturally leads to give the *Account-current* credit here, and ſhows how the Dr part of a prior entry is reverſed, or becomes Cr, in a poſterior one.

Note 2. The entry for duties paid down, or ſecured by bond to the cuſtomhouſe at importation, in all its varieties, is *Voyage*, or *Goods* imported, Dr

To *Caſh*, if paid down. *March* 21. *May* 2.
To *Cuſtomhouſe-bonds*, if ſecured,
To *Caſh*, and to *Cuſtomhouſe-bonds*, if partly paid, and partly ſecured.

Note 3. If you ſell off any part of the cargo on the quay, viz. before the voyage be diſcharged in your books, enter the *Buyer*, *Bills receivable*, *Caſh*, or thing received, Dr to the *Voyage*. *March* 22.

Note 4. If the ſhip and cargo be loſt at ſea, enter as directed in H. *n.* 3.

Note 5. The *Journal* entry is all the ſame, whether the goods ſhipped for you by the factor, be in return for goods of yours ſold, or in conſequence of your commiſſion or order, though he have none of your effects in his hands. *Jan.* 19.

L. § 2. *Returns in bills.*

Caſe 1. If you draw upon your factor, and receive preſent money for the bill, enter *Caſh* Dr to *A. B. my account-current*, for value of the bill. *Apr.* 13. *Aug.* 14.

2. If you draw upon your factor, and give the remitter a day for payment; or if you owe the remitter, and give him the bill as payment; enter the *Remitter* Dr to *A. B. my account-current*, for the value of the bill. *May* 25.

3. If you draw upon your factor *A. B.* payable to your factor *C. D.* charge *C. D. my account-current* Dr to *A. B. my account-current*, for value of the bill. *May* 28. *Aug.* 8. *Sept.* 13.

4. If your factor remit you a bill, for which you receive preſent payment, enter *Caſh* Dr to *A. B. my account-current*, for the value of the bill. *June* 6.

5. If your factor remit you a bill, payable at ſingle or double uſance, or any other time after date or ſight; upon getting the bill accepted, enter *Bills receivable* Dr to *A. B. my account current*, for value of the bill. *Sept.* 27.

6. If your factor *A. B.* by your order, remit a bill to your factor *C. D.* charge *C. D. my account current* Dr to *A. B. my account-current*, for value of the bill. *June* 16.

7. If your factor draw a bill on you, which you pay on ſight, enter *A. B. my account-current* Dr to *Caſh*, for the ſum. *Feb.* 5.

8. If your factor draw a bill on you at uſance, or any time after date or ſight; upon accepting, enter *A. B my account-current* Dr to *Bills payable*, or to the *Poſſeſſor*, if he be your dealer. *Feb.* 7. *March* 28.

9. If you remit a bill to your factor, enter *A. B. my account-current* Dr to *Caſh*, to the *Drawer*, &c. *Aug.* 6.

Note 1. When you receive payment of the bill mentioned in *Caſe* 5. you enter *Caſh* Dr to *Bills receivable*; or if, inſtead of money you receive goods, enter *Goods* Dr to *Bills receivable*.

Note 2. If a bill you draw upon your factor, or upon any other perſon, be proteſted and returned, enter *Sundries*, (viz. *A. B. my account-*

account-current, or your correſpondent's account-current, for value of the bill, and *Profit and Loſs*, for the charges of the proteſt) Drs to *Caſh*, for the whole ſum you repay; or to the remitter, if the bill was granted on time, or in payment of a debt; for, beſides the ſum of the bill, you muſt now account to him for the charges of proteſting paid by him or his correſpondent. *N. B.* This caſe is not only ſuppoſeable, but frequently happens; for by the time your bill arrives, your factor or correſpondent may have made you returns in goods now at ſea, or in bills not yet come to hand; and for ſeveral other reaſons your bills may not be honoured; and on this account ſome merchants make no entry, ſave in a pocket-book, of bills they draw, till they have advice of acceptance.

Note 3. If you be obliged to proteſt a bill remitted by your factor, or any other correſpondent, enter *A. B. my account-current*, or your correſpondent's *account-current*, or *Bills receivable*, &c. Dr to *Caſh*, for charges; or to *Correſpondent's account-current*, for value of the bill, and for all charges, &c. *March* 15. *Aug.* 16.

But if any perſon, for honour of the drawer, after proteſt, pay up the bill, with intereſt and charges, enter

Caſh Dr to *Sundries*, viz.
To *Bills receivable*, for bill and charges,
To *Profit and Loſs*, for intereſt. *March* 19.

Note 4. As the draughts and remittances betwixt a merchant and his factor give but a limited and imperfect view of intercourſe by bills of exchange, I ſhall here enlarge the proſpect, by pointing out Dr and Cr in drawing and remitting bills in general. And, to avoid circumlocutions, I ſhall ſuppoſe the correſpondent's name to be *Peter Pen*, whom the merchant may characteriſe *Peter Pen my account-current*, *Peter Pen's account-current*, or, ſimply *Peter Pen*, &c. according as he is his factor, his employer, or an inland dealer. I ſhall uſe the ſimple name *Peter Pen*; and the varieties may be reduced to the four caſes following.

1. When you draw at par, enter *Caſh*, *Bills receivable*, or the *Remitter*, Dr to *Peter Pen*.

N. B. If you be allowed exchange, the Dr will be the ſame as above, but muſt now be charged Dr to *Sundries*, viz.

To *Peter Pen*, for the ſum of the bill,
To *Profit and Loſs*, or to *Exchange-account*, for the exchange.

2. When you remit at par, enter *Peter Pen* Dr

To *Caſh*, if you pay ready money for the bill,
To *Bills payable*, if you grant your own acceptance,
To *Drawer*, if you procure the bill on time.

N. B. If you pay exchange, enter

Sundries Drs, viz.
Peter Pen, for the ſum of the bill,
Profit and Loſs, for the exchange.

The Crs will be the ſame as above.

3. When *Peter Pen* draws on you, enter *Peter Pen* Dr

To *Caſh*, if you pay at ſight,
To *Bills payable*, if you accept in order to pay,
To *Poſſeſſor*, if he be your dealer.

4. When *Peter Pen* remits you, enter

Caſh, if you get payment at ſight,
Bills receivable, if accepted only,
Accepter, if accepted by your dealer,
} Dr to *Peter Pen.*

Note 5. If you engage any perſon to be your agent or factor in the commerce of bills, in order to try what may be gained by drawing and remitting, erect an account, under the title of *A. B. my account of bills*, or *Exchange-account with A. B.*; ſuch as, No 141. and No 155.; and enter this account Dr for all the bills you remit for ſale, and give it credit for returns. *Oct.* 2. 4. 6. 22. 24. 26. *Nov.* 9. 14. 24. 26. 8. 16. 20. 22. 28.

Note 6. If you open a *Caſh-account* with any banker or bank, to ſupply you with money, or anſwer your draughts, erect an account by the title of *A. B. my banker*, or by the firm of the bank, ſuch as, No 64. and No 87. and give theſe accounts credit for all demands made upon them by yourſelf, or by your order, and debit them for whatever is paid in by you or your order. *Apr.* 27. *May* 11. 26. *July* 3. 23. *Sept.* 5.

CHAP. II.

Debtor *and* Creditor *applied in factorage.*

FActorage comprehends three things, viz. 1. The *receipt of the employer's goods.* 2. The *diſpoſal of them.* 3. *Returns made for them.*

Factors, beſides a *Waſte-book*, *Journal*, and *Ledger*, uſually keep other two books, viz. an *Invoice-book*, into which they copy the invoices of all their conſignments, or the goods ſent them for ſale; and a *Sales-book*, in which the ſeveral items or articles of every particular ſale, which lie ſcattered in the *Waſte-book* and *Journal*, are collected or brought together, and repreſented under one view. In ſhort, the *Sales-book* is the ſame in ſubſtance, or contains the ſame

ſame articles, as the *account of goods*, or of *ſales*, in the *Ledger*, but narrated in a way ſomewhat different, and in a more full and minute manner. But our buſineſs now being to ſhow how factery-accounts are managed in the *Waſte-book*, *Journal*, and *Ledger*, we refer our reader, for the explication and uſe of the other two books, to the *Appendix*, *chap.* 1. No 4. & 5.

PROBL. I. M.

Debtor *and* Creditor *applied upon the receipt of goods.*

When you turn factor, and have goods conſigned to you by *A. B.* your employer, upon receiving the goods, enter *A. B. his account of goods* Dr to *Caſh*, for freight, duty, or other charges you pay. *May* 15. *Dec.* 17.

Note 1. If there be but one kind of goods, name it; as *A. B. his account of Serges*, *A. B. his account of Sugars*, &c.

Note 2. Inſtead of the title, *A. B. his account of goods*, ſome uſe *A. B.'s ſale*, or *A. B.'s ſale per ſuch a ſhip*; as, *A. B.'s ſale per the Swallow.*

Note 3. In the following ſet of books, in regard no *Invoice-book* is ſuppoſed to be kept, the conſigned goods are enumerated in the *Waſte-book*; but in real buſineſs, or where an *Invoice-book* is kept, the common practice is, to copy them directly into it, and in the *Waſte-book* to mention only the money paid for freight or other charges, without taking any notice of the names or quantity of the goods. Thus, the entry in the *Waſte-book*, *May* 15. narrated in this manner, would ſtand as follows.

Paid duties, freight, cartage, porterage, &c. of ſundry goods per the *Venus*, Captain *Nairn*, conſigned from *Herman Van Beek* of *Amſterdam*, for ſale and returns, 22 l. 9 s. 4 d.

PROBL. II. N.

Dr *and* Cr *applied in diſpoſing of your employer's goods.*

The varieties are the ſame here as in proper trade; and therefore I ſhall only mention a few.

Caſe 1. When you ſell all, or any part of your employer's goods, for ready money, enter *Caſh* Dr to *A. B. his account of goods*, for the ſum received. *May* 16.

2. When you ſell all or any part of his goods on time, charge the *Buyer* Dr to *A. B. his account of goods*, for the ſum due. *May* 17.

3. When you take all or any part of his goods to yourſelf, at the current price; or when you put off his goods in barter, for o-

thers which you take to yourſelf; enter *Goods* received Dr to *A. B. his account of goods*, for their value. *May* 19.

4. When all your employer's goods are diſpoſed of, balance his *account of goods*; that is, charge *A. B. his account of goods* Dr to *Sundries*, viz. to *Caſh*, for any charges paid by you, not yet booked; or to the *perſon* or *perſons* to whom they are due, if not yet paid; and to *Profit and Loſs*, for your commiſſion; and to *A. B. his account-current*, for neat proceeds. *May* 21. *Nov.* 1.

Note 1. When you receive payment of the outſtanding debts, enter as in *proper trade*, viz. *Caſh* Dr to the *Payer*. *May* 24. But if you be obliged to make abatement, for defect in weight or meaſure, or bad markets, &c. enter

Sundries Drs to the *Payer*, viz.
Caſh, for the ſum received,
A. B. his account-current, for the ſum abated. *June* 1.

Note 2. When you pay the perſons mentioned in *caſe* 4. who get credit at balancing the *account of goods*, ſuch as packers, preſſers, porters, coopers, dyers, brokers, &c. enter as in *proper trade*, viz. *Receiver* Dr to *Caſh*; but if they allow abatement, this being your employer's profit, not your own, charge the *Receiver* Dr to *Sundries* viz. to *Caſh*, for the ſum paid, and to *A. B. his account-current*, for the ſum abated.

Note 3. If, after part of the employer's goods are ſold, you find that you cannot diſpoſe of the reſt to advantage, and thereupon, by his order, either return what remains to himſelf, or ſhip them off to another of his factors; in this caſe, charge *his account of goods* Dr to *Caſh*; or if the *account of goods* be cloſed, charge his *account-current* Dr to *Caſh*, for all charges you pay in putting them to ſea.

Note 4. The method of cloſing the employer's account of goods preſcribed above, is the ſhorteſt way, and moſt uſually practiſed; but the factor not being obliged to remit any money but what he has received, it is neceſſary for him to know how far the debts are paid up, and conſequently what of the employer's money is in his hands; but this the above account does not ſhow. For this they have two remedies, viz. ſome ſatisfy themſelves on this head, by comparing and pricking the *Sales-book* with the *Ledger*. Others, again, in filling up the credit-ſide of the employer's account of goods, leave the ſums for the ſales on time ſhort-extended; and, as payments are made, extend them to the money-columns; and thus, by bare inſpection, it appears what debts are outſtanding.

The other method of cloſing the employer's account of goods, is, by charging it Dr to *ditto his account on time*, for the outſtanding debts, and to *his account-current*, for the employer's ready money in your hands, after deducting charges; and in caſe the money received

ceived do not balance the charges, the account of goods muſt be credited by his *account-current* for the difference. And in collecting the debts, there will be a double entry for every payment, viz. *Caſh* Dr to the *Payer*, and employer's *account on time* Dr to *ditto his account-current*, for the ſame ſum. This method requires more writing than the former; but, in point of regularity, is preferable.

The accounts for a ſmall conſignment may be kept, by help of the *Sales-book*, without bringing any thing to the *Ledger*, except the *account-current*. Thus, turn the *Sales-book* into a folio form, upon the Dr ſide of which enter the conſigned goods, mentioning their quantity, mark, and number; but charge the *account-current* in the *Ledger* Dr for all charges, and give it credit for all ready-money ſales. To the credit-ſide of the *Sales-book* carry the ſales; but let the *ſales on time* be ſhort-extended; and, on receiving payment, extend them to the money-columns, and at the ſame time carry the ſum to the credit-ſide of the *account-current* in the *Ledger*. But in conducting large concerns in factory, it will be found convenient to have ſeparate books for the purpoſe, and that all the five mentioned above, from which your commiſſion, or what elſe relate to yourſelf, muſt, from time to time, be carried to your own books.

PROBL III. O. P.

Dr *and* Cr *applied when you make returns to your employer.*

Returns are made either in *goods* or bills.

O. § 1. *Returns in goods.*

Caſe 1. When you buy up goods for ready money, and ſhip them off for your employer, enter

A. B. his account-current Dr to *Sundries*, viz.
To *Caſh*, for prime coſt, and charges paid,
To *Profit and Loſs*, for your commiſſion. *July* 5.

2. When you buy goods on time, and ſhip them off for your employer, enter

A. B. his account-current Dr to *Sundries*, viz.
To *Sellers*, for prime coſt of the goods,
To *Caſh*, for charges, as cuſtom, inſurance, &c.
To *Profit and Loſs*, for your commiſſion. *July* 7.

3. When you take goods of your own, and valuing them at the current price, ſhip them off for your employer, enter

A. B. his account-current Dr to *Sundries*, viz.
To *Goods* ſent off, for their value,
To *Caſh*, for charges at ſhipping,
To *Profit and Loſs*, for your commiſſion. *July* 24.

Note 1. There may be ſeveral other caſes; as, 1. When the goods ſhipped off are bought, part for ready money, and part on time. *June* 27. 2. When part of them are bought for ready money, part of them your own. 3. When part of them are bought on time, the reſt being your own. 4. When part of them are bought for ready money, part on time, part of them your own. All which being compounds of the caſes mentioned, can prove no difficulty to the learner.

Note 2. The *Journal entry* is the ſame, whether the goods ſhipped off be in return for goods ſold by you, or in anſwer to your employer's commiſſion, when you have none of his effects or money in your hands. The entry is alſo the ſame, whether the goods ſhipped off be conſigned to himſelf, or by his order to his factor, or any other perſon.

Note 3. If the charges on ſhipping are not preſently paid, the Cr will not be *Caſh*, but the *perſons* to whom they are due. *June* 27. And when you pay, enter the *Receiver* Dr to *Caſh*. But if abatement be allowed you, this being your employer's advantage, not your own, enter the *Receiver* Dr to *Sundries*, viz. to *Caſh*, for the ſum paid, and to *A. B. his account-current*, for the ſum abated.

Note 4. In like manner, when you pay for the goods mentioned *caſe* 2. enter as in *proper trade*, viz. the *Sellers* Drs to *Caſh*; but if abatement be allowed you, you muſt charge the *Sellers* Drs to *Sundries*, viz. to *Caſh*, for the ſum paid, and to *A. B. his account-current*, for the ſum abated.

Note 5. If you get bounty or drawback, as this belongs to your employer, enter *Caſh* Dr to *A. B. his account-current*.

Note 6. If, by your employer's order, you inſure any of his ſhips or goods, or do any other buſineſs for him, enter

Employer's account-current, Dr
To *Caſh*, for the money you pay out,
To the *Office*, or *Perſon*, for what may be due,
To *Profit and Loſs*, for commiſſion. *June* 8.

Note 7. If you receive money, bill, or bond, at the cuſtom-houſe, by way of bounty or drawback, enter *Caſh*, *Cuſtom-houſe-debentures*, or *Cuſtom-houſe-bonds*, Dr to *Employer's account-current*. *June* 29.

P. § 2. *Returns in bills.*

Caſe 1. When your employer draws a bill on you, which you accept

accept and pay on ſight, enter *A. B. his account-current* Dr to *Caſh*, for value of the bill. *June* 25.

2. When your employer draws a bill on you, payable at 1 or 2 uſance; upon accepting, enter *A. B. his account-current* Dr to *Bills payable*, for value of the bill.

3. When you remit a bill to your employer, for which you pay ready money, enter *A. B. his account-current* Dr to *Caſh*, for value of the bill.

4. When you remit a bill to your employer, which you either procure on time, or receive in payment of a debt due to you by the drawer, enter *A. B. his account-current* Dr to the *Drawer*, for value of the bill. *July* 17.

5. When your employer remits a bill to you, enter *Caſh*, if you receive preſent payment, or, if not, *Bills receivable*, Dr to *A. B. his account-current*, for value of the bill. *July* 25. *Dec.* 23. 25.

6. When you draw upon your employer, enter *Caſh*, if you receive preſent money for the bill, or, if not, the *Remitter*, Dr to *A. B. his account-current*, for value of the bill. *July* 2.

Note 1. When you pay the bill mentioned in *caſe* 2. enter *Bills payable* Dr to *Caſh*.

Note 2. Charge *A. B. his account-current* Dr to *Caſh*, for all charges you pay in making returns.

Note 3. If you be employed as agent or factor in the traffic or ſale of bills, erect an account under the title of *A. B. his account of bills*, or *A. B. his account of exchange*, ſuch as No 162.; and charge this account Dr to *A. B. his account-current*, for all the bills remitted to you for ſale, and give it credit as you ſell them off. *Dec.* 6. 10. 18. 19.

Note 4. When you cannot diſpoſe of your employer's goods to advantage, and thereupon, by his order, ſhip them off to a factor of your own, in expectation of a better market, the regular method in this caſe is, 1. When you ſhip off the goods, enter *Voyage to* ——— for account of your *Employer*, Dr to *Caſh*, for charges paid at ſhipping. 2. When you have advice from your factor, that he has received them, enter your *Employer his account of goods in the hands of factor*, or rather, your *Employer his account of goods* at ſuch a place, Dr to *Voyage* thither, for charges of the ſaid voyage. 3. When you have advice that he has ſold them, *e.g.* for ready money, enter your *Employer his account-current at* ——— Dr to *ditto his account of goods at* ———, for neat proceeds. The entry in any other caſe will be obvious to one who underſtands *proper trade* and *factorage*, as explained above. But though this be the regular method, yet in practice the ſhort way is, when you ſhip off the goods, to charge the *Employer's account of goods* (as they ſtand in your *Ledger*) Dr to *Caſh*, for charges at ſhipping, making no more entries till you receive the *account of ſales*, and then

then charge *A. B. his account-current at* ——, Dr to *ditto his account of goods*, for the neat proceeds; and discharge *A. B. his account-current at* ———, as returns are made to you by your factor.

This kind of trade, which is but seldom used, is by authors called *foreign factorage*; in which the second factor is to look on you the first as his sole employer; and accordingly is to journalize every case as taught in the preceding part of this chapter. As for the principal employer, he corresponds with you only, and has no occasion to book any thing, till you send him the *account of sales*; and then he enters as taught in *proper foreign trade*.

CHAP. III.

Debtor *and* Creditor *applied in partnership.*

PArtnership is that branch of trade which is managed and carried on by a trustee, in the name, and for the account of the partners; that is, when a joint stock or capital, made up by two or more merchants, is deposited in the hands of one person, to be employed by him in a way of commerce, according to instructions.

Merchants, upon entering into *partnership*, generally chuse one of their own number, to whom they commit the management of their company-concerns; who, on account of his being partner, as well as manager or doer for the company, is called *partner-trustee*, and shares of gains and losses that happen, according to his share of capital; and must allow his proportion of all charges, even of his own commission, since, in quality of trustee, he serves himself as partner equally with the rest.

Hence it is obvious, that each partner will have occasion to keep an account in his own books, of every thing he gives into and receives from the company, and also of what he owes to the company, or they to him: and, on the other hand, it will be the business of the trustee, not only to keep clear accounts with the persons he deals with, in buying up and disposing of goods for the company; but he must also keep distinct accounts, with respect to the partners, shewing what share each of them gives in, and what part of neat proceeds is due to them, and likewise what every one of them owes to the company, or the company to them.

The trustee or manager may keep the accounts of the company's affairs in his own books, along with the accounts of his own private business; but in this way, he cannot lay a state before the company, without exposing his own affairs; and this few merchants chuse; on which account this method is seldom practised, and that only in small concerns, or short adventures. The proper and usual method is, to keep the company-accounts in separate books

books allotted for the purpoſe; and this is the conſtant practice in large concerns, and fixed companies.

In explaining company-accounts, I ſhall obſerve the method following.

1. I ſhall ſhew how a partner keeps the accounts which he has occaſion for.

2. I ſhall explain the way how a truſtee keeps the accounts of the company's affairs in his own books.

3. I ſhall teach the manner of keeping company-accounts in books apart, that contain nothing elſe.

In my former treatiſe on book-keeping, company-accounts were explained in a way regular and accurate, though ſomewhat prolix; but as merchants are fond of brevity, and want to ſave writing, I now propoſe to exhibit them in a form as ſuccinct as may conſiſt with perſpicuity, avoiding in a great meaſure the uſe of ſecond entries.

SECTION I.

How a partner keeps the accounts he has occaſion for.

PROBL. I. Q.

Debtor *and* Creditor *applied when you give in your ſhare of ſtock or capital.*

Caſe 1. IF you give in juſt your own ſhare, enter *Manager*, viz.
A. B. my account in company Dr
To *Caſh*, if you give in money,
To *Bills payable*, if you accept a bill. *March* 20.
To *Bills receivable*, if you indorſe a bill,
To *Goods*, if you give in goods,
To *Banker*, or *Bank*, if you give a draught. *June* 4.

2. If you give in goods above the value of your ſhare, enter *Sundries*, viz.

A. B. my account in company, for value of your ſhare,
A. B. my account-proper, for the exceſs. } Drs

To *Goods given in.* *Aug.* 15.

Note 1. *A. B. my account-proper*, is a perſonal account, and uſed exactly as ſuch with reſpect to all debts and dealings that happen betwixt you and the manager, other than your concern in company; the adjection, *my account-proper*, being purely diſtinctive. *Aug.* 15. 18. *July* 20. *Sept.* 1.

Note 2. Inſtead of *A. B. my account in company*, ſome uſe the title

title, *My account of goods in the hands of A. B.* or particularly, *My account of broad cloth in the hands of A. B.*; *My account of voyage in company with A. B.*; *My account in wine-company*, &c.

Note 3. If you and partner open a warehouſe for the ſale of goods under the management of partner, erect an account by the title of *A. B. our warehouſe*, ſuch as, No 93. and charge this account Dr for your ſhare of capital, and for all goods ſent afterward by your order. *June* 4. *July* 4. 18. *Aug.* 3. 10. And give it credit for all returns. *Aug.* 2. 30. *Dec.* 27.

And as you and partner, in the courſe of theſe tranſactions, will now and then have occaſion to draw upon or remit to one another, you may erect an account by the title of *Warehouſe-bills*, ſuch as, No 103.; and charge *A. B. our warehouſe* Dr to *Warehouſe-bills*, for all bills you draw on partner, *July* 4. and charge *Warehouſe-bills*, or *Caſh*, if paid preſently, Dr to *A. B. our warehouſe*, for partner's remittances to you. *Aug.* 2. 30.

PROBL. II. R.

Debtor *and* Creditor *applied when you receive your ſhare of neat proceeds.*

Caſe 1. If you receive your ſhare of neat proceeds, which may be either in money, bills, or goods, enter *Caſh*, *Bills receivable*, or *Goods received*, Dr to *A. B. my account in company*, for value received. *Aug.* 23.

2. If only a ſtate of the accounts be laid before the company, but no dividend made, or if an abſtract of the accounts be tranſmitted you, enter *A. B. my account in company* Dr to *Profit and Loſs*, for your ſhare of gain. *Dec.* 29. 31. And in caſe of loſs, reverſe the ſaid entry.

3. If a dividend be made of the profits, and the capital continued, enter *Caſh* Dr to *Profit and Loſs*.

Note. More varieties might be ſuppoſed; but they are ſuch as can occaſion no difficulty.

SECT. II.

How a truſtee keeps the company's accounts in his own books.

PROBL. I. S.

Dr *and* Cr *applied in bringing goods into company.*

Caſe 1. If the goods are bought, and each partner pay down his ſhare of the price, or if each partner bring in his own ſhare of goods, enter

Goods in company Dr to *Sundries*, viz.

To *Caſh*, or to *Goods*, for your ſhare,

To *each partner's account in company*, for their ſhares. *Aug.* 24.

2. If

2. If the goods are bought on time, enter twice, viz. one entry for the dealer, and the other for the partners, namely,

Goods in company, Dr to *Seller*, for value of the goods bought.

Again,

Each partner's *account proper* Dr to *ditto his account in company*, for their reſpective ſhares. *Sept.* 28. *Nov.* 6.

3. If, in buying goods, each partner advance what ready money he has; or if, in making up a cargo for ſea, each partner put in what goods he has proper for the voyage, intending to adjuſt matters afterwards with money; in either of theſe caſes, enter alſo twice, namely,

Goods, or *Voyage in company*, Dr to *Sundries*, viz.

To each partner's *account proper*, for what they advance,
To *Caſh* or *Goods*, for what you advance,
To *Seller*, for what may be ſtill unpaid.

Again,

Each partner's *account proper* Dr to *ditto his account in company*, for their reſpective ſhares. *Sept.* 5. *Nov.* 3.

Note 1. More caſes may be ſuppoſed; but theſe well underſtood will be ſufficient direction.

Note 2. Partner's *account proper* is a perſonal account, and ſhows what partner owes to the company, or the company to him; inſtead of which, ſome uſe, *Partner's account-current*. And indeed, the merchant is at liberty to do in this as he pleaſes; it comes to the ſame thing in the iſſue, only the title of accounts ought to be diſtinctive, and ſhew to what branch of buſineſs each account belongs.

Note 3. *Goods in company*, or *Voyage in company*, is debited for abatements allowed to debtors, for repairs, intereſt, premium of inſurance, commiſſion, and all charges; and is credited for abatements in favour of the company, for freight, and for every other article of profit. *Aug.* 25. 28. 29. *Sept.* 6. *Oct.* 11. *Nov.* 3. *Dec.* 5. 8. 15.

Note 4. In paying for goods bought, or in receiving payment for goods ſold, the entries are the ſame as in proper trade. *Sept.* 21. 22. *Oct.* 3. 10. 15. 17. *Nov.* 29. *Dec.* 5. 14.

Note 5. After goods are brought into company, there will be no further occaſion for ſecond entries; and the entries, not only in matter of payments, but in every other tranſaction, will, in general, be the ſame with their parallels in proper trade, as will appear more fully in the ſequel.

Note 6. If you and any partner carry on a commerce in bills of exchange, erect an account by the title of *A. B. our account of bills*,

bills, or *A. B. our account of exchange*, such as, No 160; and charge this account Dr for all the bills you remit to partner, or he draws on you. *Dec.* 4. 7. 10. and give it credit for all the bills he remits to you, or you draw on him. *Dec.* 20. 24.

PROBL. II. T.

Debtor *and* Creditor *applied in disposing of goods in company.*

Case 1. If goods in company are sold, enter *Cash, Bills receivable, Buyer, Cash and Bills receivable, Cash and Buyer*, &c. as in proper trade, Dr to *Goods in company. Sept.* 7. 8. 11. *Oct.* 5. 9. *Nov.* 21. 23. *Dec.* 3. 11.

2. If goods in company are put off in barter, for other goods brought into it, enter *Goods in company received* Dr to *Goods in company delivered. Nov.* 27.

3. If partners withdraw their shares of goods in company remaining unsold, enter

Partner's account in company, for what he withdraws,
Goods, for what you retain, } Dr
To *Goods in company*, for value. *Dec.* 6.

4. When goods in company are all sold off, or a voyage finished, balance the said account; that is, charge *Goods in company*, or *Voyage in company*, Dr to *Sundries*, viz.

To *Cash*, for any charges not yet booked,
To *Profit and Loss*, for your commission, or interest of money advanced,
To each partner's *account in company*, for their share of gain,
To *Profit and Loss*, for your share.

See *Oct.* 11. and *Ledger*, No 122. 125. 138. 148. 153. 159.

Note 1. When you receive payment for goods sold on time, enter *Cash* Dr to the *Payer*; but if you allow abatement, enter *Sundries*, (viz. *Cash*, for the sum received, and *Goods in company*, for the sum abated) Drs to the *Payer. Sept.* 22. *Oct.* 10. *Nov.* 29. *Dec.* 5. 14. See S. n. 4.

Note 2. When you pay partners their share of neat proceeds, enter *Partner's account in company* Dr to *Cash. Oct.* 12.

Note 3. A trustee or manager in company-affairs, is very much the same as a factor acting for himself and the other partners; and accordingly there is a great similarity in the way of keeping and closing their accounts.

Note 4. *Voyage in company* is closed in the same manner as *Goods in company*; and therefore are conjoined in *case* 4.

PROBL.

PROBL. III. U.

Debtor *and* Creditor *applied in payments betwixt partners, and betwixt truſtee and partners.*

Caſe 1. If you the truſtee receive payment of partner in money, charge *Caſh* Dr to partner *his account proper*, for the ſum received. *Oct.* 1. *Nov.* 17.

2. If you pay partner in money, charge partner *his account proper* Dr to *Caſh*, for the ſum paid. *Sept.* 10. *Nov.* 5.

3. If, in adjuſting ſhares in company, one partner pay in to another, charge partner-receiver *his account proper* Dr to partner-payer *his account proper*, for the ſum. *Nov.* 5. 17.

4. If partner make payment to *E. F.* of a debt due by the company, charge *E. F.* Dr to partner *his account proper*. *Nov.* 16.

PROBL. IV. V.

Debtor *and* Creditor *applied when the company ſend goods to ſea.*

Caſe 1. If the goods ſent to ſea have been formerly brought into company, upon ſhipping them off, enter

Voyage in company to ——— Dr to *Sundries*, viz.
To *Goods in company*, for their value,
To *Caſh*, for charges at ſhipping. *Sept.* 6.

2. If a cargo is ſent to ſea, purchaſed on the company's credit, enter twice, viz.

Voyage in company Dr to *Sundries*, viz.
To *Sellers*, for value of the goods,
To *Caſh*, for charges at ſhipping.

Again,
Each partner *his account proper* Dr to *ditto his account in company*, for their reſpective ſhares.

The reaſon of the ſecond entry is obvious; becauſe this is not barely the ſhipping off a cargo, but alſo the bringing of goods into company. The firſt entry reſpects the dealers, the ſecond the partners. See S. 2. 3.

Or you may omit the ſecond entry till payment is made; and then charge the *Sellers* Drs to *Sundries*, viz.

To each partner's *account in company*, for their ſhares,
To *Caſh*, for your ſhare.

Note 1. I might now proceed to give the entries, upon advice and returns from the factor; but theſe being all the ſame as in proper

proper trade, I paſs them: enough has been ſaid to direct the learner's practice in keeping company-accounts in his own books.

Note 2. As in all the entries hitherto preſcribed, the truſtee or manager ſeems to be in ſome ſort neglected, there being no account in company erected for him, the learner may poſſibly aſk upon what accounts in the *Ledger* ſtand his ſhare of capital, charges, neat proceeds, gain or loſs. The anſwer is, That *Caſh-account* ſhows what money he has given in or received from the company; the ſeveral accounts of *Goods proper* exhibit the goods he has given in or received; and *Profit and Loſs* account diſcovers his ſhare of gain or loſs.

Note 3. If you admit a new partner, enter *Caſh*, *Bills receivable*, or *Goods received*, Dr to new partner's *account in company*.

SECT. III. X.

How company-accounts are kept in ſeparate books.

WHen company-accounts are kept in ſeparate books, the *Waſte-book* ought to open with an abſtract of the terms of copartnery; and this, when ſigned by the partners, may ſerve inſtead of a more formal contract.

The ſhorteſt and beſt method of journalizing the contract is, to make the two entries following:

Sundries Drs to *Stock*, viz.
Each partner's *account proper*, including the manager, for their reſpective ſhares of capital.

Again,
Stock Dr to *Sundries*, viz.
To each partner's *account in company*, for their ſhares of capital.

And when partners pay in their ſhares of capital, enter *Caſh*, *Bills receivable*, or *Goods received*, Dr to *Partner payer his account proper*. See Partnerſhip, in ſeparate books, *Jan.* 1. 2. 3. 4.

Note 1. After the ſhares of capital are all paid in, the two ſides of the partners *accounts proper* in the *Ledger* will be equal; and theſe accounts will not occur in any future tranſaction, unleſs the partner deal with the company in buying, ſelling, &c. *April* 18. 24. *N. B.* The adjection *his account proper*, is purely diſtinctive, denoting, that ſuch a perſon is a partner.

Note 2. The *Stock-account* is only a collection of the ſums that ſtand upon the credit-ſides of the partner *accounts in company*; and is not abſolutely neceſſary, but uſed chiefly for form's ſake. If no *Stock-account* is kept, the entry for the contract will be each partner's

ner's *account-proper* Dr to ditto *his account in company*, and no ſecond entry.

Note 3. The accounts of the copartnery being carried on in ſeparate books, there is no occaſion for annexing to the titles the adjection *in company*, ſuch as, *Broad cloth in company*, *Voyage in company*, &c. The books themſelves are ſufficiently expreſſive of that. But inſtead of *my*, uſed in proper trade, the word *our* may be adopted; as *A. B. our account of goods*, *our account-current*, &c.

Note 4. If a new partner be admitted, the beſt way is, to balance the old books, and begin a new ſet; but in caſe the new partner come in only for a ſhare with one of the old partners, the books may be carried on; for ſuch admiſſion will occaſion no alteration.

Note 5. It is uſual and neceſſary that every fixed company have ſome firm or deſignation, by which they are diſtinguiſhed, ſuch as, *John Scot and Company*; *John Scot, Peter Grant, and Company*, &c.; and this firm is uſed in ſubſcribing letters, or other deeds wherein the company is concerned as parties.

Note 6. There is a kind of company-accounts, wherein the partners promiſcuouſly take a ſhare in the management, and co-operate with one another; and theſe are commonly ſmall adventures, and of ſhort continuance. The accounts may be kept like other accounts in *Partnerſhip*, or rather, in a more ſimple and eaſy manner, by charging each partner Dr for his intromiſſions, and for what he owes, and giving him credit for all his deburſements. Theſe accounts ſhall be exemplified in a ſet of queſtions ſubjoined to the *Ledger* of *Partnerſhip*.

The order of things would now lead me to aſſign Dr and Cr in buying, ſelling, &c.; but the entries for theſe and for all tranſactions after the contract being exactly the ſame as in proper trade, to ſay more would be an idle repetition of what has been already taught.

BOOK III.

Of the LEDGER.

IN treating of the *Ledger*, I ſhall obſerve the following method.

1. I ſhall deſcribe it, and ſhew the manner of filling it up from the *Journal*; with the way of tranſpoſing accounts.
2. Explain the method of examining, and proving it, when filled up; with the way of correcting errors.
3. Give inſtructions for cloſing or balancing the *Ledger-accounts*, and raiſing from them a new *Inventory*, in order to begin another ſet of books.

CHAPTER I.

The Ledger *deſcribed, the manner of filling it up from the* Journal, *with the way of tranſpoſing accounts.*

SECT. I.

The Ledger *deſcribed.*

THE *Ledger* is the principal book, wherein all the ſeveral articles of each particular account, that lie ſcattered in the other books according to their dates, are collected and placed together, in ſpaces allotted for them, in ſuch manner, that the oppoſite parts of every account are ſet directly fronting one another, on oppoſite ſides of the ſame *folio*.

The *Ledger* is the chief or principal book of accounts, as being that which immediately anſwers the end of book-keeping. For, as has been already obſerved, the *Journal* is only preparatory or introductory to the *Ledger*; and the *Waſte-book* contains only the matter of accounts, without either the form or order; whereas the *Ledger* has all the perfection of form and order aimed at in book-keeping, or that poſſibly can be wiſhed for; affording a ready anſwer to all the demands of the inquiſitive merchant; and is therefore juſtly eſteemed the principal book of the three. It is called the *Ledger*, (an *Italic* word, that ſignifies *art* or *dexterity*), becauſe in it the artificial part of book-keeping chiefly appears. But ſome chuſe rather to derive the word from the *Dutch* verb *legger*, to lie or

or continue in a place, becauſe the *Ledger* is lodged or lies in the counting-houſe.

The *Ledger*, in oppoſition to the ſcattered order of things in the *Waſte-book*, has all the particular articles of each account collected and placed together, and that in ſuch a manner, as to have the oppoſite articles ſeparated, and ſet fronting one another on oppoſite ſides of the ſame *folio*. Thus, the oppoſite articles of the *Caſh-account* are, the ſums of money received, and the ſums laid out; which accordingly ſtand, the former on the Dr ſide, and the latter on the Cr ſide of the ſame *folio*. Again, in an *account of goods*, the prime coſt and charges go to the Dr ſide, and the ſales to the Cr ſide; by comparing of which, appears the gain or loſs: and ſo in other accounts. In this order and diſpoſition of things conſiſts the excellency and perfection of the *Ledger*.

The *Ledger folios* are divided into ſpaces, for containing the accounts, on the head of which are written the titles of the accounts, marked *Dr* on the left-hand page, and *Cr* on the right; below which ſtand the articles, with the word *To* prefixed on the Dr ſide, and the word *By* on the Cr ſide. Upon the margin are recorded the dates of the articles, in columns allotted for that purpoſe. Some form another column, next after that of the day of the month, in which they inſert the page of the *Journal* the article is poſted from. This they uſe, as being a more ready way of finding the article in the *Journal* than the date; for the tranſactions of a ſingle day may ſometimes fill up ſeveral pages of the *Journal*. The money-columns are the ſame as in the other books. Before them ſtands the *folio-column*, which contains figures directing to the *folio*, where the correſpondent *Ledger-entry* of each article is made; for every thing is twice entered in the *Ledger*, viz. on the Dr ſide of one account, and again, upon the Cr ſide of ſome other account; ſo that theſe figures mutually refer from the one to the other, and are of uſe in examining the *Ledger*. Beſides theſe columns, there muſt be kept, in all accounts where number, weight, meaſure, or diſtinction of coins, is conſidered, inner columns, to inſert the quantity, as in all accounts of goods, &c. See No 4. 5. 6. 7. 8. 9. 12. 33. 41. 73. 89. 125. 136. 155. &c.

For the ready finding any account in the *Ledger*, it has an alphabet, or index, wherein are written the titles of all accounts, with the number of the *folios* where they ſtand. And here it is to be obſerved, that perſons names are inſerted, according to the initial letter of their ſurname; *e. g. George Bryce* is placed under the letter *B*. The form of the *Index* is arbitrary; but that commonly uſed, and which ſeems to be moſt convenient, is made thus: Upon the upper corner of the firſt page, towards the right hand, write the letter *A*. and pare away below it the whole outer margin (to the depth of a quarter of an inch, or the breadth of a capital let-

ter) of three or four leaves, viz. as many as you think proper to allow for that letter: then, the book being clofed or fhut, write immediately below *A.* the letter *B.* and cut off beneath it the external margin of three or four more leaves, to the fame depth as before: and proceed in like manner with all the reft of the alphabet. By this means the letters will appear when the book is fhut, and the accountant may readily open upon any letter he has occafion to infpect.

Note. If the *Ledger-accounts* be numbered, 1. 2. 3. &c. according to their order; thefe numbers may, if you pleafe, be inferted in the *folio-column* and *Index*, and ufed inftead of the *folio-figures.* I have numbered the accounts of the following *Ledger*, but have not made this ufe of them; my defign being only to refer, by means of them, to the *Ledger-accounts*, as occafion requires.

SECT. II.

How the Ledger *is filled up from the* Journal.

TO tranfport immediately from the *Wafte-book* to the *Ledger*, would, as has been formerly obferved, be a complex tafk, and require too great a meafure of thought and attention; but the former being firft reduced to a *Journal*, the pofting from it to the *Ledger* becomes eafy, and may be performed by the following

RULES.

I. Turn to the *Index*, and fee whether the debtor of the *Journal poft* to be tranfported, be written there: if it be not, infert it under its proper letter, with the number of the *folio* to which it is to be carried.

II. Upon the *folio*, and in the head of the fpace allotted for the account, write the title (if it be not done already) in a large text-letter, for ornament, marking it *Dr* on the left fide of the *folio*, and *Cr* on the right.

III. Record the date in the columns on the margin of the Dr fide, and write the Cr with the word *To* prefixed to it, immediately below the title, or other articles formerly pofted; and complete the entry in one

one line, by giving a ſhort narrative of the tranſaction, carrying the ſum to the money-columns; and inſert the quantity, if it be an *Account of goods, &c.* in the inner columns, and the referring figure in the *folio column.*

IV. Turn next to the Creditor of the *Journal poſt*, and proceed in the ſame manner with it, both in the *Index* and *Ledger;* with this difference only, that the entry is to be made upon the Cr ſide, and the word *By* prefixed to it.

V. The poſt being thus entered in the *Ledger*, return to the *Journal*, and, on the margin, mark the *folios* of the accounts, writing the *folio* of the Dr above, and the *folio* of the Cr below, a ſmall line drawn between them, thus, $\frac{4}{2}$. Theſe marginal numbers in the *Journal* are a kind of *Index* to the *Ledger*, and are of uſe in examining the books, and on other occaſions.

VI. In opening the accounts in the *Ledger*, follow the order of the *Journal;* that is, beginning with the firſt *Journal poſt*, allow the firſt ſpace in the *Ledger* for the Dr of it, the next for the Cr, the third for the Dr of the following poſt, if it be not the ſame with ſome of thoſe already opened; and ſo on till the whole *Journal* be poſted.

This laſt rule reſpects only natural order; and the obſervance of it is not abſolutely neceſſary; for the order of accounts in the *Ledger* is in a great meaſure arbitrary. To neglect, however, the order that the *Journal* directs to, wantonly, and without any reaſon, would appear capricious and abſurd. Some indeed tranſgreſs this rule, with reſpect to the *Accounts of Stock*, and *Profit and Loſs*, which they place in the front of the *Ledger* by themſelves, as being the accounts that are laſt of all cloſed; as is done in the following *Ledger*.

The above ſix rules are formed for ſimple poſts, where there is but one Dr and one Cr; but may eaſily be applied to complex

ones: *e.g.* In poſts where only one of the terms is complex, the ſimple term is entered Dr to or Cr by *Sundries*, referring to the *Journal* for particulars. And the ſingle Drs or Crs of the complex term, are each of them, in their reſpective accounts, entered Dr to or Cr by the ſimple term. Again, in poſts where both terms are complex, each particular Dr and Cr are entered Dr to or Cr by *Sundries*, with a reference to the *Journal*, as before. And here obſerve, that *Sundries* has no referring figure in the *folio-column*, becauſe it refers to ſeveral accounts: but this defect is ſupplied by the marginal numbers of the *Journal*, which muſt ſtill be conſulted before the particulars can be known.

SECT. III.

How to tranſpoſe an account from one folio *to another.*

WHen the ſpace allotted for an account proves too little, that is, when either the Dr or Cr ſide, or both, are ſo charged and filled with articles, that they can hold no more; the account muſt be tranſpoſed to a new ſpace: which may be done by one or other of the methods following.

1. In all accounts that have inner columns for the quantities, ſuch as, *Account of goods*, &c. add up both the Dr and Cr ſides, and charge the new account Dr to the old, for the total of the Dr ſide; and make the old account Dr to the new, for the total of the Cr ſide. Thus the old account will be evened; that is, the ſums and quantities on both ſides will be equal; and the new account will exhibit the ſame ſums and quantities on its Dr and Cr ſides, that the old did before it was tranſpoſed.

2. In accounts that have no inner columns, ſuch as *perſonal accounts*, *Caſh-accounts*, *Profit and Loſs*, &c. where the difference betwixt the two ſides is only conſidered, it is ſufficient, after adding up both ſides, as before, to carry the balance or difference only to the new account, by making it Dr to the old, for the ſaid balance, if the Dr ſide of the old be heavieſt; but if the Cr ſide be heavieſt, then charge the old account Dr to the new. See No 3. & 84.

3. In *Bills receivable*, enter the new account Dr to the old, for all bills outſtanding, putting the time when they fall due in the inner column; and give the old account credit by the new, for ſaid bills outſtanding, in one line.

4. In *Bills Payable*, give the new account credit by the old, for all bills unpaid or not retired, inſerting the time of payment in the inner column; and charge the old account Dr to the new, for ſaid bills, in one line.

Note.

Note. The number of the *folio* on which the new account is opened, muſt be inſerted in the *Index*, and alſo in the *folio-column* of the old account; and again, the *folio-number* of the old muſt be written in the *folio-column* of the new; that the accountant may readily turn from the one to the other, as occaſion requires.

CHAP. II.

Of examining the books, and correcting errors.

SECT. I.

How the books are examined.

AN accountant ſhould be at all imaginable pains in filling up the books, to make them correct: but in ſpite of all the care that even a perſon of experience and practice can poſſibly take, ſome things may eſcape his obſervation, and miſtakes be committed. This renders the examination of the books, after they are written up, abſolutely neceſſary. Again, from the connection and dependence of the books, it is obvious, that every error in the *Journal* will of courſe be in the *Ledger*; and every miſtake in the *Waſte-book* will run through both the other two; and therefore the ſearch muſt begin at the *Waſte-book*, and then proceed to the *Journal*, and paſs from it to the *Ledger*. The method of doing which is as follows.

1. The *Waſte-book* being the firſt book, there is none prior to it by which it can be tried; ſo that the only means left for diſcovering errors in it, are, a careful reading of it, and comparing it with the accountant's memory, or the *Book of letters*, or *Letters* of correſpondents, *Bills*, *Invoices*, &c. And this, with caſting up the ſums of money anew, is all that can be done.

2. In reviſing the *Journal*, compare each poſt (beginning with the firſt) with the *Waſte-book*, to ſee if the ſums of money be right, and whether the narrative or reaſon of the entry be juſtly expreſſed. Next, conſider whether the true Dr and Cr are aſſigned. And, after having thus narrowly examined the poſts, and corrected (by the directions in the following ſection) what happens to be wrong, return to the *Waſte-book*, and, on the margin oppoſite to the reviſed poſt, make a daſh with a pen, thus, /, to ſignify, that the *Journal* has been compared with it, and found right, or made ſo; and in the ſame manner proceed in each poſt, till the whole *Journal* be reviſed and corrected.

3. The *Ledger* is examined, by comparing it with the *Journal*, in the manner following. Take the *Journal*, and, beginning with

the firſt poſt, turn (as the marginal numbers direct) to the *folio* of the *Ledger* where the Dr of the ſaid poſt ſtands, and ſee whether it be duly entered; and, upon finding it right, or making it ſo, return to the *Journal*, and prefix to the marginal number of the ſaid Dr a dot or point, thus, [.], to ſhew that it has been examined. Next, turn to the *folio* where the Cr is poſted; and, upon finding it right, or, after correcting it, if wrong, return to the *Journal*, and prefix a dot to its referring figure in the margin, for the ſame purpoſe as before. If there be more Drs or Crs in the poſt, proceed the ſame way with each of them. And thus go on with the next poſt, and after it with the third, &c. till the whole *Journal* and *Ledger* be compared

The reader by this time cannot miſs to have obſerved what has formerly been inculcated, viz. That every thing is twice entered in the *Ledger*; that is, once upon the Dr ſide of one account, and again upon the Cr ſide of ſome other account. From whence it is plain, that the total ſum of all the money on the Dr ſides will be preciſely equal to the total ſum of all upon the Cr ſides: and therefore the accountant, after reviſing the books as directed above, is next, for further ſatisfaction, to add up the Dr ſides of the whole *Ledger* into one ſum, and the Cr ſides into another. If they agree, all is right; if they differ, ſomething is wrong.

This addition of the Dr and Cr ſides, is, by merchants, called the *Trial-balance*; and ought to be made, not ſimply by taking the ſum of every page, but by ſumming the Dr and Cr ſides of every account ſeparately, omitting ſuch accounts as cloſe of themſelves, and then adding thoſe on every page into one ſum; and, laſtly, you are to add all the Dr pages into one total, and all the Cr pages into another total. By going to work in this manner, you loſe no labour; for when you come afterwards to cloſe the accounts, inſtead of adding their Dr and Cr ſides anew, you take their ſums from the trial-balance.

If, after addition, the totals of the Dr and Cr ſides agree, the accountant may, without further trial, conclude the books to be right. But if they differ, his next ſtep is, to examine the *Ledger* by itſelf. Which is done thus. Beginning with the firſt account, compare the firſt article on the Dr ſide with its counter-part, (to which the referring figure directs), and, upon finding them right, or making them ſo, affix a dot to the end of the ſum, or in the folio or day column of each of them, thus [.], to ſignify that they have been compared. Proceed in like manner with all the other articles on the Dr ſide, and next with thoſe upon the Cr ſide; and then go on to a new account, and from it to the following, till the whole *Ledger* be finiſhed. Here obſerve, that in proſecuting the examination, all the dotted articles you come to are to be omitted, as having

having been compared already. The *Ledger* being thus examined, if the corrections of the errors found bring the ſums of the Dr and Cr ſides to a balance, the books may now be preſumed right; but if not, ſomething is ſtill wrong: and there is no way left to diſcover the miſtake, but a more careful reſearch of the books.

This reviſing or examination is what merchants call *Pricking of the books*; and ſhould not be put off till the *Ledger* is filled up, but performed weekly, and in due order; that is, the *Waſte-book* ſhould be reviſed, before it be carried to the *Journal*; and the *Journal* ought to be examined, before it be poſted to the *Ledger*; and the reviſing of the *Ledger* finiſhed, before the balance is begun. By which means the accountant will proceed all along with more certainty, and avoid that confuſion at balancing of the books, which ſuch a neglect may poſſibly occaſion. And he will be in no danger, by theſe intermiſſions, of loſing his pains in doing things twice; for the daſhes, dots, or points, will always ſhew how far the examination has been carried.

SECT. II.

How errors are corrected.

IN explaining the method of correcting errors, I ſhall join the *Waſte-book* and *Journal* together, becauſe the manner of correcting is the ſame in both; and then ſhew the way of correcting miſtakes in the *Ledger*.

I. Errors in the *Waſte-book* and *Journal* may be reduced to ſix claſſes, and corrected as follows.

1*ſt*, If the error be the omiſſion of a whole poſt, the way to correct or ſupply the defect, is, to write it in a ſeparate place by itſelf, with a reference to it from the place where it ſhould have been.

2*dly*, If only a word or two be wanting, they may be interlined, or written upon the margin.

3*dly*, If a whole poſt be repeated, or twice written, it is corrected by cancelling one of them; but the cancelling ought to be done in ſuch a ſlight manner, that the original writing may ſtill be legible and diſtinct.

4*thly*, In like manner, if only a word or ſentence be repeated, let one of them be ſlightly cancelled.

5*thly*, If there be any wrong name, word, or figure, the beſt way is, to let the wrong name, word, or figure, ſtand as they are, but correct the miſtake by a note on the margin or foot of the page.

6*thly*, If you commit a miſtake, and diſcover it in the very time of writing, the handſomeſt way of correcting it, is, not to alter or cancel any thing, but to add, *I ſay*, and then write the poſt or ſentence

ſentence anew; thus, for inſtance: *Sold A. B.* I ſay, *Bought of A. B.*

II. Errors in the *Ledger* are of four ſorts.

1*ſt*, When an article is entered upon a wrong account. This is to be corrected, firſt, by making the other ſide of the ſaid account Dr to or Cr by *Error*, for the ſum of the ſaid article; which rectifies this account: after which, the article muſt be entered in due form, in the account to which it belongs. Or rather make the correction thus, viz. Charge the one account Dr to the other, for ſo much *per Error*. By either of theſe methods, the error is removed, and the purity of the books reſtored.

2*dly*, When an article is entered in the right account, but upon the wrong ſide; that is, upon the Dr ſide, when it ſhould have been upon the Cr ſide, or *vice verſa*. To correct this, the firſt thing to be done, is, to remove the error, by making the other ſide of the ſaid account Dr to or Cr by *Error*, for the ſum of the article: after which, the article muſt be entered anew upon the right ſide, as if no ſuch blunder had happened.

3*dly*, When there is an error in a ſum of money. This, if it be too little, is corrected by a new charge on the ſame ſide, for the defect; and if it be too much, the miſtake is rectified by a diſcharge on the oppoſite ſide, for the exceſs, viz. The account is debited or credited to or by *ditto perſon*, or *ditto goods*, for ſo much ſhort-poſted, or overcharged.

4*thly*, When an article is quite forgot, or neglected. Errors of this nature are eaſily adjuſted, viz. by making the entry omitted: only obſerve, that it is not to be crouded in betwixt two former entries, in order to make it poſſeſs the place it would have done had it come regularly in; for though the order, whatever it be, can occaſion no error in the iſſue; yet this interlining would look more confuſed and irregular than the diſorder of the date, which any perſon ſkilled in book-keeping will eaſily perceive to have happened through miſtake.

Thus all errors in the *Ledger* are corrected, without eraſing or cancelling any thing; which merchants never admit of. Here obſerve, that in order to render miſtakes and corrections of this kind the more obſervable, it is uſual, after the correction is made, to affix ſimilar aſteriſks, or ſome ſuch like marks, to every erroneous entry, and the correcting entry that correſponds to it.

If cancelling was allowed, there could be no tracing of frauds in a merchant's books; and therefore is juſtly diſcountenanced both by law and the practice of merchants.

CHAP.

CHAP. III.

Of balancing the Ledger, *and raiſing from it an* Inventory, *to begin a new ſet of books.*

MErchants commonly once a-year balance or cloſe their *Ledger*, and raiſe from it the materials of an *Inventory* to a new ſet of books for the enſuing year. This they do, not purely becauſe the ſpaces allotted for the accounts may, by the end of the year, be ſuppoſed to be for moſt part full, but chiefly with a view to diſcover how far they have gained or loſt by laſt year's trade. Now, to make the method of doing this plain and intelligible to a learner, it muſt be obſerved, that by the word *Balance* merchants underſtand the difference betwixt the ſums on the Dr and Cr ſides of any account. Which difference being entered on the defective ſide, the account is ſaid to be balanced; that is, to have the ſums of the Dr and Cr ſides evened, or made equal. And the ſides of the ſeveral accounts throughout the *Ledger* being thus evened, and the total ſums formally ſet down on the foot of the accounts, the *Ledger* is ſaid to be balanced, cloſed, or finiſhed. Again, in order to underſtand how the new *Inventory* is formed from the old *Ledger*, it muſt be obſerved, that theſe balances, or differences of the ſides of accounts, are of different kinds. In ſome accounts, the balance is, the gain or loſs made upon the ſale of goods; in ſome, the balance is, the price of goods remaining unſold; and in others, it is a debt due to or by the merchant, &c. Now, balances of the firſt kind, viz. of gain or loſs, muſt be diſtinguiſhed from the reſt, and carried to the *Profit and Loſs account*; which being done, the balance, or difference of its ſides, will be the gain or loſs made upon one year's trade, and goes to the *Stock-account*. All the other kinds of balances muſt be brought together into one ſpace or folio, under the title of *Balance-account*, and are the very articles of which the *Inventory* is made up. Theſe things premiſed, the method that offers, as moſt natural for performing what is propoſed in this chapter, is, firſt to point out what is contained upon the Dr and Cr ſides of each account, and conſequently what the balances are; and then, to ſhew the mercantile and approved way of going to work, in cloſing the *Ledger*, collecting the balances, and converting them into a new *Inventory*.

SECT.

SECT. I.

Shewing what is contained upon the ſides of each account in the Ledger, *and what their balance or difference is.*

WHat goes to the Dr and Cr ſide of each account in the *Ledger*, may be known, by reflecting upon the problems in the preceding book, where the Drs and Crs are aſcertained: and accordingly, in proſecuting what is propoſed in this ſection, I ſhall follow the order there preſcribed; and that too by way of problem.

PROBL. I.

What the balances in the accounts of proper trade *are.*

§ 1. *What the balances in proper domeſtic trade are.*

1. *Caſh-account,*

Contains, upon the Dr ſide, the ready money which the merchant had at firſt, or when the books were begun; together with all he has received ſince that time. The Cr ſide contains all the payments he has made, or the money he has given out. So that the difference of the two ſides is, the ready money he has by him; and therefore this account is cloſed, by being credited by *Balance*, for the ſaid difference. No 3. and 84.

Note. By caſting up, and comparing the ſides of this account, the merchant may, at any time, know how much money he has by him, without the trouble of counting his coin. And here alſo obſerve, that the Cr ſide can never be heavieſt; for this ſtrong reaſon, That a perſon cannot give away more than he has. If the ſides be equal, the merchant has no money by him, and the account cloſes of itſelf.

2. An *account of goods,*

Contains, upon the Dr ſide, the prime coſt and charges; and, upon the Cr ſide, the ſale or diſpoſal of them. So that there are here three varieties. 1. When the goods are all diſpoſed of, which is known by the inner columns being equal, the difference of its ſides, if any, is the gain or loſs made upon the ſale; and ſo is cloſed, by charging it Dr to *Profit and Loſs*, for the gain, if the Cr ſide be heavieſt; or giving it credit by *Profit and Loſs*, for the loſs, if the Dr ſide be heavieſt. No 24. 34. 8. 9. 18. 17. 47. &c.

2. When

2. When none of the goods are diſpoſed of, which will appear by the Cr ſide being empty, then it is cloſed by *Balance*, for the whole ſum on the Dr ſide. No 46. 49. 50. &c. 3. When only part of the goods are diſpoſed of, which will appear by the inequality of the quantity-columns; in this caſe, firſt credit the account by *Balance*, for the goods remaining, valued at prime coſt; which equals the inner columns; after this, if the money-columns be unequal, it muſt be made Dr to or Cr by *Profit and Loſs*, for the difference of its ſides, which is the gain or loſs made upon what are ſold; this evens the outer columns, and cloſes the account. No 4. 5. 6. &c.

Note 1. A merchant may, at any time, know what goods he has on hand, by comparing the inner columns of the *accounts of goods*, without being put to the trouble of inſpecting his warehouſe, and weighing or meaſuring the goods themſelves.

Note 2. If there be inlack or outcome of goods, that is, defect or exceſs in weight or meaſure, it will happen when the goods are all diſpoſed of, that the inner columns will not be equal. In this caſe, the *Balance* or *Equality* muſt be reſtored, by inſerting as much in the deficient column as will make it equal to the other, writing the words, *Inlack*, *Broke*, *Loſt in weight*, *Ullaged*, *Outcome*, or the like, before it, as the reaſon why it is added; but nothing goes to the money-columns.

3. *Plate and Jewels, or Houſehold-furniture.* See B. *n.* 4.

Theſe accounts contain, on the Dr ſide, the value of the things of that kind you are poſſeſſed of; and, like an *account of goods remaining on hand*, are cloſed, by being credited by *Balance*, for ſaid value. No 135.

4. *Perſonal accounts*,

Contain, upon the Dr ſide, the debts due by the perſon to the merchant, with the payments made upon any other ſcore by the merchant to him. The Cr ſide contains the payments made by the perſon to the merchant, with the debts due by the merchant to the ſaid perſon, upon any other dealings. So that there are here two caſes. *1ſt*, If the Dr ſide be heavieſt, the difference is a debt due by the perſon to the merchant. No 87. 164. 144. &c. *2dly*, If the Cr ſide be heavieſt, the difference is a debt due by the merchant to the perſon. No 21. 43. &c. And in both caſes the account is cloſed, by making it Dr to or Cr by *Balance*, for the difference of its ſides. If the ſides are equal, the debts are cleared, and the account cloſes of itſelf. No 13. 14. &c.

Note 1. If there be any article of debt, ſuch as a bond, or the like,

like, which the merchant inclines to keep diſtinct from other debts, he may do it thus: Firſt ſtate the ſaid article on the defective ſide, as a balance by itſelf; after which, add up the Dr and Cr ſides, and cloſe the account as above directed.

Note 2. When a perſonal account contains on the Dr ſide only goods ſold, and on the Cr ſide only payments, ſuch an account is called *an account-common*; and accounts of this kind are generally the moſt numerous in a merchant's books. But when the perſon or dealer not only buys from the merchant, but alſo ſells to him, or tranſacts buſineſs for him, ſo as to render the merchant Dr to him on that head, the account in this caſe is by merchants denominated an *account-current*.

5. *Bills Receivable.*

This is a general perſonal account; and contains, upon the Dr ſide, the bills payable to the merchant. The Cr ſide contains the payments he has received, or the diſpoſal of the bills in payment. So that the difference of its ſides (if there be any) is, what is yet unpaid: and the account is cloſed, by giving it credit by *Balance*, for the *Bills outſtanding*. No 12.

6. *Bills Payable.*

This is an account of the ſame nature with the former; and contains, upon the Cr ſide, the bills accepted by the merchant, payable to others; and upon the Dr ſide, the payments he has made. So that the difference of the ſides (if there be any) is the bills yet unpaid: and the account is cloſed, by charging it Dr to *Balance*, for the bills unpaid, or not retired. No 41.

7. *Suſpenſe-account.* See C. *n.* 4.

Contains, upon the Dr ſide, the goods ſent off; and upon the Cr ſide, either the ſame goods returned, or advice from your correſpondent that he deſigns to keep them, or the price ſent up. So that either the ſides of this account are equal, and then the account cloſes of itſelf; or, if there be any difference, it is owing to your having hitherto had no advice concerning the goods ſent off; and in this caſe the account is cloſed, by being credited by *Balance*, for the ſaid difference.

8. *Foreign coin,*

Contains, upon the Dr ſide, the value at which the ſeveral pieces are received; and on the Cr ſide, the value at which they are put off. In cloſing this account, there are three caſes. 1*ſt*, If the pieces

pieces are all diſpoſed of, the account is cloſed, by being debited or credited to or by *Profit and Loſs*, for the gain or loſs made by them. No 33. *2dly*, If none of the pieces are yet diſpoſed of, it is cloſed, by being credited by *Balance*, for the whole value on the Dr ſide. *3dly*, If part of them are diſpoſed of, and part of them yet on hand; in this caſe the account muſt firſt be credited by *Balance*, for value of the pieces on hand; and if, after this, the money-columns ſtill remain unequal, it muſt be debited or credited to or by *Profit and Loſs*, for the ſaid difference; which is the gain or loſs made upon the pieces diſpoſed of.

9. *Wagers account*, See F. *n.* 4.

Contains, upon the Dr ſide, the conſignments made when the wagers were entered into. The Cr ſide contains the deciſions of the wagers. So that here occur two varieties, viz. *1ſt*, If all the wagers are determined, the difference of the ſides will be the gain made upon thoſe decided in favour of the merchant; and the account is cloſed, by being charged Dr to *Profit and Loſs*, for the ſaid difference. *2dly*, If any of the wagers are yet undecided, the account muſt firſt be credited by *Balance* for them; after which, if the ſides are ſtill unequal, it muſt be charged Dr to *Profit and Loſs*, for the difference.

10. *Deceaſed perſon's eſtate.* See E. *n.* 5.

The Dr ſide of this account exhibits the legacies, bills, or debts, you the executor have paid on account of the perſon deceaſed; and the Cr ſide ſhows what he died poſſeſſed of: and the account is cloſed, by being made Dr to *Profit and Loſs*, for the difference of its ſides; which is the ſum that falls to you the executor.

11. *Accounts of ſhips, houſes, or other poſſeſſions,*

Contain, upon the Dr ſide, what they coſt at firſt, or are valued at, with all charges, ſuch as repairs, or other expences laid out upon them. The Cr ſide contains, (if any thing be writ upon it), either what they are ſold or exchanged for, or the profits ariſing from them; ſuch as, freight, rent, &c. Here there are three caſes. *1ſt*, If the Cr ſide be empty, it is cloſed, by being credited by *Balance*. No 110. *2dly*, If the Cr ſide be filled up, with the price of the ſhip, houſe, &c. ſold, or otherwiſe diſpoſed of, then the difference of the ſides is the gain or loſs made upon the ſale; and the account is cloſed, by being debited or credited to or by *Profit and Loſs*. No 106. *3dly*, If the Cr ſide contain the freight or rent; in this caſe, firſt give the account credit by *Balance*, for value of the

ſhip

ſhip or houſe, and then cloſe the account with *Profit and Loſs.* No 10. 11. 53. 85.

12. *Houſe-expences, Charges of merchandiſe, Refuſal of bargains, Intereſt-account, Inſurance-account, and others of the like nature,* See F. *n.* 5.

Contain, upon their Dr ſides, the articles of loſs, and upon the Cr ſides, the articles of gain; and are cloſed, by being debited or credited to or by *Profit and Loſs*, for the difference of their ſides. No 156. 39. 86.

§ 2. *What the balances in proper foreign trade are.*

1. *Voyage to* or *from* ——,

Contains, upon the Dr ſide, the prime coſt and charges of the cargo. The Cr ſide is either empty, or it contains the receipt or diſpoſal of the goods by the factor, or perhaps returns made for them. There are therefore here two caſes. 1*ſt*, If the Cr ſide be empty, the ſhip is ſtill at ſea; or, at leaſt, there has been as yet no advice of her arrival; and the account is cloſed, by giving it credit by *Balance. 2dly*, If the Cr ſide be filled up, the difference of the ſides is the gain or loſs made upon the voyage; and accordingly the account is cloſed, by being made Dr or Cr to or by *Profit and Loſs*, No 26. 61. 62. &c. If the ſums of the ſides happen to be equal, there is neither gain nor loſs on the voyage; and the account cloſes of itſelf. No 42. 137.

2. *A. B. my account of goods,*

Contains, upon the Dr ſide, the goods conſigned to and received by the factor; and on the Cr ſide, the diſpoſal of the ſaid goods. This account balances exactly as an *Account of goods* in *proper domeſtic trade.* No 72. 74. 97.

3. *A. B. my account on time,*

Contains, upon the Dr ſide, the debts due to the factor on my account. The Cr ſide contains the payments made him. So the difference of the ſides, if there be any, is the debts yet outſtanding; and the account is cloſed by *Balance.* No 167. 70. 82. 115.

4. *A. B. my account-current,*

Contains, on the Dr ſide, the factor's draughts on me, the remittances I have made him, with all the debts due by him to me. The

The Cr ſide contains my draughts on the factor, his remittances to me, with all the debts due by me to him. The difference of the ſides is a debt due by the factor when the Dr ſide is heavieſt, and due to the factor when the Cr ſide is heavieſt. And the account is cloſed with *Balance.* No 60. 112. 145.

N. B. In caſe of a riſe or fall in the courſe of exchange, the gain or loſs thence reſulting muſt be computed, and the account made Dr to or Cr by *Profit and Loſs*, for the ſame; and that previous to the cloſing entry mentioned above, which is the balance betwixt you and factor.

If the two ſides of this account be equal, the debts betwixt you and the factor are cleared, and the account cloſes of itſelf. No 35. 73. 78. &c.

5. *A. B. my ſtore,*

Contains, on the Dr ſide, the prime coſt and charges of all goods ſent to and received at the ſtore. The Cr ſide is either empty, and then the account cloſes with *Balance:* or the Cr ſide is filled up with the annual abſtract of the money received at the ſtore, the debts outſtanding, and the goods on hand; and then the account is cloſed with *Profit and Loſs*, for the difference of its ſides. No 77.

6. *A. B. my account of bills,*

Contains, on the Dr ſide, the bills you remit for ſale, factor's draughts on you, and all money you lay out on his account. The Cr ſide contains your draughts on factor, and his remittances to you. The inner columns contain the exchange, what you pay on the Dr ſide, and what you receive on the Cr ſide; their difference is the gain or loſs by exchange. From the column of days therefore compute the intereſt, and then cloſe the account as follows, viz. 1. Make the account Dr to or Cr by *Profit and Loſs*, for the gain or loſs, by exchange, which evens the inner columns. 2. Give the account credit by *Profit and Loſs*, for commiſſion, poſtage, or other charges due to the factor. 3. Make the account Dr to or Cr by *Profit and Loſs*, for the intereſt due to you or to the factor. 4. If the money-columns be ſtill unequal, their difference is what you owe the factor, or what the factor owes you; and the account muſt be cloſed with *Balance.* No 155.

In tranſactions of this kind, the factor ſometimes remits only the neat proceeds; and in this caſe the account muſt firſt be credited by *Balance*, for returns due from the factor, if any; and then cloſed with *Profit and Loſs.* No 141.

7. *Profit and Loſs,*

Contains, on the Dr ſide, the articles of loſs, and on the Cr ſide the articles of gain, whether poſted from the *Journal*, or collected from the cloſing of the *Ledger-accounts*; and ſo the difference of its ſides will be the neat gain or loſs made ſince the books were begun, and is cloſed to or by *Stock*. No 2.

8. *Stock,*

Contains, on the Dr ſide, the debts due by the merchant when the books were begun. The Cr ſide contains his ready money, effects, and debts due to him at the ſame time. To this account is brought, at cloſing the *Profit and Loſs* account, the neat gain or loſs made ſince the books were begun; ſo the difference of its ſides will be the merchant's preſent neat ſtock, and is cloſed with *Balance*. No 1.

9. *Balance,*

Contains, on the Dr ſide, the merchant's ready money, his effects, and the debts due to him. The Cr ſide contains the debts due by him to others. The difference of the ſides then muſt be the merchant's preſent neat ſtock: and conſequently the entry brought from the *Stock-account* will even the ſides of the *Balance-account*. No 169.

PROBL. II.

What the balances in factory-accounts are.

1. *A. B. his account of goods.*

THIS account ought to be cloſed, and the account of ſales tranſmitted to the employer, as ſoon as the goods are ſold off. The manner of cloſing it was formerly explained in No 4. and *n.* 4. But in regard an account of this kind, wanting only the cloſing entries, may occur at the general balance of the books, or may then happen to be ſtanding open, or unfiniſhed, I ſhall here briefly repeat what was there taught, and ſhall then ſhow how this account, when open or unfiniſhed, is carried into the new books.

A. B. his account of goods, then, contains, on the Dr ſide, the charges paid or payable by you the factor; the Cr ſide contains the ſale or diſpoſal of the goods; and it is cloſed differently, according as an account on time is kept or not kept.

When the goods are all ſold, and no account on time is kept, charge *A. B. his account of goods* Dr to *Sundries*, viz.

To

To *Cash*, for charges not booked, or to the persons to whom due,
To *Profit and Loss*, for your commission,
To *A. B. his account-current*, for neat proceeds. No 89. 118.

If an account on time is kept, enter for charges and commission as above; and then add,

To *A. B. his account on time*, for debts outstanding,
To *A. B. his account-current*, for the employer's money in your hands.

When none of the goods are sold, or when only part of them are sold, or when all are sold, but the account left open, with the outstanding debts short-extended on the Cr side till payments are collected, transpose the account to *Balance*; that is, charge the account Dr to *Balance* for the sum-total of the Cr side, and then give it credit by *Balance* for the sum-total of the Dr side. Thus, the account will appear in the new books in the same state that it did in the old. No 166.

2. *A. B. his account on time*,

Contains, on the Cr side, the debts due for the employer's goods sold on time; and, on the Dr side, the payments made to you the factor: and so the difference of the sides, if any, is the debts still outstanding; and is closed, by being charged Dr to *Balance*.

3. *A. B. his account-current*,

Contains, on the Dr side, whatever the factor can charge against the employer, for remittances, commission, charges, &c.; and on the Cr side, all the money received by the factor on his account: so the difference, if any, is a debt due to the employer when the Cr side is heaviest, and due by the employer when the Dr side is heaviest; and it is closed with *Balance*. No 101. 133. 163.

Note 1. *A. B. his account of bills*, contains, on the Dr side, the bills remitted to you for sale; and, on the Cr side, the sale or disposal of them. After all the bills are sold off, this account is closed the same way as *A. B. his account of goods*; namely, charge *A. B. his account of bills* Dr to *Sundries*, viz.

To *Profit and Loss*, for your commission and charges,
To *A. B. his account-current*, for neat proceeds. No 162.

Note 2. If the factor dispose of the employer's goods on trust, to persons with whom he has private dealings of his own, it will be proper, in closing their accounts, to divide the balance into two

parts, viz. one due for the employer's goods, and the other due to or by himself.

PROBL. III.

What the balances in company-accounts are.

§ 1. *What the balances in the accounts kept by a partner are.*

1. *A. B. my account in company,*

CONTAINS, upon the Dr side, the partner's inputs, or share of capital; upon the Cr side, the returns made; and the difference is gain or loss. In balancing this account, there are two cases. 1*st*, If the account be finished, *i. e.* if the goods be sold, and returns made, it is closed, by being made Dr or Cr to or by *Profit and Loss*. No 119.

2*dly*, If the account be yet unfinished, transpose it to *Balance*: that is, make it Dr to *Balance*, for the sum of the Cr side, and give it credit by *Balance*, for the sum of the Dr side.

Note 1. If we suppose the company fixed, and a dividend made of last year's profits, as your share of profits received will stand on the Cr side of *A. B. my account in company*, you must close the account by *Balance*, for your share of capital, and to *Profit and Loss*, for your share of gain. But if there happen to be loss on that year's trade, the loss paid will stand on the Dr side; and the account must be closed by *Balance*, for your share of capital, and by *Profit and Loss*, for your share of loss.

Note 2. If your share of gain or loss on last year's trade be stated to the account from an abstract transmitted, you may close the account with *Balance*, and the entry to be made upon receiving your share of gain, or paying your share of loss, will adjust the account in company. No 67.

Note 3. *A. B. our warehouse*, contains, on the Dr side, your share of capital, all the goods transmitted afterwards by your order, with your share of gain per abstract. The Cr side contains returns, with your share of loss per abstract, if any. In closing this account, first give it credit by *Warehouse-bills*, for any bills not yet paid; by the persons from whom the goods transmitted by you were bought, for the debts due to them; and then close the account with *Balance*. No 93.

The subsidiary account, *Warehouse-bills*, is closed, by being charged Dr to *A. B. our warehouse*. No 103. As also the creditor's accounts. No 108. 117.

2. *A. B.*

2. *A. B. my account proper.* No 55.

This account, as formerly obſerved, is purely perſonal, and cloſed with *Balance*, for the difference of its ſides; which is the debt due to or by the company. No 109.

§ 2. *What the balances of the accounts kept by a truſtee in his own books are.*

1. *Goods in company,*

Contains, on the Dr ſide, the prime coſt, with all charges, and your commiſſion; and, on the Cr ſide, the ſales, or diſpoſal of the goods. The difference of the ſides is the gain or loſs, to be divided among partners. If then the ſale be finiſhed, the account is cloſed with each partner's account in company, for their ſhares; and with *Profit and Loſs*, for your ſhare. No 125. 138. 153. 159. See T. 4.

Note 1. *Ship in company*, and *Voyage in company*, are of like nature with *Goods in company*, and cloſed in the ſame manner. No 122. 148.

Note 2. If goods in company are ſent to ſea, and returns made, inſtead of cloſing the *Goods in company* and the *Voyage* ſeparately, you may tranſpoſe the latter to the former; and by this means have only a ſingle diviſion of the gain or loſs made on both. No 125. 130.

Note 3. If the company deal in ſeveral branches, and have a multiplicity of accounts, ſuch as, *Sugar in company*, *Tobacco in company*, *Voyage in company*, &c. it will be beſt to open an account for *Profit and Loſs in company*, with which cloſe all the ſaid accounts; and then, upon this, make the diviſion of the total gain or loſs, as taught above.

Note 4. If the ſales be not finiſhed, you may cloſe with *Balance*, for the goods remaining; and with *Sundries*, as above, for the gain or loſs. Or, you may tranſpoſe the whole to *Balance*; that is, charge the account Dr to *Balance*, for the total of the Cr ſide, and give it credit by *Balance*, for the total of the Dr ſide; and this is the preferable method, when your deſign is, not to inquire into the ſtate of the company's affairs, but purely to cloſe the old *Ledger*, and carry the accounts into new books.

Note 5. The manager ought to keep a *Caſh-account in company*, in order to ſatisfy his copartners at any time of what money he has received, and to enable himſelf to make up an *Intereſt-account* on what money he has advanced.

Note 6. *A. B. our account of bills*, contains, on the Dr ſide, your remittances to partner, and his draughts on you; and, on

the Cr ſide, partner's remittances to you, and your draughts on him; and when finiſhed, is cloſed with partner's *account in company*, for his ſhare of gain or loſs; and with *Profit and Loſs*, for your ſhare. No 160.

2. Partner's account in company,

Contains, on the Cr ſide, the partner's ſhare of capital, with his ſhare of gain at cloſe. The Dr ſide contains his ſhare of neat proceeds, with his ſhare of loſs, if any. Here there are two varieties. 1. This account, if returns are fully made, cloſes of itſelf. 2. If no returns are made, or made only in part, this account may be cloſed with *Balance*. No 123. 151. 152. 168. Or, it may be cloſed with *Partner's account proper*, if that account, at balancing the *Ledger*, have its ſides unequal. No 128. 129.

All other accounts that may occur in company-affairs kept in your own books, are cloſed exactly as their parallels in proper trade.

§ 3. *What the balances of company-accounts kept in ſeparate books are.*

When company-accounts are kept in ſeparate books, the balances, and the manner of cloſing, are in general the ſame as in proper trade; all, therefore, that ſeems neceſſary in this place, is to make a few remarks; ſuch as,

1. That *Stock* contains, on either ſide, the company's capital; and conſequently the ſides of this account, from the time of its being opened when the books were begun, are equal.

2. The diviſion of gain or loſs among partners is made on the *Profit and Loſs* account, by cloſing it with the partner's accounts in company, for their reſpective ſhares.

3. The *Partners accounts in company*, in caſe the profits be added to the old capital, are cloſed with *Stock*. But if a dividend be made of the profits, they are cloſed with *Stock*, for old capital, and with *Balance*, for their reſpective ſhares of the dividend

4. *Stock* is cloſed with *Balance*, and the entry carried from it evens the ſides of *Balance-account*, in the ſame manner, and for the ſame reaſon, as in proper trade.

5. If no *Stock-account* be kept, the *Partners accounts in company* muſt be cloſed with *Balance*, both for their ſhare of capital, and for their ſhare of dividend.

6. The Dr ſide of *Balance* contains the company's ready money, their effects, and debts due to them. The Cr ſide, excluding the cloſing entry, contains the debts due by the company to others. And the *Balance-account* is turned into a *Journal-inventory*, or directly poſted to the new *Ledger*, in the ſame way as in proper trade.

SECT.

SECT. II.

How the balances are collected, the Ledger *closed, a new* Inventory *formed, and new books opened.*

WHen you set about to balance your *Ledger*, in order to begin a new set of books, proceed in the manner following.

Take two sheets or folios of loose paper, rule them like the *Ledger*, and write on the heads or tops of them, the titles of the two following *accounts*, viz. on the head of the one, *Profit and Loss Dr*, and *Contra Cr*; on the other, *Balance Dr*, and *Contra Cr*. Then, beginning with the *Account of Cash*, go over every account in the *Ledger*, (omitting only the *Accounts of Profit and Loss*, and *Stock*, which must be left open to the last), and carry the articles of gain or loss found on any of them, to the *Profit and Loss* sheet; and the articles of debt, or goods remaining, to the *Balance* sheet, without touching the accounts themselves: *e.g.* Taking (from the *Trial-balance*) the sums of the Dr and Cr sides of the *Cash-account*, subtract the one sum from the other, and, on the *Balance* sheet, make *Balance* Dr to *Cash*, for their difference, being the ready money in your hands. Again, in an *Account of goods* that are all sold, taking the sums of the Dr and Cr sides, subtract the one from the other, and, on the other sheet, make *Profit and Loss* Dr or Cr to or by the said *Account of goods*, for the difference of its sides. And in this manner proceed with every other account in the *Ledger*, according to their nature, as explained in the last section.

Having advanced thus far, your next step is, to add up the Dr sides of the *Profit and Loss* sheet, and the *Profit and Loss account* in the *Ledger*, into one sum, and their Cr sides into another; and, on the said sheet, make *Profit and Loss* Dr or Cr to or by *Stock*, for their difference: which difference being carried to the *Stock-account*, add up its Dr and Cr sides, and carry their difference to the *Balance* sheet. Which being done, the total sums of the Dr and Cr sides of the *Balance* sheet will be equal to a farthing, if the books be right, and the balancing work truly performed; as was demonstrated, in pointing out the *Balance* in *proper foreign trade. Case* 9.

Having brought the two sides of the *Balance-account* to an equality, which is the test of every thing being right, proceed to close the *Ledger-accounts*, thus. First, to the *Profit and Loss account*, transfer the articles on the *Profit and Loss* sheet. Next, at the end of the *Ledger*, erect an *Account of Balance*, into which transcribe the *Balance* sheet. After which, return to the begin-

ning of the *Ledger*, and giving the *Cash-account* credit by *Balance*, for your ready money, draw a line cross the money-columns on each side, at the foot of the account; below which set down the total sums, which will be now equal. Proceed in like manner with all the following accounts, transferring to each the respective articles that belong to them, from the two sheets of loose paper, inserting the referring figures in the *folio-column*, and writing the total sums on the foot of the *accounts*; by which means all the accounts in the *Ledger* will come to be balanced and closed; that is, evened and finished.

But here it will be proper to observe, that merchants, in balancing their *Ledger*, do not all go the same way to work. For some, instead of proceeding according to the above directions, close their *Ledger-accounts*, and post the closing entries to the *Accounts of Profit and Loss*, and *Balance*, all at the same time. And it must be owned, that this way, practised with care, will well enough answer the purpose; but to post the closing entries in the first place, and then to close the accounts, seems to be the surer and better method.

The *Ledger* being now closed, the next thing to be done is, to begin a new set of books; in order to which, a new *Inventory* must be fetched from your old books, as the foundation of your future trade in the new. Now, it is plain, at first view, that the several articles on the Dr side of the *Balance-account*, being the particular *items* of your effects, and debts due to you, make up the first part of the *Inventory*; and the several articles on the Cr side, except the last, being the debts due by you to others, make up the second part of it: and accordingly in your new *Journal*, the several particulars on the Dr side must all of them be made Drs to *Stock*, and *Stock* Dr to the several particulars on the Cr side. See the new *Inventory* subjoined to the following *Ledger*.

Some, instead of forming a *Journal inventory*, post directly from the *Balance-account* to the new *Ledger*; which is the shortest method; and in either way, the new *Waste-book*, without any *Inventory* prefixed, opens with the daily occurrences of trade, and the new books are carried on, and at last finished, in the same manner as the old.

I shall now conclude with one general reflection upon the stock or inventory placed in the front of a merchant's books. It is the fund for traffic; and it is worth while to observe how it spreads, and diffuses itself, in a course of trade, branching out into a multitude of various accounts, which all depend and hang on it, as the branches on the root. It is to a merchant some way like seed to the husbandman, which is sown in the spring; adorns and beautifies the fields in summer, and appears with quite another face than what

what it had before; is cut down in harveſt, and gathered into the barn: where, being ſeparated from chaff and ſtraw, it again reſumes its former ſhape, with increaſe or diminution, according to the nature of the ſoil and ſeaſon, and becomes ſeed for the enſuing year. Thus, when a merchant begins to trade, his ſtock diſſipates and ſcatters, ſpreads, ſprouts, and ſhoots out into a variety of accounts, and theſe again into others, proceeding in a conſtant ſucceſſion, and continual flux, till by this propagation a whole *Ledger*, conſiſting perhaps of 200 or 300 folios, be replete, and ripened as it were into a harveſt. Upon this the books are ſhut up, and the articles of ſtock that lay lately diffuſed through the whole *Ledger*, and ſeemed to poſſeſs ſo large a field, being now ſeparated from refuſe and dregs, ſhrink again within the narrow limits of the *Balance-account*, being enlarged or leſſened, or only varied, according to ſucceſs and the chance of trade. From this it paſſes into the *Inventory* of the new books; where it takes the ſame turn as before, and again is brought to the *Balance-account*, and from it to the next *Inventory*; and thus goes on in a circulatory manner, while the merchant continues to trade. In one word, it gives birth to, is the burden, and proves the burial of accounts.

WASTE-

WASTE-BOOK. A.

LONDON, the 1st of *January* 1783.

Inventory of the money, goods, and debts, belonging to me A. B.; as also of the debts due by me to others, viz.	L.	s.	d.	L.	s.	d.
I have in ready money, ——	3000	—	—			
— 80 pieces Scotch linen, 25 yards each, at 30 d. per yard, -	250	—	—			
— 100 pieces Indian chints, at 4 l.	400	—	—			
— 20 hogsheads sugar, containing 240 C. which, with duties, cost .	550	14	6			
— 30 puncheons rum, at 40 l. -	1200	—	—			
— 50 hogsheads tobacco, containing 50,000 lb. which, including duties, amounts to 8½ d. per lb. -	1770	16	8			
— 800 l. India Stock, at 120 per cent.	960	—	—			
— ¼ of the ship Swan, freighted to Barbadoes, - -	348	10	—			
— ½ of the sloop Unity, freighted to Virginia, - - -	470	—	—			
— John Harris owes me per note, on demand. No 1. -	45	—	—			
— Josiah Scot, per bill, due the 2d February next. No 2. -	96	—	—			
— George Evans, per bond, with interest since Martinmas. No 3.	300	—	—			
				9391	1	2
I owe as follows.						
To Joseph Martin, on demand, -	36	—	—			
To Sir Isaac Crisp, per note, due 20th of June next, - -	120	—	—			
To George Moncrief, per account,	50	—	—			
To the customhouse, for tobacco-duties,	1140	19	8			
				1346	19	8

January

	L.	s.	d.
January 2.			
/ Bought for ready money, 56 pieces cambrics, at 50 s. - - - -	140	—	—
B. 1.			
3.			
/ Bought of John Vernon, at 4 weeks, 200 pieces duroys, at 25 s. - - -	250	—	—
B. 3.			
4.			
/ Paid Joſeph Martin, in full, - -	36	—	—
F. 2.			
5.			
/ Bought of Jacob Ruſſel, 78 pieces druggets, at 50 s.			
L. s. d.			
Paid half down, - - 97 10 —			
Due on demand, - 97 10 —			
B. 5.	195	—	—
6.			
/ Borrowed of Joſeph Martin, for 3 months, at 5 per cent. - - - -	400	—	—
E. 1.			
8.			
/ Paid Jacob Ruſſel, in full for druggets, -	97	10	—
F. 2.			
9.			
/ Bought of Edward Harley, 40 pieces broad cloth, 25 yards each, at 13 s. 6 d. per yard.			
L. s. d.			
Paid him in money, - 330 — —			
By Note, No 1. on John Harris, 45 — —			
Due at 3 months, - - 300 — —			
B. 7.	675	—	—
10.			
/ Bought for ready money, the goods following, viz.			
L. s. d			
150 pieces kerſeys, at 72 s. - 540 — —			
180 pieces fuſtians, at 25 s. 225 — —			
B. n. 1.	765	—	—
11.			
/ Sold for ready money, 30 pieces druggets, at 2 l. 14 s. 4 d. - - - -	81	10	—
C. 1.			

January

		L.	s.	d.
	January 12.			
	Sent as an adventure to Jamaica, in the ship Hopewell, Captain Gordon, consigned to William Boyd, for sale and returns, the goods following, marked W. B. and numbered as per margin, viz.			
	L. s. d.			
No 1.	50 pieces Irish linen, 25 yards each, at 4 s. per yard, bought of James Ross, at 6 months, - 250 — —			
2.	60 pieces Osnaburgs, 100 yards each, at 8 d. per yard, of John Edwards, at 6 months, - - 200 — —			
3.	1200 pairs of shoes, of Drummond's shoe-factory, at 9 months, weight 1780 lb. - - 240 — —			
	Charges at shipping, - - 15 — —			
	G. 3.	705	—	—
	13.			
	Sold George Young, at 20 days, 16 pieces broad cloth, 25 yards each, at 14 s. per yard, -	280	—	—
	C. 3.			
	15.			
	Sold John Keil 150 pieces kerseys, at 3 l. 16 s.			
	L. s. d.			
	Received in part, - - 300 — —			
	Due at 14 days, - - 270 — —			
	C. 5.	570	—	—
	16.			
	Lent Jacob Spencer on bond, for 3 months, at 5 per cent. - - -	1000	—	—
	F. 1.			
	17.			
	Sold Jacob Preston, 8 pieces broad cloth, 25 yards each, at 14 s. 2 d. per yard, and received his bill, No 4. for the whole, on Henry Sidney, payable at 1 month, - - - -	141	13	4
	C. 2.			

January

		L.	s.	d.
	January 18.			
Sold Richard Stone 16 pieces broad cloth, 25 yards each, at 14 s. 3½ d. per yard, and received,				
	L. s. d.			
In Sterling, - -	150 14 8			
26 moidores, at 27 s. - - -	35 2 —			
His bill on Peter Hart, No 5. at 2 months, - - -	100 — —			
C. 4. F. n. 7.		285	16	8
	19.			
Received from on board the Nelly 250 hhds flax-seed, shipped for my account, and per my order, by George Franklin merchant in Philadelphia,				
	L. s. d.			
Cost and charges, per invoice, -	275 — —			
Freight and charges paid here, -	282 15 —			
K. 2. and n. 5.		557	15	—
	20.			
Sold James Burt merchant in Perth, 150 hhds flax-seed, at 3 l. to be transported at his own charge, and received a bill, No 6. on George Wright, in Manchester, at 6 months, - -	L. 250			
His own acceptance, No 7. at ditto, for -	200			
C. 2.		450	—	—
	22.			
Sold John Cairns, 5 hhds sugar, containing 60 C at 50 s. per C. and received,	L. s. d.			
In money, - -	50 — —			
His bill, No 8. at sight, on Hen. Sidney, for	50 — —			
Due on demand, - -	50 — —			
C. 7.		150	—	—
	23.			
Sold Colin Hume, 50 hhds flax-seed, at 3 l. 5 s.				
	L. s. d.			
Received in part, -	62 10 —			
His bill, No 9. on Thomas Freeman, at 4 months, for -	100 — —			
C. 4.		162	10	—
	24.			
Sold George Knox my remaining 50 hhds flax-seed, at 3 l. 10 s.				
	L. s. d.			
Received in part 40 pieces Scotch linen, 25 yards each, at 2 s. per yd,	100 — —			
Due at 2 months, - -	75 — —			
D. n. 2.		175	—	—

January

	L.	s.	d.
January 25.			
Sold Adam Love 5 hhds ſugar, containing 60 C. at 50 s. per C. and received,			
L. s. d.			
His bill, No 10. on George Digby, at 2 months, for - - 100 — —			
Due at 40 days, - - 50 — —			
C. 6.	150	—	—
26.			
Received of Henry Sidney, in full of John Cairns's bill, No 8. on him, - - -	50	—	—
F. n. 10.			
27.			
Sold for ready money, as under, L. s. d.			
2 puncheons rum, - - 90 — —			
1 hhd ſugar, - - 30 — —			
C. n. 1.	120	—	—
29.			
Received in barter 20 pieces Iriſh linen, 25 yards each, at 3 s. per yard, for the goods following, of the ſame value, viz.			
L. s. d.			
1 hhd ſugar, - - 30 — —			
1 puncheon rum, - - 45 — —			
D. 2.	75	—	—
30.			
Sold Edward Harley, at 2 months, the goods following, viz.			
L. s. d.			
2 puncheons rum, - - 90 — —			
2 hhds ſugar, - - 60 — —			
C. n. 1.	150	—	—
31.			
Charges on my trade this month, -	12	13	4
F. 10.			
February 1.			
Paid John Vernon, in full for duroys, -	250	—	—
F. 2.			
2.			
L. s. d.			
Received in full of George Young, for broad cloth, - - 280 — —			
—— of Joſiah Scot, for his bill, No 2. 96 — —			
E. 2. F. n. 10.	376	—	—

February

	L.	s.	d.
February 3.			
Received in full of John Cairns, for ſugar, L. 50 — —			
—— of John Keil, for kerſeys, - 270 — —			
E. 2.	320	—	—
5.			
Accepted and paid George Franklin's bill on me to Robert Moriſon, - - -	100	—	—
L. 7. and n. 4.			
6.			
Sold John Erſkine, on demand, 15 pieces Indian chints, at 5 l.	75	—	—
C. 3.			
7.			
Accepted another bill of George Franklin, to Key and Granger, at 2 days ſight, - -	175	—	—
L. 8. and n. 4.			
8.			
Retired George Franklin's bill to Key and Granger, L. s. d.			
By paying down, - - 100 — —			
By a draught on John Erſkine, - 75 — —			
F. n. 10.	175	—	—
9.			
Agreed with George Friar, to go ſupercargo to Boſton, and open ſtore there on my account, as per contract; and accordingly have ſhipped along with him, on board the Sarah, Captain Hunter, the goods following, marked G. F. and numbered as per margin.			
N° L. s. d.			
1. 80 pieces Scotch linen, 25 yards each, my own, (ſheeted box), - 250 — —			
2. 1 bale broad cloth, containing 25 pieces, 40 yards each, at 14 s. per yard, bought of Peter Forbes, at 12 months, - - 700 — —			
3. 1 box hardware, of Peter Smith, at 6 months, - - 200 — —			
4. 1 cheſt china, of Simon Swan, at 3 months, - - - 85 — —			
Package, and ſhipping-charges, 10 17 6			
Freight on 1200 l. at 2½ per cent. 30 — —			
Paſſage to G. Friar, - - 15 15 —			
Premium on 1352 l. 10 s. to cover the outſet, at 2½ per cent. - 33 16 3			
G. 4.	1325	8	9

		L.	s.	d.
February 10.				
Received 40 pieces lockrams, at 25 s. in barter, for 10 pieces Indian chints, at 5 l. - D. 1.		50	—	—
12.				
Bought of George Knox 80 pieces Scotch linen, 25 yards each, at 30 d. per yard,	L. s. d.			
Paid in cash, - -	150 — —			
Indorsed Adam Love's bill, No 10. on George Digby, -	100 — —			
B. 4.		250	—	—
13.				
Received	L. s. d.			
140 lb. cochineal, at 16 s. -	112 — —			
32 lb. cinnamon, at 13 s. 4 d. -	21 6 8			
in barter for 40 pieces Scotch linen, 25 yards each, at 32 d. per yard. D. 3.		133	6	8
14.				
Received	L. s. d.			
34 pieces muslin, at 3 l. -	102 — —			
And a balance in money of -	48 — —			
in barter, for 30 pieces Indian chints, at 5 l. D. n. 2.		150	—	—
15.				
Received of George Dennis,	L. s. d.			
42 C. 2 Q. cotton, at 8 l. per C.	340 — —			
8 lb. cloves, at 15 s. -	6 — —			
in barter for		346	—	—
40 pieces Scotch linen, 25 yards each, at 33 d. per yard,	L. s. d. 137 10 —			
10 pieces Indian chints, at 5 l.	50 — —			
D. 4.		187	10	—
16.				
Paid George Dennis the balance due to him, in barter, - - - - F. 3.		158	10	—

February

		L.	s.	d.
February 17.				
Bought of Joseph Martin a house in Fleet-street, of L. 50 rent, at 12 years purchase, my entry to commence at Whitsunday next, whereof paid,				
	L. s. d			
By Richard Stone's bill, No 5. on Peter Hume, - -	100 — —			
Due at 1 month, - -	500 — —			
B. 6. n. 3.		600	—	—
19.				
Received of Henry Sidney, in full of Jacob Preston's bill, No 4. - - -		141	13	4
F. n. 10.				
20.				
Bought of George Fraser, at 1 month,	L. s. d.			
10 barrels raisins, at 42 s. -	21 — —			
12 barrels figs, at 40 s. -	24 — —			
B. n. 1.		45	—	—
21.				
Sold George Aiton, and received his bill, No 11. for the whole, on Jacob Grant, at 10 days sight,				
	L. s. d.			
1 puncheon rum, - -	45 — —			
1 hhd sugar, - -	30 — —			
C. n. 1.		75	—	—
22.				
Bought of Peter Andrew, and paid the whole by George Aiton's bill, No 11. on Jacob Grant,				
	L. s. d.			
16 pieces Irish linen, 25 yards each, at 3 s.	60 — —			
12 pieces duroys, at 25 s. -	15 — —			
B. n. 1.		75	—	—
23.				
Sold George Bryce, as under,	L. s. d.			
1 puncheon rum, - -	46 — —			
1 hhd sugar, - -	30 — —			
		76	—	—
Received in money, -	20 — —			
His bill, No 12. on John Keil, at 1 month, - -	30 — —			
		50	—	—
Balance due on demand. C. n. 1.				

	L.	s.	d.
February 24.			
Bought of Edward Harley the goods following, viz.			
8 pieces broad cloth, containing 200 yards, at 13 s. per yard, L. 130 — —			
28 pieces druggets, at 50 s. - 70 — —			
	200	—	—
Paid in money, - - 100 — —			
By G. Bryce's bill, No 12. on John Keil, - - 30 — —			
	130	—	—
Balance due at 8 days. B. n. 1.			
26.			
Bought at 6 months, of Simon Short, 100 pieces serges, at 42 s. - - - -	210	—	—
B. 3.			
27.			
Received 20 pieces Scotch linen, 25 yards each, at 30 d. per yard, in barter for			
10 barrels raisins, at 45 s. - L. 22 10 —			
12 barrels figs, at 42 s. - 25 4 —			
Paid the balance in money, - 14 16 —			
D. n. 1.	62	10	—
28.			
Charges this month, - -	14	10	6
F. 10.			
March 1.			
Received of George Bryce 46 pieces Scotch linen, containing 1160 yards, at 2 s. per yard, in barter for			
2 puncheons rum, at L. 45, - 90 — —			
The balance being a debt due by him to me, - 26 — —			
D. n. 1.	116	—	—
2.			
George Flint of Briſtol writes me, that, in conſequence of my order, and for my account, he has ſhipped on board the Vernon, for my ſtore at Boſton, goods, which, with charges as per invoice, amount to - - - - -	748	12	6
To pay at 12 months.			
G. n. 7. K. 3.			

March

				L.	s.	d.
March 3.						
Shipped on board the Vanhoven of Rotterdam, Capt. Fraſer, conſigned to William Murdoch merchant there, to ſell for my account,		L. s. d.				
My 50 hhds tobacco, weighing neat 50,000 lb. valued at $2\frac{1}{4}$ d.		468 15 —				
My 100 pieces ſerges, at 42 s.	-	210 — —				
Shipping charges, and $\frac{1}{2}$ freight,		32 15 —				
G. 1.				711	10	—
5.						
Paid Edward Harley in full for broad cloth and druggets, by giving him		L. s. d				
32 lb. cinnamon, at 15 s.	-	24 — —				
In caſh,	- -	46 — —				
F. n. 2.				70	—	—
6.						
Paid Simon Swan neat,	-	L. 83 10 —				
Abated for prompt payment,	-	1 10 —				
F. 3.				85	—	—
7.						
Peter Cheap, merchant in Funchal, Madeira, writes me, that he, by my order, and for my account, has ſhipped on board the Sally, Capt. White, bound for London,		*Rees.*				
20 pipes Madeira wine,	- -	820,000				
Commiſſion and charges,	- -	80,000				
		900,000				
Exchange at 64 d. per mill-ree makes		-		240	—	—
K. 1.						
8.						
		L. s. d.				
Loſt a ſilver watch, valued at	-	7 15 —				
Charges of advertiſing,	-	— 10 —				
F. n. 8.				8	5	—
10.						
Sold Peter Niſbet, 6 puncheons rum, at 50 l. and received,		L. s. d.				
An accepted bill, No 13. on John Tod, 2 days to run,	- -	60 — —				
Ditto, No 14. on James Meek, Liverpool, at 30 days,	- -	70 — —				
A draught on Peter Prince, my banker, in Lombard-ſtreet, at ſight,		80 — —				
Due at two months,	- -	90 — —				
C. 6.				300	—	—

				L.	s.	d.
	March 12.					
Sold my bill, No 14. on James Meek, Liverpool, at ½ per cent. exchange.		L.	s. d.			
Sum of the bill is, - -		70	— —			
Exchange, - - -		—	7 —			
	E. 7. F. n. 10.			70	7	—
	13.					
Sold my bill on Peter Prince, and received,	E. 7. F. n. 10.			80	—	—
	14.					
Lent George Smith, to be repaid on demand,	F. 1.			50	—	—
	15.					
Protested Peter Nisbet's bill, No 13. on John Tod, the charges being, - - -	L. n. 3. F. n. 10.			—	3	6
	16.					
Received of George Smith, in full of the sum lent him, - - - -	E. 2.			50	—	—
	17.					
Paid Joseph Martin in full for my house in Fleet-street, as follows,		L.	s. d.			
8 puncheons rum, at 50 l. -		400	— —			
By a draught on Adam Love, at sight,		50	— —			
In cash, - - -		50	— —			
	F. n. 2.			500	—	—
	19.					
Francis Friend has taken up Nisbet's bill, No 13. on Tod, and paid me in full, with charges and interest.		L.	s. d.			
The bill, with charges, is, -		60	3 6			
The interest comes to - -		—	2 3			
	L. n. 3.			60	5	9
	20.					
Agreed with William Murray and Peter Gray, to erect a silk-manufacture at Perth, under the direction of ditto Murray as manager, and have granted acceptance for my ⅓ of the capital, at 20 days, with interest till that time.		L.	s. d.			
My share of capital, - -		1000	— —			
20 days interest, - -		2	14 9			
	Q.			1002	14	9

March

	L.	s.	d.
March 21.			
The Sally is arrived from Madeira; and I have paid freight, duties, and other charges, on my 20 pipes wine, amounting to - - K. n. 2.	370	—	—
22.			
Sold John Hunter, on the quay, 10 pipes Madeira wine, at 45 l.			
L. s. d.			
Received in money, - - 200 — —			
His bill, No 15. on George Monro, Manchester, at 3 months, for 250 — —			
K. n. 3.	450	—	—
23.			
Discounted John Hunter's bill, No 15. on George Monro, at 3 months interest.			
L. s. d.			
The sum of the bill is, - 250 — —			
Off 3 months interest, - - 3 2 6			
Received neat, - - E. 8.	246	17	6
24.			
Received of George Knox in full, as follows, viz.			
L. s. d.			
20 pieces Scotch linen, 25 yards each, at 2 s. per yard, - 50 — —			
In cash, - - - 25 — —			
E. n. 2.	75	—	—
26.			
Consigned my remaining 10 pipes Madeira wine, per the Isabella, Capt. Ford, to John Gardiner merchant in Leith, to sell for my account.			
L. s. d.			
Value here amounts to - 305 — —			
Export-charges, - - 3 10 —			
G. n. 1.	308	10	—
27.			
Sold George Fraser, part for ready money, part in payment of a debt, 4 hhds sugar, at 30 l.			
L. s. d.			
Received in money, - - 75 — —			
The debt amounts to - 45 — —			
F. n. 2.	120	—	—

	L.	s.	d.
March 28.			
/ Accepted two bills drawn by Peter Cheap, Madeira, viz.			
To John Henry, Briſtol, the 20th *proximo*, - - - } L. s. d. 100 — —			
To Oliver Hart, London, at 30 days ſight, - - } 140 — —			
L. 8.	240	—	—
29			
/ Sold Peter Niſbet 7 puncheons rum, at 50 l. and received his bill, No 16. for the whole, on George Jenkins, at 3 months, - -	350	—	—
C. 2.			
30.			
/ Received at the cuſtomhouſe the bounty on my 60 pieces Oſnaburgs, exported per the Hopewell, - - - } L. s. d. 37 10 —			
And a debenture-bill for 1780 lb. ſhoes, 11 2 6			
G. n. 4.	48	12	6
31.			
/ Charges this month, - - -	17	14	6
F. 10.			
April 3.			
/ Received advice from John Gardiner, Leith, that the Iſabella is arrived, and that he hath ſold my 10 pipes Madeira wine, at 3 months, the neat proceeds being - - - -	480	—	—
H. 3.			
4.			
/ Shipped on board the Tay, George Bett, conſigned to James Ramſay merchant in Perth, to ſell for my account, L. s. d.			
1 cheſt china, bought for ready money, 80 — —			
Charges, - - 2 10 —			
Premium of inſurance, at 1 per cent. — 16 —			
G. 2.	83	6	—
5.			
/ The ſloop Unity being arrived from Virginia, my ½ freight amounts to 250 l. of which paid 140 l. to the maſter, and received neat, - -	110	—	—
E. 9.			
6.			
/ Paid Joſeph Martin 3 months intereſt of 400 l. the principal being continued in my hands 3 months longer, - - - -	5	—	—
F. 4.			

April

	L.	s.	d.
April 7.			
Sold Peter Maxton ¼ of the ſloop Unity, and			
L. s. d.			
Received in part, - - 160 — —			
His bill, No 17. on Adam Orr, at 10 days, - - 100 — —			
C. 4. n. 3.	260	—	—
9.			
Settled with Edward Harley, and paid him the balance, - - - -	150	—	—
F. 2.			
Paid my acceptance to William Murray and Company, - - - - -	1002	14	9
F. n. 10.			
10.			
Received advice from William Boyd, Jamaica, that he has received my goods per the Hopewell, coſt per invoice being - - -	705	—	—
H. 1.			
11.			
The ſhip Swan being arrived from Barbadoes, my ¼ freight comes to L. s. d. 125 — —			
Whereof paid to the maſter, - 40 — —			
The neat freight received is -	85	—	—
E. 9.			
12.			
Received advice from William Murdoch, Rotterdam, that the Vanhoven arrived ſafe, and that he has ſold for ready money my 50 hhds tobacco, the neat proceeds, per account of ſales, amounting to 7968 guilders 19½ ſtivers, which, at 22 d. per guilder, amounts in Sterling L. s. d.			
to - - - 730 9 9			
The ſerges ſtill on hand, - 210 — —			
H. 5.	940	9	9
13.			
Bought of James Anderſon his ¼ of the ſhip Swan, and L. s. d.			
Paid in caſh, - - 250 — —			
By Peter Maxton's bill, No 17. on Adam Orr, 4 days to run, 100 — —			
B. 4. n. 3.	350	—	—

	L.	s.	d.
April 13.			
Drawn on William Murdoch, Rotterdam, for 7968 guilders 19½ ſtivers, and received value, at 22 d. - - - -	730	9	9
L. 1. n. 4.			
14.			
Received up my bond from the cuſtomhouſe, for the ſecured duties on 50 hhds tobacco exported, - L. 1140 s. 19 d. 8			
Received likewiſe the old ſubſidy on ditto, - - 156 5 —			
G. n. 4.	1297	4	8
16.			
Received of Jacob Spencer 3 months intereſt of 1000 l. lent him, the principal being continued in his hands three months longer, the intereſt is -	12	10	—
E. 4.			
17.			
Paid my ¼ of a bill of repairs on the ſloop Unity, - - L. 10 s. 12 d. 6			
Paid alſo my ⅓ of repairs on the ſhip Swan, - - 30 14 8			
F. 9.	41	7	2
18.			
James Ballantine marchant in Glaſgow writes me, that, according to my order, and for my account, he has ſhipped from Clyde for my ſtore in Boſton, on board the Cochran, Capt. Dunlop, goods of various kinds, which, with charges, amount per invoice to	1895	12	6
To pay at 9 months.			
G. n. 7.			
Received further advice from William Murdoch, Rotterdam, that he has now ſold my 100 pieces ſerges, payable at Whitſunday next, the neat proceeds, per account of ſales, amounting to 2480 guilders, which, at 22 d. makes Sterling - -	227	6	8
I. 2.			
19.			
Received of Peter Niſbet neat, - L. 85 s. — d. —			
Abated in conſideration of ullage, - 5 — —			
E. 3.	90	—	—
20.			
Paid Peter Cheap's bill to John Henry, - -	100	—	—
F. p. 10.			

April

	L.	s.	d.
April 21.			
Received advice from George Friar, that he arrived safe at Boston, with the cargo per the Sarah, the value per invoice being - - H. n. 2.	1325	8	9
23.			
Received further advice from William Boyd, Jamaica, that he has now sold for ready money my adventure per the Hopewell, the neat proceeds per account of sales amounting to - - I. 1.	1180	—	—
24.			
Received advice from George Friar, Boston, that the Vernon is arrived, value of my goods on board, per invoice, is, - - - H. n. 2.	748	12	6
25.			
Sold Peter Nisbet 400 l. of my India stock, at 130 l. 10 s. per cent. and received his draught on Peter Prince at sight, - - - C. 2. I. n. 3.	522	—	—
26.			
Bought of Andrew Sloan 70 quarters flour at 63 s. and given a draught on Peter Prince at sight for the whole, - - - - - B. 2. I. n. 3.	220	10	—
27.			
Paid Peter Cheap's bill to Oliver Hart, by a draught on Peter Prince, - - L. n. 6. I. n. 3.	140	—	—
Put my 70 quarters flour into the hands of Thomas Trader for retail, prime cost, - G. n. 6.	220	10	—
28.			
Received advice from James Ramsay, Perth, that the Tay arrived safe, and that he has sold my chest china, the neat proceeds being 100 l. L. s. d.			
Whereof received by him, - 60 — —			
Due June 8. - - 40 — —			
H. 4.	100	—	—
30.			
Charges this month, - - F. 10.	14	8	4

May

	L.	s.	d.
May 1.			
The Rachel just now arrived from Jamaica, brings, according to my order, from William Boyd, in full of neat proceeds, as follows. L. s. d.			
40 puncheons best rum, containing 4200 gallons, at 3 s. per gallon, } 630 — —			
20 hhds sugar, containing 240 C. at 40 s. per C. - - } 480 — —			
Commission and charges, - 70 — —			
K. 2.	1180	—	—
Sold George Knox my remaining 400 l. India stock at 140 per cent. and received his draught on Robert Crosbay, Liverpool, for - L. 560 — —			
Sold said bill, at 2 per cent. exchange, 11 4 —			
C. 2. and E. 7.	571	4	—
2.			
L. s. d.			
Paid duties on my rum here, - } 1064 — —			
Charges, - 8 — — L. s. d.			
1072 — —			
Paid duties on my sugar, 75 18 —			
Charges, - 3 2 —			
79 — —			
F. 9. and K. n. 2.	1151	—	—
3.			
Sold George Barclay 2 puncheons rum at 55 l. on demand, - - - -	110	—	—
C. 3.			
4.			
L. s. d.			
Settled with the master of the Rachel, and paid him freight for rum, - } 75 — —			
Ditto for sugar, - - 25 — —			
F. 9.	100	—	—
5.			
My cousin Charles Charity is deceased, and has left me in legacy, payable by his executor John Vernon, the sum of - L. s. d. 500 — —			
Also a house at Charing-cross, rented at 80 l. per ann. which, at 12 years purchase, may be valued at } 960 — —			
E. 10. n. 4.	1460	—	—

May

	L.	s.	d.
May 7.			
Paid Simon Smart, as penalty for refusing a bargain of Norwich stuffs, - - F. 12.	2	2	—
8.			
Paid loss of a wager on a horse race, - F. 12.	2	—	—
9.			
George Barclay is broke; and I have compounded his debt of L. 110, at 15 s. per pound,			
L. s. d.			
Received ½ of the composition, - 41 5 —			
Peter Blair's note, No 18. at 10 days, for - - - 41 5 —			
Abatement, at 5 s. per L. - 27 10 —			
E. n. 2.	110	—	—
10.			
Insured to John Steel 600 l. on board the Hynd, bound to James river, Virginia, at 3 per cent. and received the premium, - - E. 6.	18	—	—
11.			
Opened a cash-account with the Royal Bank, Edinburgh, for L. 3000, and thereupon have drawn for L. n. 6.	200	—	—
12.			
Gained a wager on the safe arrival of the Happy Janet from Smyrna, and received the betts, E. 10.	3	3	—
14.			
Underwritten to James Elliot 400 l. on the Elisabeth, bound to Bergen, at 2½ per cent. on demand, E. n. 7.	10	—	—
15.			
Received from on board the Venus, Capt. Nairn, from Amsterdam, to sell for account of Herman Van Beek, merchant there,			
30 mats flax.			
20 barrels madder, 2 C. each. L. s. d.			
Duties paid here, - - 15 14 4			
Freight, cartage, porterage, &c. 6 15 —			
M.	22	9	4
16.			
Sold for ready money 10 mats of Herman Van Beek's flax, at 3 l. N. 1.	30	—	—

May

	L.	s.	d.
May 17.			
Sold George Wat 4 barrels of H. V. Beek's madder, at 9 l. 10 s. to pay at 10 days, - N. 2.	38	—	—
18.			
Sold George Knox, on account of Herman Van Beek, 16 barrels madder, at 10 l. and 18 mats flax, at 3 l.			
Received in part, - - L. 160 s. — d. —			
Due on demand, - - 54 — —			
N. 1. 2.	214	—	—
19.			
In order to finish H. V. Beek's sales, I have taken to myself his remaining 2 mats flax, valued at 55 s. N. 3.	5	10	—
21.			
H. V. Beek's sale being now ended, my commission comes to - - - - N. 4.	7	10	11
22.			
Received of Thomas Trader, to account of my flour, - - - - G. n. 6.	120	—	—
23.			
Received of James Elliot, in full of premium on the Elisabeth, - - - - E. n. 7.	10	—	—
24.			
Received of George Knox, in full for Van Beek's goods, - - - - N. n. 1.	54	—	—
25.			
Drawn on James Ramsay, Perth, to George Bryce, value due by ditto Bryce, on demand, the sum of the bill is, - - - - L. 2.	30	—	—
26.			
Received for a draught on the Royal Bank 100 l. with which paid, L. 12 s. 14 d. 6			
Repairs on my house in Fleetstreet, 12 14 6			
Ditto on my house at Charing-cross, 40 10 6			
Remains in my hands, - - 46 15 —			
F. 9. I. n. 3.	100	—	—
Sold my 2 mats flax, at 3 l. for ready money, C. 1.	6	—	—

May

	L.	s.	d.
May 28.			
Received again advice from William Murdoch, Rotterdam, that he has now received payment for my serges, the neat proceeds being 2480 guilders, for which I have drawn on him to Herman Van Beek, at 10 days sight, value at 22 d. in Sterling is, I. Sup. II. 1. and L. 3.	227	6	8
31.			
Charges this month, - - F. 10.	13	15	9
June 1.			
Received of George Wat, in full for Herman Van Beek's madder, - L. 37 s. 10 d. — Abated on account of damage, - — 10 — N. n. 1.	38	—	—
4.			
Opened a warehouse at Glasgow, for the sale of English goods, in partnership with Elias Bell, each ½ concerned, and have sent him a draught on the Royal Bank, for my part of the capital, - Q. n. 3.	800	—	—
5.			
Received of George Bryce, in full of my draught on James Ramsay, - - - E. 2.	30	—	—
6.			
Received of James Ramsay a draught on Peter Punctual, which he has paid, the sum being L. 4.	30	—	—
7.			
Consigned to Hugh Wilson merchant in Leith, per the Fanny, to sell for my account, L. s. d. 20 puncheons rum, which cost 891 — — Shipping-charges here, - 4 10 — G. 1.	895	10	—
8.			
By order of Peter Hunter, Dundee, I have insured 850 l. on the Sailwell, from Riga to Cadiz, as under. 800 l. at Smith's office, premium 3 per cent. - - L. 24 s. — d. — 50 l. underwrote by myself, ditto, 1 10 — Brokerage, ½ per cent. - 4 5 — O. n. 6. E. n. 7.	29	15	—

June

	L.	s.	d.
June 9.			
Insured to George Newland, on board the Industry, from Quebec to Gibraltar, the value of 1000 l. at 4 per cent. and received the premium, - E. 6.	40	—	—
11.			
Received of Thomas Trader, in full of neat proceeds of my flour, - - - G. n. 7.	122	10	—
12.			
Sold for ready money 160 pieces duroys, at 24 s. C. 1.	192	—	—
13.			
Sold my 180 pieces fustians, at 24 s. 6 d. and received			
80 moidores, at 26 s. 104 — —			
30 Joannes, at 3 l. 10 s. 105 — —			
L. s. d. 209 — —			
In Sterling, - - 11 10 —			
F. n. 8.	220	10	—
14.			
Sold Peter Prince, as under, L. s. d.			
106 moidores, at 27 s. - 143 2 —			
30 Joannes, at 3 l. 12 s. - 108 — —			
F. n. 8.	251	2	—
15.			
Shipped on board the Dolphin, consigned to John Perkins merchant in Hamburg, to sell for my account, the following goods, marked J. P. and numbered as per margin : L. s. d.			
N° 1. 2 hhds sugar, my own, valued at 59 17 —			
2. 18 pieces callicoes, bought of Jacob Russel, at 55 s. at 8 months, 49 10 —			
3. 8 fodder lead, bought for ready money, at 12 l. 18 s. - 103 4 —			
Charges at shipping, - 14 6 8			
G. n. 1.	226	17	8

June

	L.	s.	d.
June 16.			
Hugh Wilſon, Leith, writes me, that the Fanny is arrived, with my 20 puncheons rum, which, with charges, coſt - H. 1. - -	895	10	—
Adviſes alſo, that James Ramſay, Perth, in conſequence of my order, has remitted him in full of neat proceeds a bill at ſight on Hugh Arnot, of which he has got payment, the ſum being - - L. 6. F. n. 10.	40	—	—
18.			
Received at the cuſtomhouſe a debenture-bill for drawback on 2 hogſheads ſugar exported to Hamburg, - - - - G. n. 4.	7	11	9
19.			
Bought 6 vats blue Hungary pearl aſhes, each vat containing 18 C. neat, in all 108 C. at 41 s. for which given — L. s. d. 140 lb. cochineal, at 16 s. - 112 — — A draught on Peter Prince for 109 8 — D. n. 1.	221	8	—
20.			
Shipped on board the Anne, conſigned to George Ewing, Dublin, to ſell for my account, — L. s. d. My 6 vats pearl aſhes, coſt - 221 8 — Charges at ſhipping, - 2 10 — G. 1.	223	18	—
21.			
Received in full of Peter Blair's note, No 18. - - L. s. d. 41 5 — 1 month's intereſt, - - — 3 5 E. 5.	41	8	5
22.			
Paid Sir Iſaac Criſp in full, as follows. L. s. d. By Colin Hume's bill, No 9. on Thomas Freeman, - 100 — — In caſh, - - 20 — — F. n. 2.	120	—	—
25.			
Herman Van Beek has drawn on me to James Hill, London, which I have paid, - - P. 1.	8	—	—

June

		L.	s.	d.
	June 26.			
/	Received advice from George Friar, Boston, that the Cochran is arrived from Clyde, and that he has received my goods, the amount, per invoice, being H. n. 2.	1895	12	6
	27.			
/	Shipped on board the Leah, Capt. Scot, by order and for account of John Jessop merchant in Leghorn, the following goods, marked J. J. and numbered as per margin, L. s. d. N° 1. 8 tuns lead, bought of Geo. Dennis, at 13 l. 10 s. to pay at 9 months, } 108 — — 2. 7536 lb. tanned leather, for ready money, at 1 s. - - } 376 16 — Charges at shipping, - - 10 [illegible] — Due to George Aiton, for packing, 1 5 — My commission, at 2½ per cent. - 12 8 6 Paid to Smith's office for insuring 450 l. on the whole, - - } 11 5 — My commission on ditto, at ½ per cent. 2 5 — O. n. 1.	522	18	6
	28.			
/	Paid George Aiton in full for packing John Jessop's leather, - - - - - O. n. 3.	1	5	—
	29.			
/	Received at the customhouse a debenture-bill for 7536 lb. leather exported, - - O. n. 7.	47	2	—
	30.			
/	Charges this month, - - - F. 10.	14	10	6
	July 2.			
/	Drawn on John Jessop in Leghorn, for 1920 piastres, payable to George Stapleton, or order, value here received, at 50 d. - - P. 6.	400	—	—
	3.			
/	Hugh Wilson, Leith, writes me, that, in consequence of my order, he has given in to the Royal Bank the value of the bill remitted him from Perth, L. n. 6.	40	—	—

July

	L.	s.	d.
July 4.			
Shipped on board the Mally of Carron, Capt. Oswald, to Elias Bell, at our warehouse, Glasgow, to be sold for our account, 4 vats white ashes, bought of John Chapman, containing 72 C. neat, at 40 s. per C. and drawn on ditto Bell to ditto Chapman, for the value, at 8 months, - - -	144	—	—
Q. n. 3.			
5.			
Shipped on board the Jean, for Antego, by order and at the risk of John Arnot merchant there, marked J. A. and numbered 1. 2.			
L. s. d.			
2 sheeted boxes, containing 2000 pair thread stockings, bought for ready money, - - - - 280 — —			
Charges at shipping, - - 5 — —			
½ year's interest on money advanced, - 7 2 6			
Commission, - - - 7 2 6			
O. 1.	299	5	—
6.			
Paid Joseph Martin in full as follows,			
L. s. d.			
The principal is, - - 400 — —			
3 months interest, - - 5 — —			
F. 5.	405	—	—
7.			
Shipped on board the Friendship, Capt. Foggo, by order and for account of H. V. Beek of Amsterdam, being in full of neat proceeds on his sales here.			
L. s. d.			
2 hhds tobacco, weighing 2240 lb. neat, bought of James Duncan, on demand, at 2¼ d. per lb. which, with charges paid by him, is - 21 2 6			
Commission, - - - — 10 7			
O. 2.	21	13	1
10.			
Bought the ship Charlotte, at public auction, and granted bill for the value to Alexander Simson and Company, at 6 months, - -	870	—	—
B. n. 3.			

	L.	s.	d.
July 11.			
George Urie and Company have freighted the Charlotte, for a voyage to New York, out and home, as under,			
L. s. d.			
Advanced for outfits, - - 100 — —			
Due when the ship returns, - 440 — —			
B. n. 3.	540	—	—
12.			
L. s. d.			
Paid James Ross, by James Burt's bill, No 6. on George Wright, 250 — —			
Paid also John Edwards, by ditto Burt's acceptance, No 7. - 200 — —			
F. n. 2.	450	—	—
13.			
Peter Hunter, Dundee, has sent up proper vouchers of the Sailwell being cast away at sea, on which, by his order, I had insured,			
L. s. d.			
At Smith's office, - - 800 — —			
Underwrote by myself, - 50 — —			
H. n. 3. F. n. 6.	850	—	—
14.			
Smith's office, deducting L. 24 premium, has paid me, on account of Peter Hunter, in full, -			
H. n. 3.	776	—	—
16.			
Received of Jacob Spencer, in full of principal and interest:			
L. s. d			
The principal is, - - 1000 — —			
3 months interest, - 12 10 —			
E. 5.	1012	10	—
17.			
Remitted Peter Hunter, in a bill on Peter Prince at sight, in full of value insured here on the Sailwell,			
L. s. d.			
From Smith's office, 776 — —			
From me, - 38 — —			
L. s. d.			
814 — —			
Brokerage, - - 6 5 —			
P. 4.	820	5	—

July

	L.	s.	d.
July 18.			
Shipped on board the Nelly of Carron, addressed to Elias Bell, at our warehouse, Glasgow, to sell for our account, 50 bags Kentish hops, bought of Hooper and Aitcheson, at 6 months, containing 87 C. 2 Q. neat, at 50 s. per C. - - -	218	15	—
Q. n. 3.			
20.			
Dispatched per the Tay, George Bett, to William Murray, Perth, 100 lb. silk, bought for ready money, - - - -	200	—	—
Q. n. 1.			
21.			
Received advice from George Friar, Boston, that he hath bought the snow Roselle, and loaded her with a cargo of provisions for St Kitts, consigned to George Lyon, for sales and returns to London.			
The Snow, exchange at 70 per cent. cost } L. 680 — — = 400 — — (*Curr.* / *Sterl.*)			
The cargo, with charges, 2040 — — = 1200 — —	1600	—	—
2720			
L. n. 2.			
23.			
Paid James Duncan, by a draught on Peter Prince,	21	2	6
L. n. 6.			
Received advice from John Gardiner, Leith, that he has now received payment for my 10 pipes Madeira wine, the sum being - - -	480	—	—
I. Sup. II. 1.			
24.			
Shipped on board the Susannah, Capt. Fenton, by order and for account of James Lee merchant in Philadelphia,			
106 pieces Scotch linen, 25 yards each, (my own), at 25 d. per yard, } 276 — 10 (*L. s. d.*)			
20 pieces Irish linen, 25 yards each, (my own), at 38 d. per yard, } 79 3 4			
Shipping-charges, - - 9 15 10			
Commission, - - 9 2 6			
O. 3.	374	2	6

		L.	s.	d.
July 25.				
James Lee has remitted me a bill on Robert Hay, Briſtol, at 3 days ſight, - -	L. 200 — —			
Which I have ſold at 2 per cent. exchange,	4 — —			
P. 5. E. 7.		204	—	—
26.				
Received advice from Hugh Wilſon, Leith, that he hath now ſold my 20 puncheons rum, payable 1ſt of September, the neat proceeds, per account of ſales, amounting to - - -		1120	—	—
I. 2.				
27.				
The ſhip Swan being arrived from Gottenburg, I have ſettled with the freighters, and, in terms of contract, have received 50 l. per month, for 3 months out, - - -	L. 150 — —			
And 30 d. per barrel, for 100 barrels tar on board, - -	12 10 —			
	162 10 —			
Paid the maſter in full, -	62 10 —			
Neat freight, - -	100 — —			
Whereof paid one half to the other owners, and retained as my half, - - -		50	—	—
E. 9.				
28.				
Paid George Moncrieff's account,	L. 50 — —			
3 months intereſt, - -	— 12 6			
F. 5.		50	12	6
30.				
Received of George Jenkins, in full of Peter Niſbet's bill, No 16.	L. 350 — —			
1 month's intereſt, - -	1 9 2			
E. 5.		351	9	2
31.				
Charges this month, - -		25	6	8
F. 10.				

Auguſt

	L.	s.	d.
August 1.			
Received advice from James Macfee merchant in Ayr, that he, according to my order, and for my account, has ſhipped on board the Brothers, Capt. Hill, conſigned to Hugh Clark in Kingſton, Jamaica, for ſale and returns to London,			
30 laſts herring, prime coſt, commiſſion, and charges, amounting to } 450 — —			
Premium of inſurance, at 3 per cent. due to Smith's office here, } 13 10 —			
K. 3. G. n. 2.	463	10	—
2.			
Elias Bell has remitted me a draught on the Royal Bank for 400 l. which I have ſold at 3 per cent. exchange, - - - -	412	—	—
Q. n. 3.			
3.			
Ambroſe and Allan, by my order, have ſhipped on board the Unity of Borrowſtounneſs, for our warehouſe at Glaſgow,			
L. s. d.			
80 hhds porter, at 43 s. 6 d. - 174 — —			
Hogſheads, if not returned, 13 s. 6 d. each, 54 — —			
Paid in part, by a draught on Peter Prince, - - } 128 — —			
In account, at 6 months, - 100 — —			
Q. n. 3.	228	—	—
4.			
Paid premium on my cargo per the Brothers, to Smith's office, - - -	13	10	—
G. n. 2.			
6.			
Remitted to James Macfee, Ayr, a bill on George Murdoch, Glaſgow, at ſight, for which I paid 1 per cent. exchange.			
L. s. d.			
The ſum of the bill is, - 250 — —			
Exchange, - - 2 10 —			
L. 9. F. 7.	252	10	—
8.			
Drawn on John Gardiner, Leith, to James Macfee, Ayr, at ſight, the ſum being - -	200	—	—
L. 3.			
9.			
Paid Peter Smith, by a draught on Peter Prince,	200	—	—
F. n. 1.			

	L.	s.	d.
August 10.			
Dispatched by the Katharine of Carron, addressed to Elias Bell, at our warehouse, Glasgow, 150 lb. silk, at 42 s. which I have paid by a draught on Peter Prince, - - - -	315	—	—
Q. n. 3.			
13.			
Received from on board the Butterfly, Capt. Austin, to sell for account of George Roy of Barbadoes, 30 hhds sugar, weighing 300 C. *L. s. d.*			
Paid duties, - - - 94 17 6			
Petty charges, - - - 1 2 6			
Freight, - - 31 — —			
G. 1.	127	—	—
14.			
Drawn on John Gardiner, Leith, at sight, in favour of Timothy Tait, and received, -	280	—	—
L. 1.			
15.			
Delivered to Edward Hope 56 pieces cambrics, to sell for our account, each ½, valued at 50 s. per piece,	140	—	—
Q. 2.			
16.			
Lee's on Hay, being protested, and returned for non-acceptance, I have settled with the holder, and paid as follows. *L. s. d.*			
Bill, - - - 200 — —			
Protest and postages, - — 9 6			
Exchange, - - 4 — —			
Re-exchange, - - 6 — —			
	210	9	6
Returned the bill with protest to Philadelphia.			
L. 3.			
18.			
Received of Edward Hope his half share of the prime cost of 56 pieces cambrics in his hands;	70	—	—
Q. n 1.			
20.			
Received advice from George Ewing, Dublin, that he hath received and sold my ashes, neat proceeds, at my credit, 260 l. Irish, exchange at 7½ per cent. makes Sterling, - - -	240	10	—
H. 1.			

August

	L.	s.	d.
August 21.			
Paid Simon Short for serges, L. 208 — —			
Abated in hopes of further dealing, 2 — —			
F. 3.	210	—	—
22.			
Sold Peter Thom, per bill, No 19. at 3 months, 10 hhds of George Roy's sugar, weighing neat 100 C. 2 Q. 14 lb. at 50 s. per C. - - -	251	11	3
N. c. 2.			
23.			
Edward Hope, having sold our cambrics, has paid me my half share of neat proceeds, as follows, viz.			
L. s. d.			
In money, - - 20 — —			
4 pieces Irish linen, 25 yards each, at 3 s. per yard, - - 15 — —			
A bill on George Knox, at sight, 45 — —			
R. 1.	80	—	—
24.			
Bought in company with George Kent, each ½, the ship Phenix, for which we have paid down our respective shares to the owners, amounting to	640	—	—
S. 1.			
25.			
The carpenter has brought in his bill of repairs on the Phenix, which I have paid, -	16	10	—
S. n. 3.			
28.			
Mr Jones and Company have freighted the Phenix for a voyage to Cadiz, at 60 l. per month, and have advanced half a month's freight, which I have received, - - -	30	—	—
S. n. 3.			
29.			
Paid premium to Smith's office, for insuring 600 l. on the Phenix, to and from Cadiz, at 3 per cent.	18	—	—
S. n. 3.			
30.			
Received from Elias Bell another draught on the Royal Bank, for 350 l. which I have sold at 3 per cent. exchange, - - -	360	10	—
Q. n. 3.			
31.			
Charges this month, - - -	10	18	6
F. 10.			

	L.	s.	d.
September 1.			
Received from William Murray, Perth, as a specimen of their work, 3 pieces brocades, 20 yards each, valued at 15 s. per yard, - - Q. n. 1.	45	—	—
4.			
Received advice from Hugh Wilson, Leith, that he has received payment for my rum, and paid in the neat proceeds, by my order, to the Royal Bank, F. Sup. II. 1. L. n. 6.	1120	—	—
5.			
Bought of Edward Harley, in company with Robert Nairn and Charles Maxton, each $\frac{1}{3}$, 8 bales broad cloth, 40 pieces, 1600 yards, at 10 s. per yard, for which			
L. s. d.			
Robert Nairn has advanced - 200 — —			
Charles Maxton, - - 100 — —			
I have paid in cash, L. 100 — —			
By a draught on Peter Prince, 100 — —			
200 — —			
Granted joint acceptance to Edward Harley, at 10 days, for - 300 — —			
S. 3.	800	—	—
6.			
Consigned to George Duff merchant in Guernsey, per the Lark, Capt. Williams, to sell for our account,			
L. s. d.			
2 bales broad cloath, 10 pieces, 400 yards, at 10 s. per yard, - 200 — —			
Paid charges at shipping, - 2 — —			
S. n. 3.	202	—	—
7.			
Sold Charles Snell, on demand, 2 bales of our broad cloth, 10 pieces, 400 yards, at 12 s. per yard, - - - F. 1.	240	—	—
8.			
Sold for ready money other 2 bales of our broad cloth, 10 pieces, 400 yards, at 11 s. 6 d. per yard, T. 1.	230	—	—

September

		L.	s.	d.
September 10.				
Counted with partners in the broad-cloth concern, and paid,				
To Robert Nairn, - -	L. s. d. 110 — —			
To Charles Maxton, -	10 — —			
U. 2.		120	—	—
11.				
Sold John Gustard our two remaining bales broad cloth, 10 pieces, 400 yards, at 12 s. 6 d. per yard, and	L. s. d.			
Received in part, - -	150 — —			
Due at 6 days, - -	100 — —			
T. 1.		250	—	—
12.				
Received advice from Arthur Gwin, Cork, that, according to my order, he has shipped on board the Rebecca, Capt. Gray, for account of George Roy of Barbadoes,	L. s. d.			
100 barrels mess-beef, at 27 s. -	135 — —			
100 barrels mess-pork, at 28 s.	140 — —			
20 half-barrel tongues, at 34 s. -	34 — —			
Charges, - - -	6 — —			
Irish	315 — —			
Exchange at 7½, makes Sterling, at my debit, - -	291 7 6			
My commission, at 1 per cent. -	2 18 3			
G. n. 7.		294	5	9
13.				
Remitted Arthur Gwin, Cork, a draught at sight, on George Ewing, Dublin, for 260 l. Irish, exchange at 7½, makes Sterling, - -		240	10	—
L. 3.				
14.				
Sold Peter Black 4 puncheons of my rum, at 55 l. and -	L. s. d.			
Received in cash, - -	80 — —			
A bill, No 20. on Robert Rich, at 3 months, - -	140 — —			
C. 4.		220	—	—

September

	L.	s.	d.
September 15.			
Sold George Mather 10 hhds of George Roy's ſugar, weighing neat 100 C. 1 Q. at 50 s. per C. and received, L. s. d.			
A bill, No 21. on John Ireland, at 3 months, - - 150 — —			
His own acceptance, No 22. at ditto, 100 12 6			
N. C. 2.	250	12	6
17.			
Robert Rich, intending to go abroad, has retired his bill, No 20. as under, L. s. d.			
By paying down, - - 40 — —			
By a bill on John Love, No 23. at 3 months, - - 100 — —			
E. n. 2.	140	—	—
18.			
Received from George Friar, Boſton, a remittance, Greig on Fullarton, at 60 days ſight, which I have ſold at 2 per cent. exchange.			
The ſum of the bill is, - L. 400 — —			
Exchange, - - 8 — —			
I. n. 2.	408	—	—
19.			
Bought and paid for houſehold-furniture, to the amount of - - - -	200	—	—
B. n. 3.			
21.			
Paid Edward Harley our conjunct acceptance,	300	—	—
S. n. 4.			
22.			
Received of the following perſons in full, viz.			
Of Charles Snell, - L. 240 — —			
John Guſtard, - - 100 — —			
George Knox, - - 45 — —			
T. n. 1. and S. n. 4.	385	—	—
24.			
Received advice from John Perkins of Hamburg, that he has received, and ſold for ready money, my goods per the Dolphin, the neat proceeds, per account of ſales, amounting to 5155 merks 5 ſch. current. which, agio 30 per cent. makes 3965 merks 10 ſch. banc. equivalent to 528 l. 15 s. Flemiſh, and exchange at 35 s. 3 d. the value in Sterling is,	300	—	—
H. 2.			

September

	L.	s.	d.
September 25.			
Received advice from Hugh Clark, Jamaica, that the Brothers arrived ſafe, and that he has ſold my herrings, and ſhipped on board the Nightingale, Capt. Turnbull, now at ſea, a cargo of rum, in full of neat proceeds, viz.			
30 puncheons, containing 3125 gallons, at 3 s. - - L. s. d. 468 15 —			
Charges and commiſſion, - 51 5 —			
H. 6.	520	—	—
26.			
Received at the cuſtomhouſe drawback on 2 hhds ſugar exported to Hamburg, - L. 7 11 9			
Received ditto on 7536 lb. leather exported to Leghorn, - 47 2 —			
G. n. 4.	54	13	9
27.			
John Perkins hath remitted me in full of neat proceeds, viz. 528 l. 15 s. Flemiſh, exchange at 35 s. 3 d. in the following bills.			
L. s. d.			
1 on John Alſton, Hull, No 24. at 20 days ſight, - - 100 — —			
1 on Jacob Finch, Norwich, No 25. at 30 days ſight, - 200 — —			
L. 5.	300	—	—
28.			
Bought of Richard Owen, for account of George Kent and myſelf in company, each ½,			
4 pipes ſherry, at 26 l. - L. 104 — —			
5 pipes ditto, at 26 l. 10 s. - 132 10 —			
Due on demand, -	236	10	—
S. 2.			
29.			
Charges this month, - -	14	8	4
F. 10.			
October 1.			
Received of George Kent his half ſhare of the price of 9 pipes ſherry, - - -	118	5	—
U. 1.			

October

	L.	s.	d.
October 2.			
Remitted to Samuel Quint, Briſtol, the following bills, to ſell for my account, L. s. d. Barland on Banks, at 40 days date, 300 — — Dawſon on Dobby, at 60 days date, 500 — — Paid value with exchange at ½ per cent. 4 — — L. n. 6.	804	—	—
3.			
Paid Richard Owen, in full for ſherry, - S. n. 4.	236	10	—
4.			
Remitted to Samuel Quint a bank poſt-bill at 30 days date, to ſell for my account, value paid in a draught on Peter Prince, - - L. n. 6.	500	—	—
5.			
Sold Edward Turner our 5 beſt pipes ſherry, at 29 l. Received in part, - L. 120 — — Due on demand, - - 25 — — T. 1.	145	—	—
6.			
Remitted to Samuel Quint, to ſell for my account, Primroſe on Piercy at 90 days, value paid at par, L. n. 6.	300	—	—
9.			
Sold our other 4 pipes ſherry, for ready money, at 27 l. 12 s. - - - T. 1.	110	8	—
10.			
Received of Edward Turner, in full for our ſherry, T. n. 1. and S. n. 4.	25	—	—
11.			
Paid carriage, cellar-rent, and other charges on our ſherry, - - L. 3 2 — My commiſſion amounts to - 7 8 6 S. n. 3.	10	10	6
12.			
Paid George Kent, in full of his half ſhare of neat proceeds on ſherry, - - - T. n. 2.	122	8	9
13.			
Bought two lottery-tickets in the ſtate-lottery, 15 l. each, viz. No 542. 788. and paid - B. n. 3.	30	—	—

October

	L.	s.	d.
October 15.			
Received advice from George Duff, Guernsey, that the Lark arrived safe, and that he has sold our 2 bales broad cloth, the neat proceeds being 220 l. for which he has remitted a draught, No 26. on Harris and Company, at sight, - -	220	—	—
S. n. 4.			
16.			
My ticket, No 788. turns out a prize, in 3 per cent. annuities, of . - - -	2000	—	—
C. n. 3.			
17.			
Received of Harris and Company, in full of George Duff's draught, No 26. - -	220	—	—
S. n. 4.			
18.			
Paid Robert Nairn, to account, L. 60 — — Charles Maxton, ditto, - 60 — —	120	—	—
U. 2.			
20.			
The Nightingale is arrived from Jamaica, and I have received my 30 puncheons rum, containing 3125 gallons, which, per invoice, cost -	520	—	—
H. 6.			
22.			
Samuel Quint has remitted me, his own commission deducted, a bill on George Knox, at sight, in full for Barland on Banks, and Dawson on Dobby, which he has paid, being - - -	816	—	—
L. n. 6.			
23.			
Paid duties on my rum, - L. 635 8 11 Paid freight to Capt. Turnbull, 31 10 — Charges here, - - 2 1 1	669	—	—
K. n. 2.			
24.			
Received from Samuel Quint, in full of neat proceeds of the bank-bill remitted him the 4th current, a draught on Edward Stanhope, at 3 days sight, which I have given in to Peter Prince, - -	515	—	—
L. n. 6.			

October

	L.	s.	d.
October 25.			
The Roſelle is arrived from St Kitts, and brings advice from George Lyon, that he received and ſold my cargo from George Friar, Boſton, the neat proceeds, per account of ſales, amounting to -	1800	—	—
H. 2.			
Received from ditto Lyon, per the Roſelle, as follows. L. s. d.			
80 puncheons rum, containing 8336 gallons, at 33 d. - } 1146 4 —			
90 hhds ſugar, containing neat 810 C. at 24 s. - - } 972 — —			
Charges and commiſſion, - 201 16 —			
K. 2.	2320	—	—
26.			
Received from Samuel Quint, as neat proceeds of Primroſe on Piercy, a draught on Edward Harley, at 16 days ſight, for - - -	304	10	—
L. n. 6.			
27.			
Paid duties on my rum, L. 1695 2 9			
Charges, - 7 10 3 L. s. d. 1702 13 —			
Paid duties on my ſugar, 256 3 3			
Charges, - - 7 10 6 263 13 9			
K. 2. and n. 2.	1966	6	9
29.			
Settled with the maſter of the Roſelle, and given him an order on Peter Prince, for -	170	—	—
L. n. 6.			
30.			
Sold Simon Crouch per bill, No 27. at 2 months, the remaining 10 hhds of George Roy's ſugar, containing 99 C. 14 lb. at 50 s. per C. -	247	16	3
N. C. 2.			
31.			
Charges this month, - -	13	4	8
F. 10.			

November

		L.	s.	d.
	November 1.			
/	George Roy's ſugar being now diſpoſed of, the charges turn out as follows.			
	Cellar-rent, and petty charges, L. 3 — —			
	Commiſſion, and intereſt on money advanced, 22 — —			
	N. 4.	25	—	—
	2.			
/	Bought of James Ward 70 pieces flowered ſtuffs, at 3 l. to pay at 3 months,	210	—	—
	B. 3.			
	3.			
/	Simon King, John Oker, and myſelf, reſolving to make an equal joint adventure, we have put into company what goods each of us have proper for the intended voyage, without regard to our due proportion, purpoſing to adjuſt that matter with money.			
P.J.				
Nº				
1.	Simon King, 300 pieces ſerges, at 30 s. L. 450 — —			
2.	John Oker, 90 pieces frize, at 3 l. 270 — —			
3.	I have put in my 70 pieces ſtuffs, which coſt 3 l. per piece, 210 — —			
	I have paid charges till on board, 27 10 —			
	I have alſo paid to Smith's office, for inſuring 900 l. on our ſaid adventure, 22 10 —			
		980	—	—
	Shipped the whole on board the Thiſtle, Capt. Bentley, conſigned to Philip Jenkins merchant in Liſbon, to ſell for our account, being marked and numbered as per margin.			
	S. 3. and n. 3.			
	5.			
/	Upon adjuſting accounts with Simon King and John Oker, there appears due to the former,			
	From John Oker, L. 56 13 4			
	And from me, 66 13 4			
		123	6	8
	Which we have paid. U. 2. 3.			
	6.			
/	Simon King, John Oker, and myſelf, reſolving further to trade in company, have bought of George Wood 30 tuns train oil, at 21 l. payable on demand,	630	—	—
	S. 2.			

November

		L.	s.	d.
	November 7.			
Received of Edward Harley, in full of Samuel Quint's bill, - - -		304	10	—
	E. 2.			
	8.			
Received from Jacob Orr, Edinburgh, my factor in the affairs of bills, a draught on George Dunlop, Rotterdam, for 1000 guilders, valued at 22 d. payable 10th July next, which I have sold for ready money, at 22½ d. per guilder.				
The bill, at 22 d. amounts to	L. 91 13 4			
The exchange is, - -	2 1 8			
	L. n. 5.	93	15	—
	9.			
Remitted, with a letter of advice, Wedder on Brent, at 90 days, to Jacob Orr,	L. 300 — —			
Value paid, with 1 per cent. exchange,	3 — —			
	L. n. 5.	303	—	—
	10.			
Received of George Evans 1 year's interest of 300 l. the principal being continued in his hands, -		15	—	—
	E. 4.			
	12.			
Paid to Drummond's shoe-factory, in full, - -	L. 240 — —			
1 month's interest, - -	1 — —			
	F. 6.	241	—	—
	13.			
Received rent from Whitsunday to Martinmas of my house in Fleet-street, - -	L. 25 — —			
Ditto of my house at Charing-cross,	40 — —			
From John Vernon my cousin's legacy,	500 — —			
	E. 9. n. 4.	565	—	—
	14.			
Paid house-rent and window-tax for last year, - -	L. 48 — —			
Paid tradesmens bills to the amount of	10 — —			
	F. 11.	58	—	—
Remitted Crumpet on Craig, at 60 days, to Jacob Orr, value paid by an order on Peter Prince,		500	—	—
	L. n. 5.			

November

		L.	s.	d.
November 15.				
Paid ſhop and ware-room rent,	L. 45 — —			
Clerks fees, - -	60 — —			
F. 10.		105	—	—
16.				
Simon King, John Oker, and myſelf, have paid George Wood in full for oil, as follows.				
Simon King has given him goods to the value of - -	L. 120 — —			
John Oker has counted with him for	220 — —			
I have paid him in caſh, -	290 — —			
U. 4.		630	—	—
Drawn on Jacob Orr, in favour of David Swinton, value received,				
At 30 days, exchange 2 per cent.	L. 200 — —			
At 60 days, ——— 1 per cent.	100 — —			
Exchange, - -	5 — —			
L. n. 5.		305	—	—
17.				
Simon King has evened our accounts, by paying				
To John Oker, - -	L. 10 — —			
And to me, - -	80 — —			
U. 1. 3.		90	—	—
20.				
Drawn on Jacob Orr, to Peter Ward,				
At 10 days, exchange 2 per cent.	L. 300 — —			
At 20 days, ——— 1 per cent.	400 — —			
Exchange, - -	10 — —			
Value received.		710	—	—
L. n. 5.				
21.				
Sold James Grant 1 tun of our oil, on demand,		24	—	—
T. 1.				
22.				
Drawn to John Skene, on Jacob Orr, at 30 days, per note, No 28. on demand, -	L. 200 — —			
Received exchange at $1\frac{1}{2}$ per cent.	3 — —			
L. n. 5.		203	—	—
23.				
Sold John Whiſton 9 tuns of our oil, at 23 l. 10 s.				
Received in part, -	L. 111 10 —			
Due on demand, - -	100 — —			
T. 1.		211	10	—

	L.	s.	d.
November 24.			
Received in full of John Skene's note, No 28. and remitted the same to Jacob Orr, in Borrel's on Blanter, at 80 days par, - - -	200	—	—
L. n. 5.			
26.			
Received from Jacob Orr a bill to be negotiated for him, viz. Ramsay on Ronald, which being refused acceptance, I have returned with protest, -	—	2	6
L. n. 5.			
27.			
Bartered the remaining 20 tuns of our oil, at 24 l. for 12 pipes Canary wine, viz.			
6 pipes, at 42 l. - L. 252 — —			
6 pipes, at 38 l. - - 228 — —			
T. 2.	480	—	—
28.			
Remitted Arthur Gwin in full, by a draught on Jacob Short, at sight, - -	50	17	6
L. n. 5.			
29.			
Received of John Whiston, in full for oil,	100	—	—
T. n. 1. and S. n. 4.			
30.			
Charges this month, - -	15	14	6
F. 10.			
December 3.			
Sold our 6 pipes best Canary, for ready money, at 46 l. - - - -	276	—	—
T. 1.			
4.			
Remitted John Kemp, my partner in exchange at Perth, the following bills to sell for our account.			
Anderson on Burt, at 20 days date, L. 400 — —			
Ker on Butler, at 30 ditto, - 200 — —			
Value paid, with 1 per cent. exchange, 6 — —			
S. n. 6.	606	—	—
5.			
James Grant is broke, and we have compounded his debt of L. 24 at 8 s. per pound.			
The composition I have received being L. 9 12 —			
The abatement amounts to - 14 8 —			
T. n. 1. and S. n. 3. 4.	2[illegible]	—	—

December

	L.	s.	d.
December 6.			
Simon King, John Oker, and myſelf, have parted the remaining 6 pipes Canary equally among ourſelves, valued at prime coſt, viz. 38 l. per pipe, T. 3.	228	—	—
George Pitt, Liverpool, has remitted me for ſale a bill on David Turner, Liſbon, of 3502,250 rees, at 10 days ſight, which he values at 64 d. per millree, P. n. 3.	933	18	8
7.			
Remitted John Kemp, to ſell on our account, Hunter on Knox, at 40 days par, Value paid by an order on Peter Prince. S. n. 6.	500	—	—
8.			
Ship Phenix is arrived from Cadiz, and Mr Jones has paid me in full for freight, - - S. n. 3.	170	—	—
10.			
George Pitt has remitted me to ſell for his account a bill, Steel on Stamfoord at Breſt, of 6000 crowns, at 14 days ſight, valued to him at 30 d. per crown, P. n. 3.	750	—	—
Remitted John Kemp to ſell for our account, Crawford on Kennet, at 10 days ſight, - - L. 400 — — Burnet on Bell, at 20 days date, 300 — — Value paid at par. S. n. 6.	700	—	—
11.			
Sold our Phenix to Mr Jones and Company, to pay at 3 months, - - - T. 1.	700	—	—
12.			
Received advice from Philip Jenkins, Liſbon, that the Thiſtle arrived ſafe, and that he hath ſold our cargo for ready money, the neat proceeds amounting to 4512,500 rees, which, exchange at 5 s. 4 d. per millree, amounts in Sterling to - -	1150	—	—

	L.	s.	d.
December 13.			
The Charlotte is arrived from New York, and George Urie has paid me in full for freight, E. 9.	440	—	—
14.			
Drawn on Philip Jenkins, at 3 days sight, in favour of Harris and Company, for 4312,500 rees, and received value at 64 d. per millree, T. n. 1. and S. n. 4.	1150	—	—
15.			
The neat proceeds of our adventure to Lisbon being now received, my commission on 1150 l. at 1½ per cent. amounts to - - - S. n. 3.	17	5	—
17.			
Received from on board the Jeany, Capt. Mill, consigned by Robert Ainsley, Jamaica, for sale and returns, 40 hhds sugar, containing 360 C. neat. Charges here, - - - M.	18	10	6
18.			
Paid duties on Robert Ainsley's sugar, - M.	113	17	—
Sold George Pitt's bill on David Turner, Lisbon, of 3502,250 rees, at 64½ d. per millree, and remitted the value to ditto Pitt, - - P. n. 3.	941	4	7
19.			
Sold Steel on Stamfoord, of 6000 crowns, at 31½ d. per crown, value remitted to George Pitt, - P. n. 3.	787	10	—
Paid Capt. Mill in full for freight, as under, In cash, - - L. 25 — — By a draught on Peter Prince, 15 — — M. L. n. 6.	40	—	—
20.			
John Kemp has remitted me in full of Anderson on Burt, Ker on Butler, and Hunter on Knox, exchange at 2 per cent. in a draught on George Ellis at sight, which he has paid, - - - S. n. 6.	1122	—	—

December

	L.	s.	d.
December 21.			
Paid cooperage and ſome other incidental charges on my rum per the Roſelle, - - F. 9.	1	5	—
23.			
Received of James Lee, Philadelphia, a draught on Peter Crawfurd, at 10 days ſight, which I have given in to Peter Prince, - - P. 5. and L. n. 6.	200	—	—
24.			
Received of John Kemp, in full of Crawfurd on Kennet, and Burnet on Bell, exchange at 1½ per cent. a draught on Ronald Gibſon, at 60 days date, which I have given in to Peter Prince, - S. n. 6.	710	10	—
25.			
Received of John Arnot, Antego, a draught, No 29. on Jonathan Swift, at 40 days ſight, - P. 5.	299	5	—
26.			
Sold George Urie and Company the ſhip Charlotte, and			
Received in caſh, - - 500 — —			
A draught, No 30. on Harris and Company, at 90 days, - 400 — —			
C. n. 3.	900	—	—
27.			
Elias Bell, Glaſgow, has returned the 80 empty hogſheads to Ambroſe and Allan, valued at 13 s. 6 d. each, - - - - Q. n. 3.	54	—	—
28.			
Received from George Friar, my ſtorekeeper at Boſton, a ſtate of his accounts, by which it appears, exchange at 70 per cent. that ſince his arrival there,			
Curr. *Sterl.*			
The money received by him amounts to L. 4080 — — = L. 2400 — —			
The debts outſtanding, 2040 — — = 1200 — —			
Goods on hand at invoice price, - 1170 — —			
I. n. 2.	4770	—	—

	L.	s.	d.
December 28.			
The ſtorekeeper's commiſſion, clerk's fees, and charges of the ſtore, amount to 425 l. currency, which in Sterling makes - - - I. n. 2.	250	—	—
29.			
Elias Bell, Glaſgow, having balanced his books, hath tranſmitted me an abſtract, from which it appears, that the neat profits amount to 285 l. 10 s. whereof my $\frac{1}{2}$ is - - - R. 2.	142	15	—
31.			
William Murray, Perth, having balanced the books of the ſilk-factory there, hath tranſmitted me an abſtract, whereby it appears, that the neat profits on that manufacture already amount to 170 l. whereof my $\frac{1}{3}$ is - - - R. 2.	56	13	4
Laid out for the uſe of my family, ſince the 1ſt of January laſt, - - - F. 11.	300	—	—
Charges on my trade this month, - F. 10.	34	18	6

JOUR-

JOURNAL. A.

LONDON, the 1st of *January* 1782.

		L.	s.	d.	L.	s.	d.
	Sundries Drs to Stock, L. 9391 : 1 : 2.						
.2	*Cash*, for ready money, -	3000	—	—			
.3	*Linen*, 80 pieces Scotch, 25 yards each, at 30 d. per yard, -	250	—	—			
.2	*Indian Chints*, 100 pieces, at 4 l.	400	—	—			
.3	*Sugar*, 20 hhds, weight 240 C.	550	14	6			
.3	*Rum*, 30 puncheons, at 40 l. -	1200	—	—			
.4	*Tobacco*, 50 hhds, weight 50000 lb. at 8½ d. per lb. - -	1770	16	8			
.4	*India Stock*, 800, at 120 per cent.	960	—	—			
.4	*Ship Swan*, ¼, freighted to Barbadoes,	348	10	—			
.4	*Sloop Unity*, ½, freighted to Virginia,	470	—	—			
.5	*Bills receivable*, for John Harris's note on demand, No 1. -	45	—	—			
.5	*Ditto*, for Josiah Scot's bill, No 2. due Feb. 2. - -	96	—	—			
.5	*Ditto*, for George Evan's bond, No 3. with interest since Martinmas,	300	—	—			
.1					9391	1	2
.1	*Stock* Dr to *Sundries*, L. 1346 : 19 : 8.						
.5	To *Joseph Martin*, on demand,	36	—	—			
.6	To Sir *Isaac Crisp*, per note the 20th of June, - -	120	—	—			
.6	To *George Moncreiff*, per account,	50	—	—			
.6	To *Customhouse-bonds*, for bonded duties, - -	1140	19	8			
					1346	19	8
	2.						
.6	*Cambrics* Dr to *Cash*, 140 l.						
.2	Paid for 56 pieces, at 50 s. - -				140	—	—
	3.						
.7	*Duroys* Dr to *John Vernon*, 250 l.						
.7	Bought, at 4 weeks, 200 pieces, at 25 s. -				250	—	—

			L.	s.	d.
	January 4.				
.5	*Joseph Martin* Dr to *Cash*, 36 l.				
.2	Paid him in full, - - -		36	—	—
	5.				
.7	*Druggets* Dr to *Sundries*, 195 l.	L. s. d.			
.2	To *Cash*, in part for 78 pieces, at 50 s.	97 10 —			
.7	To *Jacob Russel*, on demand, -	97 10 —	195	—	—
	6.				
.2	*Cash* Dr to *Joseph Martin*, 400 l.				
.5	Borrowed for 3 months, at 5 per cent. -		400	—	—
	8.				
.7	*Jacob Russel* Dr to *Cash*, 97 l. 10 s.				
.2	Paid him in full for druggets, - -		97	10	—
	9.				
.7	*Broad Cloth* Dr to *Sundries*, 675 l.				
.2	To *Cash*, in part for 40 pieces, 1000 yards, at 13 s. 6 d. per yard,	330 — —			
.5	To *Bills Receivable*, for John Harris's Note, No 1. -	45 — —			
.8	To *Edward Harley*, at 3 months,	300 — —	675	—	—
	10.				
	Sundries Drs to *Cash*, 765 l.				
.8	*Kerseys*, for 150 pieces, at 72 s.	L. 540 — —			
.8	*Fustians*, for 180 pieces, at 25 s.	225 — —			
.2			765	—	—
	11.				
.2	*Cash* Dr to *Druggets*, 81 l. 10 s.				
.7	Received for 30 pieces, at 2 l. 14 s. 4 d. -		81	10	—
	12.				
.8	*Voyage to Jamaica* Dr to *Sundries*, 705 l.				
.9	To *James Ross*, for 50 pieces Irish linen, 25 yards each, at 4 s. per yard, at 6 months, -	L. 250 — —			
.9	To *John Edwards*, for 60 pieces Osnaburgs, 100 yards each, at 8 d. per yard, at 6 months,	200 — —			
.9	To *Drummond's Shoe-factory*, for 1200 pair shoes, weight 1780 lb. at 9 months, -	240 — —			
.2	To *Cash*, for charges at shipping,	15 — —	705	—	—

Consigned to *William Boyd*, for sale and returns, per the Hopewell, Captain Gordon.

January

			L.	s.	d.
	January 13.				
.9	*George Young* Dr to *Broad Cloth*, 280 l.				
	Sold, at 20 days, 16 pieces, 25 yards each, at 14 s.				
.7	per yard, - - -		280	—	—
	15.				
	Sundries Drs to *Kerseys*, 570 l.				
.2	*Cash*, in part for 150 pieces, at 3 l. 16 s. - -	L. 300 — —			
.9	*John Keil*, at 14 days, -	270 — —			
.8			570	—	—
	16.				
.9	*Jacob Spencer* Dr to *Cash*, 1000 l.				
.2	Lent on bond for 3 months, at 5 per cent.		1000	—	—
	17.				
.5	*Bills receivable* Dr to *Broad Cloth*, L. 141 : 13 : 4.				
.7	Sold Jacob Preston 8 pieces, 25 yards each, at 14 s. 2 d. per yard, and received his bill, No 4. on Henry Sidney, to pay at 1 month, -		141	13	4
	18.				
	Sundries Drs to *Broad Cloth*, L. 285 : 16 : 8.				
.2	*Cash*, in part for 16 pieces, 25 yards each, sold Richard Stone, at 14 s. 3½ d. per yard, -	L. 150 14 8			
.10	*Foreign Coin*, for 26 moidores, at 27 s.	35 2 —			
.5	*Bills receivable*, for ditto Stone's bill, No 5. on Peter Hart, at 2 months, - -	100 — —			
.7			285	16	8
	19.				
.10	*Flax-seed* Dr to *Sundries*, L 557, 15 s.				
.10	To *George Frankland my account-current*, for value of 250 hhds, per invoice, -	L. 275 — —			
.2	To *Cash*, for freight and charges here,	282 15 —			
			557	15	—
	20.				
.5	*Bills receivable* Dr to *Flax-seed*, 450 l.				
.10	Sold James Burt, Perth, 150 hhds, at 3 l. and received,				
	A bill, No 6. on George Wright, Manchester, at 6 months,	L. 250 — —			
	Ditto Burt's own acceptance, No 7. at ditto, - -	200 — —			
			450	—	—

January

			L.	s.	d.
	January 22.				
	Sundries Drs to *Sugar*, 150 l.				
.2	*Cash*, in part for 5 hhds. containing 60 C. at 50 s. per C. -	L. 50 — —			
.5	*Bills receivable*, for J. Cairns on Henry Sidney, No 8. at sight,	50 — —			
.10	*John Cairns*, on demand, -	50 — —			
.3			150	—	—
	23.				
	Sundries Drs to *Flax-seed*, L. 162, 10 s.				
.2	*Cash*, in part for 50 hhds, at 65 s.	L. 62 10 —			
.5	*Bills receivable*, Colin Hume on Thomas Freeman, No 9. at 4 months, - -	100 — —			
.10			162	10	—
	24.				
	Sundries Drs to *Flax-seed*, 175 l.				
.3	*Linen*, 40 pieces Scotch, 25 yards each, at 2 s. per yard, in part for 50 hhds, at 70 s. -	L. 100 — —			
.10	*George Knox*, at 2 months, -	75 — —			
.10			175	—	—
	25.				
	Sundries Drs to *Sugar*, 150 l.				
.5	*Bills receivable*, Adam Love on George Digby, No 10. at 2 months, in part for 5 hhds, containing 60 C. at 50 s. per C. -	L. 100 — —			
.11	*Adam Love*, at 40 days, -	50 — —			
3			150	—	—
	26.				
.2	*Cash* Dr to *Bills receivable*, 50 l.				
.5	In full of John Cairns's bill, No 8. on Henry Sidney, - - - -		50	—	—
	27.				
.2	*Cash* Dr to *Sundries*, 120 l.				
.3	To *Rum*, for 2 puncheons, -	L. 90 — —			
.3	To *Sugar*, for 1 hhd, -	30 — —			
			120	—	—
	29.				
.3	*Linen* Dr to *Sundries*, 75 l.				
.3	To *Sugar*, for 1 hhd, -	L. 30 — —			
.3	To *Rum*, for 1 puncheon, -	45 — —			
			75	—	—
	Received in barter 20 pieces Irish, 25 yards each, at 3 s. per yard.				

January

			L.	s.	d.
	January 30.				
.8	*Edward Harley* Dr to *Sundries*, 150 l.				
.3	To *Rum*, for 2 puncheons, -	L. 90 — —			
.3	To *Sugar*, for 2 hhds, -	60 — —			
			150	—	—
	At 2 months.				
	31.				
.11	*Charges of merchandise* Dr to *Cash*, L. 12 : 13 : 4.				
.2	Expended this month, - - -		12	13	4
	February 1.				
.7	*John Vernon* Dr to *Cash*, 250 l.				
.2	Paid him in full for duroys, -		250	—	—
	2.				
.2	*Cash* Dr to *Sundries*, 376 l.				
.9	To *George Young*, in full for broad cloth, - -	L. 280 — —			
.5	To *Bills Receivable*, for Josiah Scot's, No 2. - -	96 — —			
			376	—	—
	3.				
.2	*Cash* Dr to *Sundries*, 320 l.				
.10	To *John Cairns*, in full for sugar,	L. 50 — —			
.9	To *John Keil*, in full for kerseys,	270 — —			
			320	—	—
	5.				
.10	*George Frankland my account-current* Dr to *Cash*, 100 l.				
.2	Paid his bill on me to Robert Morison, -		100	—	—
	6.				
.11	*John Erskine* Dr to *Indian Chintz*, 75 l.				
.3	Sold him on demand 15 pieces at 5 l. -		75	—	—
	7.				
.10	*George Frankland my account-current* Dr to *Bills Payable*, 175 l.				
.11	Accepted his bill on me to Key and Granger, at 2 days sight, - - -		175	—	—
	8.				
.11	*Bills Payable* Dr to *Sundries*, 175 l.				
.2	To *Cash*, in part to *Key* and *Granger*,	L. 100 — —			
.11	To *John Erskine*, for my draught on him, - -	75 — —			
			175	—	—

February

		L.	s.	d.	L.	s.	d.
	February 9.						
.12	*Voyage to Boston* Dr to *Sundries*, L. 1325 : 8 : 9.						
.3	To *Linen*, for 80 pieces Scotch, 25 yards each, - -	250	—	—			
.12	To *Peter Forbes*, for 1000 yards broad cloth, at 14 s. due at 12 months,	700	—	—			
.12	To *Peter Smith*, for 1 box hardware, at 6 months, - -	200	—	—			
.12	To *Simon Swan*, for 1 chest china, at 3 months, - -	85	—	—			
.2	To *Cash*, for charges, as per Waste-book, - - -	90	8	9			
					1325	8	9
	Per the Sarah.						
	10.						
.12	*Lockrams* Dr to *Indian Chintz*, 50 l.						
.3	Received 40 pieces at 25 s. in barter for 10 pieces, at 5 l. - - - -				50	—	—
	12.						
.3	*Linen* Dr to *Sundries*, 250 l.						
.2	To *Cash*, in part for 80 pieces Scotch, 25 yards each, at 30 d. per yard, - -	L. 150	—	—			
.5	To *Bills receivable*, Adam Love, on George Digby, No 10.	100	—	—			
					250	—	—
	13.						
	Sundries Drs to *Linen*, L. 133 : 6 : 8.						
.12	*Cochineal*, for 140 lb. at 16 s.	L. 112	—	—			
.13	*Cinnamon*, for 32 lb. at 13 s. 4 d.	21	6	8			
					133	6	8
.3	Received in barter for 40 pieces Scotch, 25 yards each, at 32 d. per yard.						
	14.						
	Sundries Drs to *Indian Chintz*, 150 l.						
.13	*Muslin*, for 34 pieces, at 3 l.	L. 102	—	—			
.2	*Cash*, for the balance, - -	48	—	—			
					150	—	—
.3	Received in barter for 30 pieces, at 5 l.						

February

			L.	s.	d.
	February 15.				
	Sundries Drs to *George Dennis*, 346 l.				
.13	*Cotton*, for 42 C. 2 Q. at 8 l. per C.	L. 340 — —			
.13	*Cloves*, for 8 lb. at 15 s. -	6 — —			
.13			346	—	—
	Received in barter.				
	George Dennis Dr to *Sundries*, L. 187, 10 s.				
.13	To *Linen*, for 40 pieces Scotch, 25 yards each, at 33 d. per yard,	L. 137 10 —			
.3	To *Indian Chintz*, for 10 pieces, at 5 l.	50 — —			
.3			187	10	—
	Delivered in barter.				
	16.				
.12	*George Dennis* Dr to *Cash*, L. 158, 10 s.				
.2	Paid him the balance in barter, -		158	10	—
	17.				
.13	*House in Fleetstreet* Dr to *Sundries*, 600 l.				
.5	To *Bills receivable*, Richard Stone on Peter Hart, No 5. -	L. 100 — —			
.5	To *Joseph Martin*, at 1 month,	500 — —			
			600	—	—
	19.				
.2	*Cash* Dr to *Bills receivable*, L. 141 : 13 : 4.				
.5	In full of Jacob Preston on Henry Sidney, No 4.		141	13	4
	20.				
	Sundries Drs to *George Fraser*, 45 l.				
.14	*Raisins*, for 10 barrels, at 42 s.	L. 21 — —			
.14	*Figs*, for 12 barrels, at 40 s. -	24 — —			
.14			45	—	—
	To pay at one month.				
	21.				
.5	*Bills receivable* Dr to *Sundries*, 75 l.				
.3	To *Rum*, 1 puncheon, -	L. 45 — —			
.3	To *Sugar*, 1 hhd, - -	30 — —			
			75	—	—
	George Aiton on Jacob Grant, No 11. at 10 days sight.				
	22.				
	Sundries Drs to *Bills receivable*, 75 l.				
.3	*Linen*, 16 pieces Irish, 25 yards each, at 3 s. -	L. 60 — —			
.7	*Duroys*, 12 pieces, at 25 s. -	15 — —			
.5			75	—	—
	Bought of Peter Andrew, and paid by George Aiton's bill, No 11. on Jacob Grant.				

February

			L.	s.	d.
	February 23.				
.14	*George Bryce* Dr to *Sundries*, 76 l.				
.3	To *Rum*, 1 puncheon, -	L. 46 — —			
.3	To *Sugar*, 1 hhd, - -	30 — —			
			76	—	—
	Sundries Drs to *George Bryce*, 50 l.				
.2	*Cash*, in part, - -	L. 20 — —			
.5	*Bills receivable*, for his bill, No 12. on John Keil, at 1 month,	30 — —			
.14			50	—	—
	Balance due on demand.				
	24.				
	Sundries Drs to *Edward Harley*, 200 l.				
.7	*Broad Cloth*, for 8 pieces, containing 200 yards, at 13 s. per yard,	L. 130 — —			
.7	*Druggets*, 28 pieces, at 50 s. -	70 — —			
.8			200	—	—
.8	*Edward Harley* Dr to *Sundries*, 130 l.				
.2	To *Cash*, in part, -	L. 100 — —			
.5	To *Bills receivable*, George Bryce on John Keil, No 12. -	30 — —			
			130	—	—
	Balance due at 8 days.				
	26.				
.14	*Serges* Dr to *Simon Short*, 210 l.				
.14	Bought, at 6 months, 100 pieces, at 42 s.		210	—	—
	27.				
.2	*Linen* Dr to *Sundries*, L. 62, 10 s.				
.14	To *Raisins*, 10 barrels, at 45 s.	L. 22 10 —			
.14	To *Figs*, 12 barrels, at 42 s. -	25 4 —			
.2	To *Cash*, for the balance, -	14 16 —			
			62	10	—
	Received in barter 20 pieces Scotch, 25 yards each, at 30 d. per yard.				
	28.				
.11	*Charges of merchandise* Dr to *Cash*, L. 14 : 10 : 6.				
.2	Expended this month, - -		14	10	6

March

			L.	s.	d.
	March 1.				
.3	*Linen* Dr to *Sundries*, 116 l.				
.3	To *Rum*, for 2 puncheons, -	L. 90 — —			
.14	To *George Bryce*, in full of a debt due by him to me, -	26 — —			
			116	—	—
	Received in barter 46 pieces Scotch, containing 1160 yards, at 2 s. per yard.				
	2.				
.12	*Voyage to Boston* Dr to *George Flint my account-current*,				
.15	L. 748 : 12 : 6.				
	For goods per the Vernon, at 12 months, which, with charges per invoice, amount to -		748	12	6
	3.				
.15	*Voyage to Rotterdam* Dr to *Sundries*, L. 711, 10 s.				
.4	To *Tobacco*, 50 hhds, 50,000 lb. at 2¼ d. - -	L. 468 15 —			
.14	To *Serges*, 100 pieces, at 42 s.	210 — —			
.2	To *Cash*, for charges and ½ freight,	32 15 —			
			711	10	—
	Consigned to William Murdoch, for sale and returns, per the Vanhoven, Capt. Fraser.				
	5.				
.8	*Edward Harley* Dr to *Sundries*, 70 l.				
.13	To *Cinnamon*, for 32 lb. at 15 s.	L. 24 — —			
.2	To *Cash*, in full of the balance, -	46 — —			
			70	—	—
	6.				
.12	*Simon Swan* Dr to *Sundries*, 85 l.				
.2	To *Cash*, paid neat, - -	L. 83 10 —			
.1	To *Profit and Loss*, abated for prompt payment, - -	1 10 —			
			85	—	—
	7.				
.15	*Voyage from Madeira* Dr to *Peter Cheap my account-current*, 240 l.				
.15	For cost and charges of 20 pipes Madeira wine per the Sally, - - - -		240	—	—
	8.				
	Profit and Loss Dr to *Cash*, L. 8, 5 s.				
	Lost a silver watch, -		8	5	—

March

					L.	s.	d.
	March 10.						
	Sundries Drs to *Rum*, 300 l.						
.5	*Bills receivable*, in part for 6 puncheons, at 50 l. viz. 1 on John Tod, No 13. 2 days to run,	L.60 — —					
	1 on James Meek, No 14. Liverpool, at 30 days,	70 — —					
			L.	s.	d.		
			130	—	—		
.16	*Peter Prince*, my banker, for a draught on him at sight,		80	—	—		
.16	*Peter Nisbet*, for the balance, at 2 months,		90	—	—		
.3						300	— —
	12.						
.2	*Cash* Dr to *Sundries*, L. 70, 7 s.						
.5	To *Bills receivable*, Peter Nisbet on James Meek, No 14. sold,	L. 70 — —					
.1	To *Profit and Loss*, for exchange,		—	7	—		
						70	7 —
	13.						
.2	*Cash* Dr to *Peter Prince*, 80 l.						
.16	Received for Peter Nisbet's draught on him,					80	— —
	14.						
.16	*George Smith* Dr to *Cash*, 50 l.						
.2	Lent, to be repaid on demand,					50	— —
	15.						
.5	*Bills receivable* Dr to *Cash*, 3 s. 6 d.						
.2	Paid charges of protest on Tod's bill, No 13.					—	3 6
	16.						
.2	*Cash* Dr to *George Smith*, 50 l.						
.16	In full of the sum lent him,					50	— —
	17.						
.5	*Joseph Martin* Dr to *Sundries*, 500 l.						
	To *Rum*, for 8 puncheons, at 50 l.	L. 400 — —					
.3	To *Adam Love*, given a draught on him for		50	—	—		
.11							
.2	To *Cash*, in full for my house in Fleetstreet,		50	—	—		
						500	— —

March

					L.	s.	d.
		March 19.					
.2	*Cash* Dr to *Sundries*, L. 60 : 5 : 9.						
.5	To *Bills receivable*, for Nisbet on Tod, No 13 with charges,	L. 60	3	6			
.1	To *Profit and Loss*, for interest,	—	2	3			
					60	5	9
		20.					
	Sundries Drs to *Bills payable*, L. 1002 : 14 : 9.						
.17	*William Murray my account in company*, for my $\frac{1}{3}$ of a silk-factory at Perth,	L. 1000	—	—			
.1	*Profit and Loss*, for interest,	2	14	9			
.11	Accepted a bill to ditto Murray and Company, at 20 days, for				1002	14	9
		21.					
.15	*Voyage from Madeira* Dr to *Cash*, L. 370.						
.2	Paid freight, duties, and other charges, on my 20 pipes wine,				370	—	—
		22.					
	Sundries Drs to *Voyage from Madeira*,	L. 450					
.2	*Cash*, in part for 10 pipes, sold John Hunter on the quay,	L. 200	—	—			
.5	*Bills receivable*, for ditto Hunter on George Monro, Manchester,	250	—	—			
.15	No 15. at 3 months,						
					450	—	—
		23.					
	Sundries Drs to *Bills receivable*, L. 250.						
.2	*Cash*, received for No 15. neat,	L. 246	17	6			
.1	*Profit and Loss*, discounted 3 months interest,	3	2	6			
.5					250	—	—
		24.					
	Sundries Drs to *George Knox*, L. 75.						
.3	*Linen*, for 20 pieces Scotch, 25 yards each, at 2 s. per yard,	L. 50	—	—			
.2	*Cash*, in full of the balance,	25	—	—			
.10					75	—	—

K *March*

			L.	s.	d.
	March 26.				
.17	*Voyage to Leith* Dr to *Sundries*, L. 308, 10 s.				
.15	To *Voyage from Madeira*, for value of 10 pipes wines, consigned to John Gardiner, -	L. 305 — —			
.2	To *Cash*, for export-charges, -	3 10 —			
			308	10	—
	Per the Isabella, Capt. Ford.				
	27.				
	Sundries Drs to *Sugar*, L. 120.				
.2	*Cash*, in part for 4 hhds, at 30 l.	L. 75 — —			
.14	*George Fraser*, in payment of a debt,	45 — —			
.3			120	—	—
	28.				
.15	*Peter Cheap my account-current* Dr to *Bills payable*,				
.11	L. 240.				
	Accepted two bills of his, viz.				
	1 to John Henry, Bristol, the 20th *proximo*. - -	L. 100 — —			
	1 to Oliver Hart, London, at 30 days sight, - -	140 — —			
			240	—	—
	29.				
.5	*Bills receivable* Dr to *Rum*, L. 350.				
	Sold *Peter Nisbet* 7 puncheons, at 50 l. and received his bill, No 16. for the whole, on George Jen-				
.3	kins, at 3 months, - - -		350	—	—
	30.				
	Sundries Drs to *Voyage to Jamaica*, L. 48 : 12 : 6.				
.2	*Cash*, received the bounty on 60 pieces Osnaburgs, exported per the Hopewell, -	L. 37 10 —			
.17	*Custombouse-debentures*, for 1780 lb.				
.8	shoes exported per ditto, -	11 2 6			
			48	12	6
	31.				
.11	*Charges of Merchandise* Dr to *Cash*, L. 17 : 14 : 6.				
.2	Expended this month, - -		17	14	6
	April 3.				
.17	*John Gardiner my account on time* Dr to *Voyage to*				
	Leith, L. 480.				
.17	Received advice from Otto Gardiner, that the Isabella arrived safe, and that he has sold, at 3 months, my 10 pipes Madeira wine, the neat proceeds being - - - -		480	—	—

April

		L.	s.	d.
	April 4.			
17	*Voyage to Perth* Dr to *Cash*, L. 83, 6s.			
12	For prime cost and charge of 1 chest china, consigned to James Ramsay, per the Tay, G. Bett,	83	6	—
	5.			
2	*Cash* Dr to *Sloop Unity*, L. 110.			
4	Received my ½ freight neat, after paying the master 140l.	110	—	—
	6.			
1	*Profit and Loss* Dr to *Cash*, L. 5.			
2	Paid Joseph Martin 3 months interest of L. 400, the principal being continued in my hands 3 months longer,	5	—	—
	7.			
	Sundries Drs to *Sloop Unity*, L. 260.			
2	*Cash*, in part for ¼, sold to Peter Maxton, — — } L. 160 — —			
5	*Bills receivable*, No 17. on Adam Orr, at 10 days, — } 100 — —			
4		260	—	—
	9.			
8	*Edward Harley* Dr to *Cash*, L. 150.			
2	Settled with him, and paid the balance, —	150	—	—
11	*Bills payable* Drs to *Cash*, L. 1002 : 14 : 9.			
2	Paid my acceptance to William Murray and Company, — — — —	1002	14	9
	10.			
17	*William Boyd my account of goods* Dr to *Voyage to Jamaica*, L. 705.			
8	Received advice, that he has received my goods per the Hopewell, cost per invoice being —	705	—	—
	11.			
2	*Cash* Dr to *Ship Swan*, L. 85.			
4	Received of neat freight, after deducting 40l. paid to the master, — — — —	85	—	—
	12.			
	Sundries Drs to *Voyage to Rotterdam*, L. 940 : 9 : 9.			
18	*William Murdoch my account-current*, for neat proceeds of 50 hhds tobacco, viz. 7968 guilders 19½ stivers, which, at 22d. per guilder, makes Sterling, } L. 730 9 9			
18	*Ditto Murdoch my account of Serges*, for 100 pieces on hand, } 210 — —			
15		940	9	9

			L.	s.	d.
	April 13.				
.4	*Ship Swan* Dr to *Sundries*, L. 350.				
.2	To *Cash*, in part for ¼ bought of J. Anderson, - -	L. 250 — —			
.5	To *Bills receivable*, P. Maxton on Adam Orr, No 17. 4 days to run, - -	100 — —			
			350	—	—
.2	*Cash*, Dr to *William Murdoch my account-current*, L. 730 : 9 : 9.				
.18	Received for a draught on him, for 7968 guilders 19½ stivers, at 22 d. - - -		730	9	9
	14.				
	Sundries Drs to *Tobacco*, L. 1297 : 4 : 8.				
.6	*Customhouse-bonds*, taken up my bond for the secured duties,	L. 1140 19 8			
.2	*Cash*, for old subsidy, -	156 5 —			
.4			1297	4	8
	16.				
.2	*Cash* Dr to *Profit and Loss*, L. 12, 10 s.				
.1	Received 3 months interest of L. 1000 lent J. Spencer, the principal being continued in his hands for other three months, - -		12	10	—
	17.				
	Sundries Drs to *Cash*, L. 41 : 7 : 2.				
.4	*Sloop Unity*, paid ¼ repairs, -	L. 10 12 6			
.4	*Ship Swan*, paid ½ repairs, -	30 14 8			
.2			41	7	2
	18.				
.12	*Voyage to Boston* Dr to *James Ballantine my account-current*, L. 1895 : 12 : 6.				
.18	For goods, per the Cochran, at 9 months,		1895	12	6
.18	*William Murdoch my account on time* Dr to *ditto my account of serges*, L. 227 : 6 : 8.				
.18	Received further advice, that he has now sold my serges, payable at Whitsunday, the neat proceeds being 2480 guilders, which, at 22 d. make -		227	6	8
	19.				
	Sundries Drs to *Peter Nisbet*, L. 90.				
.2	*Cash*, received neat, -	L. 85 — —			
.1	*Profit and Loss*, abated for ullage,	5 — —			
.16			90	—	—

April

		L.	s.	d.
	April 20.			
.11	*Bills Payable* Dr to *Cash*, L. 100.			
.2	Paid Peter Cheap's bill to John Henry, -	100	—	—
	21.			
.18	*George Friar my store* Dr to *Voyage to Boston*, L. 1325, 8 s. 9 d.			
.12	Received advice of his safe arrival with the cargo per the Sarah, value per invoice, - -	1325	8	9
	23.			
.19	*William Boyd my account-current* Dr to *ditto Boyd my account of goods*, L. 1180.			
.17	Received further advice, that he has now sold for ready money my adventure per the Hopewell, neat proceeds, - - -	1180	—	—
	24.			
.18	*George Friar my store* Dr to *Voyage to Boston*, L. 748, 12 s. 6 d.			
.12	Received advice, that the Vernon is arrived, value of the cargo, - - -	748	12	6
	25.			
.16	*Peter Prince* Dr to *India Stock*, L. 522.			
.4	Sold Peter Nisbet 400, at 130½ per cent. and received his draught for the whole on ditto Prince, at sight, - - - -	522	—	—
	26.			
.19	*Flour* Dr to *Peter Prince*, L. 220, 10 s.			
.16	Bought of Andrew Sloan 70 quarters, at 63 s. and paid the same, by a draught on ditto Prince, at sight,	220	10	—
	27.			
.11	*Bills Payable* Dr to *Peter Prince*, L. 140.			
.16	Paid Peter Cheap's bill to Oliver Hart, by a draught on ditto Prince, - - -	140	—	—
.19	*Thomas Trader my account of Flour* Dr to *Flour*, L. 228, 10 s.			
.19	Put my 70 quarters into the hands of ditto Trader, for retail, prime cost, - -	228	10	—
	28.			
	Sundries Drs to *Voyage to Perth*, L. 100.			
.19	*James Ramsay my account-current*, in his hand, - - } L. 60 — —			
.19	*Ditto Ramsay my account on time*, payable the 8th of June, } 40 — —			
.17		100	—	—
	Neat proceeds of my chest of china.			

			L.	s.	d.
	April 30.				
.11	*Charges of Merchandise* Dr to *Cash*, L. 14 : 8 : 4.				
.2	Expended this month, - -		14	8	4
	May 1.				
	Sundries Dr to *William Boyd my account-current*, L. 1180.				
.3	*Rum*, 40 puncheons, 4200 gallons, at 3 s. - -	L. 630 — —			
.3	*Sugar*, 20 hhds, 240 C. at 40 s. per C. - -	480 — —			
.1	*Profit and Loss*, for commission and				
.19	charges, - -	70 — —			
			1180	—	—
	Per the Rachel.				
.20	*Cash* Dr to *Sundries*, L. 571, 4 s.				
.4	To *India Stock*, for 400, at 140 per C. - -	L. 560 — —			
.1	To *Profit and Loss*, for exchange, at 2 per C. - -	11 4 —			
			571	4	—
	2.				
	Sundries Drs to *Cash*, L. 1151.				
.3	*Rum*, for duties and charges here,	L. 1072 — —			
.3	*Sugar*, ditto, - -	79 — —			
.20			1151	—	—
	3.				
19.	*George Barclay* Dr to *Rum*, L. 110.				
.3	Sold 2 puncheons, at 55 l. on demand, -		110	—	—
	4.				
	Sundries Drs to *Cash*, L. 100.				
.3	*Rum*, for freight, - -	L. 75 — —			
.3	*Sugar*, ditto, - -	25 — —			
.20			100	—	—
	5.				
	Sundries Drs to *Profit and Loss*, L. 1460.				
.7	*John Vernon*, for a legacy, -	L. 500 — —			
.21	*House at Charing-cross*, rented at				
.1	80 l. per annum, -	960 — —			
			1460	—	—
	7.				
.1	*Profit and Loss* Dr to *Cash*, L. 2, 2 s.				
.20	Paid in penalty for refusing Norwich stuffs,		2	2	—

May

		L.	s.	d.
	May 8.			
.1	*Profit and Loſs* Dr to *Caſh*, L. 2.			
.20	Paid loſs of a wager on a horſe-race, -	2	—	—
	9.			
	Sundries Drs to *George Barclay*, L. 110.			
.20	*Caſh*, in part of compoſition, L. 41 5 —			
.5	*Bills receivable*, for Peter Blair's note, No 18. at 10 days, - } 41 5 —			
.1	*Profit and Loſs*, abated, - 27 10 —			
.19		110	—	—
	10.			
.20	*Caſh* Dr to *Inſurance-account*, L. 18.			
.21	Received premium, at 3 per cent. for inſuring to John Steel 600 l. on board the Hynd, bound to Virginia, - - - -	18	—	—
	11.			
.20	*Caſh* Dr to *Royal Bank*, L. 200.			
.21	Opened a caſh-account with ditto bank for 3000 l. and drawn for - - -	200	—	—
	12.			
.20	*Caſh* Dr to *Profit and Loſs*, L. 3, 3 s.			
.1	Gained a wager on the arrival of the Happy Janet from Smyrna, and received the betts, -	3	3	—
	14.			
.21	*James Elliot* Dr to *Inſurance-account*, L. 10.			
.21	Inſured at $2\frac{1}{2}$ per cent. 400 l. on the Eliſabeth, bound to Bergen, premium due on demand,	10	—	—
	15.			
.21	*Herman Van Beek's account of goods* Dr to *Caſh*, L. 22 : 9 : 4.			
.20	Paid duties, freight, and other charges, on 30 matts flax, and 20 barrels madder, received, to ſell for his account, per the Venus, - -	22	9	4
	16.			
.20	*Caſh* Dr to *H. V. Beek's account of goods*, L. 30.			
21.	Received for 10 matts of his flax, at 3 l.	30	—	—
	17.			
.22	*George Watt* Dr to *H. V. Beek's account of goods*, L. 38.			
.21	Sold 4 barrels of his madder, at 9 l. 10 s. to pay at 10 days, - - - -	38	—	—

			L.	s.	d.
		May 18.			
		Sundries Drs to *H. V. Beek's account of goods*, L. 214.			
20.		*Cash*, in part for 16 barrels madder, at 10 l. and 18 matts flax, at 3 l. - -	L. 160 — —		
.10		*George Knox*, for the balance on demand, - -	54 — —		
.21				214	—
		19.			
.22		*Flax* Dr to *H. V. Beek's account of goods*, L. 5, 10 s.			
.21		Taken to myself his remaining 2 matts flax, at 55 s.		5	10 —
		21.			
.21		*H. V. Beek's account of goods* Dr to *Profit and Loss*, L. 7 : 10 : 11.			
.1		For my commission, - -		7	10 11
		22.			
.20		*Cash* Dr to *Thomas Trader my account of Flour*, L. 120.			
.19		Received to account, - -		120	— —
		23.			
.20		*Cash* Dr to *James Elliot*, L. 10.			
.21		Received premium on the Elisabeth, -		10	— —
		24.			
.20		*Cash* Dr to *George Knox*, L. 54.			
.10		Received in full for V. Beek's goods, -		54	— —
		25.			
.14		*George Bryce* Dr to *James Ramsay my account-current*, 30 l.			
.19		Value due by ditto Bryce on demand, -		30	— —
		26.			
		Sundries Drs to *Royal Bank*, L. 100.			
.13		*House in Fleetstreet*, for repairs,	L. 12 14 6		
.21		*House at Charing-cross*, ditto, -	40 10 6		
.20		*Cash*, remaining, - -	46 15 —		
.21				100	— —
.20		*Cash* Dr to *Flax*, L. 6.			
.22		Received for my 2 matts, - -		6	— —
		28.			
.22		*Herman Van Beek's account-current* Dr to *William Murdoch my account on time*, L. 227 : 6 : 8.			
.18		Received advice from ditto Murdoch, that he has now received payment for my serges, viz. 2480 guilders, for which I have drawn on him to ditto Beek, exchange at 22 d. makes Sterling, -		227	6 8

May

		L.	s.	d.
	May 31.			
.11	*Charges of Merchandise* Dr to *Cash*, L. 13 : 15 : 9.			
.20	Expended this month, - -	13	15	9
	June 1.			
	Sundries Drs to *George Watt*, L. 38.			
.20	*Cash*, received neat, - L. 37 10 —			
.22	*H. V. Beek's account-current*, abated, — 10 —			
.22		38	—	—
	4.			
.22	*Elias Bell our warehouse* Dr to *Royal Bank*, L. 800.			
.21	Sent him a draught for my ½ capital, to be employed in a warehouse at Glasgow, for the sale of English goods, - - -	800	—	—
	5.			
.20	*Cash* Dr to *George Bryce*, L. 30.			
.14	In full of my draught to him on James Ramsay,	30	—	—
	6.			
.20	*Cash* Dr to *James Ramsay my account-current*, L. 30.			
.19	Received for his draught on Peter Punctual,	30	—	—
	7.			
.17	*Voyage to Leith* Dr to *Sundries*, L. 895, 10 s.			
.3	To *Rum*, for 20 puncheons, cost L. 891 — —			
.20	To *Cash*, for charges, - 4 10 —			
		895	10	—
	Consigned to Hugh Wilson, per the Fanny.			
	8.			
.22	*Peter Hunter's account-current* Dr to *Sundries*, L. 29, 15 s.			
.23	To *Smith's office*, for premium, at 3 per cent. on 800 l. - } L. 24 — —			
.21	To *Insurance-account*, for ditto, on 50 l. - - } 1 10 —			
.1	To *Profit and Loss*, for brokerage, 4 5 —			
		29	15	—
	Insured on the Sailwell from Riga to Cadiz.			
	9.			
.20	*Cash* Dr to *Insurance-account*, L. 40.			
.21	Received premium, at 4 per cent. for insuring to George Newlands 1000 l. on board the Industry, from Quebec to Gibraltar, - -	40	—	—
	11.			
.20	*Cash* Dr to *Thomas Trader my account of Flour*, L. 122, 10 s.			
.19	Received in full of neat proceeds, -	122	10	—

June

				L.	s.	d.
	June 12.					
.20	*Cash* Dr to *Duroys*, L. 192.					
.7	Received for 160 pieces, at 24 s. -			192	—	—
	13.					
	Sundries Drs to *Fustiani*, L. 220, 10 s.					
.10	*Foreign coin*, for 80 moidores, at 26 s.	L. 104 — —				
	30 Joannes, at 70 s.	105 — —				
			L. 209 — —			
.20	*Cash*, for the balance of 180 pieces, at 24 s. 6 d. - -		11 10 —			
.8				220	10	—
	14.					
.16	*Peter Prince* Dr to *Foreign coin*, L. 251, 2 s.					
.10	Sold him 106 moidores, at 27 s.	L. 143 2 —				
	30 Joannes, at 72 s.	108 — —				
				251	2	—
	15.					
.23	*Voyage to Hamburg* Dr to *Sundries*, L. 226 : 17 : 8.					
.3	To *Sugar*, for 2 hhds, valued at	L. 59 17 —				
.7	To *Jacob Russel*, for 18 pieces callicoes, at 55 s. at 8 months,		49 10 —			
.20	To *Cash*, for 8 fodder lead, at 12 l. 18 s. and charges at shipping,		117 10 8			
				226	17	8
	Consigned to John Perkins, per the Dolphin.					
	16.					
.23	*Hugh Wilson my account of Rum* Dr to *Voyage to Leith*, L. 895, 10 s.					
.17	Received advice, that the Fanny is arrived at Leith with my 20 puncheons, which, with charges, cost - - - -			895	10	—
.23	*Hugh Wilson my account-current* Dr to *James Ramsay, my account on time*, L. 40.					
.19	Remitted, by my order, in full of neat proceeds,			40	—	—
	18.					
.17	*Customhouse-debentures* Dr to *Voyage to Hamburg*, L. 7 : 11 : 9.					
.23	For drawback on 2 hhds sugar exported, -			7	11	9

June

				L.	s.	d.
	June 19.					
.23	*Ashes* Dr to *Sundries*, L. 221, 8 s.					
.12	To *Cochineal*, for 140 lb. at 16 s.	L. 112	— —			
.16	To *Peter Prince*, for -	109	8 —			
				221	8	—
	Bought 6 vats, containing 108 C. neat, at 41 s. per C.					
	20.					
.23	*Voyage to Dublin* Dr to *Sundries*, L. 223, 18 s.					
.23	To *Ashes*, for 6 vats, 108 C. at 41 s.	L. 221	8 —			
.20	To *Cash*, for shipping-charges, -	2	10 —			
				223	18	—
	Consigned to George Ewing, per the Anne.					
	21.					
.20	*Cash* Dr to *Sundries*, L. 41 : 8 : 5.					
.5	To *Bills receivable*, for Peter Blair's note, No 18. -	L. 41	5 —			
.1	To *Profit and Loss*, for 1 month's interest, - -	—	3 5			
				41	8	5
	22.					
.6	*Sir Isaac Crisp* Dr to *Sundries*, L. 120.					
.5	To *Bills receivable*, Colin Hume on Thomas Freeman, No 9.	L. 100	— —			
.20	To *Cash*, for the balance, -	20	— —			
				120	—	—
	25.					
.22	*Herman Van Beek's account-current* Dr to *Cash*, L. 8.					
.20	Paid his bill on me to James Hill, -			8	—	—
	26.					
.18	*George Friar my store* Dr to *Voyage to Boston*, L. 1895, 12 s. 6 d.					
.12	Ditto Friar writes me, that the Cochran is arrived, value of the cargo, - -			1895	12	6

June

		L.	s.	d.
	June 27.			
.24	*John Jessop's account-current* Dr to *Sundries*, L. 522, 18 s. 6 d.			
.13	To *George Dennis*, for 8 tuns lead, at 13 l. 10 s. at 9 months, L. 108 — —			
.20	To *Cash*, for 7536 lb. tanned leather, at 1 s. charges, and premium, 399 — —			
	To *George Aiton*, for packing, - 1 5 —			
.24 .1	To *Profit and Loss*, for my commission, - - 14 13 6			
	Per the Leah, Capt. Scot.	522	18	6
	28.			
.24 .20	*George Aiton* Dr to *Cash*, L. 1, 5 s. Paid him for packing John Jessop's leather,	1	5	—
	29.			
.17 .24	*Customhouse-debentures* Dr to *John Jessop's account-current*, L. 47, 2 s. For drawback on his 7536 lb. leather, -	47	2	—
	30.			
.11 .20	*Charges of merchandise* Dr to *Cash*, L. 14 : 10 : 6. Expended this month, - -	14	10	6
	July 2.			
.20 .24	*Cash* Dr to *John Jessop's account-current*, L. 400. Received for a draught on him, to George Stapleton, of 1920 piastres, at 50 d. - -	400	—	—
	3.			
.21 .23	*Royal Bank* Dr to *Hugh Wilson my account-current*, L. 40. Paid in by him the value of a bill remitted from Perth, - - - -	40	—	—
	4.			
.22 .24	*Elias Bell our warehouse* Dr to *Warehouse-bills*, L. 144. For 4 vats white ashes, containing 72 C. at 40 s. per C. bought of John Chapman, and dispatched per the Mally of Carron, for our warehouse, Glasgow, and drawn on ditto Bell to ditto Chapman, for the value, at 8 months, - -	144	—	—

July

					L.	s.	d.
	July 5.						
.24	*John Arnot's account-current* Dr to *Sundries*, L. 299, 5 s.						
.20	To *Cash*, for 2000 pair thread stockings, charges, and interest of money advanced, -	L. 292	2	6			
.1	To *Profit and Loss*, for my commission, - -	7	2	6			
					299	5	—
	Per the Jean, for Antego.						
	6.						
	Sundries Dr to *Cash*, L. 405.						
.5	*Joseph Martin*, for principal,	L. 400	—	—			
.1	*Profit and Loss*, for 3 months interest,	5	—	—			
.20					405	—	—
	7.						
.22	*Herman Van Beek's account-current* Dr to *Sundries*, L. 21 : 13 : 1.						
.24	To *James Duncan*, on demand, for 2 hhds tobacco, weighing neat 2240 lb. at $2\frac{1}{4}$ d. with charges,	L. 21	2	6			
.1	To *Profit and Loss*, for commission,	—	10	7			
					21	13	1
	Per the Friendship, for Amsterdam.						
	10.						
.24	*Ship Charlotte* Dr to *Bills Payable*, L. 870.						
.11	Bought said ship, and granted my acceptance for the value to Alexander Simpson and Company, at 6 months, - - - -				870	—	—
	11.						
	Sundries Drs to *Ship Charlotte*, L. 540.						
.20	*Cash*, advanced for outfits, -	L. 100	—	—			
.25	*George Urie and Company*, due when the ship returns, -	440	—	—			
.24					540	—	—
	Freighted by ditto Urie and Company, for a voyage to New York, out and home.						
	12.						
	Sundries Drs to *Bills receivable*, L. 450.						
.9	*James Ross*, for Burt on Wright, No 6. - -	L. 250	—	—			
.9	*John Edwards*, for Burt's acceptance, No 7. - -	200	—	—			
.5					450	—	—

July

			L.	s.	d.
	July 13.				
	Sundries Drs to *Peter Hunter's account-current*, L.850.				
.23	*Smith's office*, insured there,	L.800 — —			
.21	*Insurance-account*, underwrote by me,	50 — —			
			850	—	—
.22	Lost by insurance on the Sailwell from Riga to Cadiz.				
	14.				
.20	*Cash* Dr to *Smith's office*, L.776.				
.23	Received in full for Peter Hunter, the premium being retained,		776	—	—
	16.				
.20	*Cash* Dr to *Sundries*, L. 1012, 10s.				
.9	To *Jacob Spencer*, for principal,	L.1000 — —			
.1	To *Profit and Loss*, for 3 months interest,	12 10 —			
			1012	10	—
	17.				
.22	*Peter Hunter's account-current* Dr to *Sundries*, L.820, 5s.				
.16	To *Peter Prince*, for a draught on him at sight,	L.814 — —			
.1	To *Profit and Loss*, for brokerage,	6 5 —			
			820	5	—
	18.				
.22	*Elias Bell our warehouse* Dr to *Hooper and Aitcheson*, L.218, 15s.				
.25	For 50 bags hops, bought of them at 6 months, containing 87 C. 2 Q. neat, at 50s. per C. dispatched per the Nelly of Carron, for our warehouse, Glasgow,		218	15	—
	20.				
.25	*William Murray my account-proper* Dr to *Cash*, L. 200.				
.20	Dispatched per the Tay, for the use of our factory at Perth, 100 lb. silk, for which I paid,		200	—	—
	21.				
	Sundries Drs to *George Friar my account-current*, L.1600.				
.25	*Snow Roselle*, cost at Boston,	L.400 — —			
.25	*Voyage to St Kitt's*, for a cargo of provisions, with charges,	1200 — —			
			1600	—	—

July

			L.	s.	d.
	July 23.				
.24	*James Duncan* Dr to *Peter Prince*, L. 21 : 2 : 6.				
.16	Given him a draught on ditto Prince, in full for tobacco, - - -		21	2	6
.26	*John Gardiner my account-current* Dr to *ditto my account on time*, L. 480.				
.17	Received advice, that he has now got payment for my 10 pipes Madeira wine, - -		480	—	—
	24.				
.26	*James Lee's account-current* Dr to *Sundries*, L. 374, 2 s. 6 d.				
.3	To *Linen*, 106 pieces Scotch, 2650 yards, at 25 d. -	L. 276 — 10			
.3	To ditto, 20 pieces Irish, 500 yds at 38 d. - -	79 3 4			
.20	To *Cash*, for shipping-charges, -	9 15 10			
.1	To *Profit and Loss*, for commission,	9 2 6			
	Dispatched for Philadelphia, per the Susannah.		374	2	6
	25.				
.20	*Cash* Dr to *Sundries*, L. 204.				
.26	To *James Lee's account-current*, for a bill on Robert Hay, Bristol, at 3 days sight, -	L. 200 — —			
.1	To *Profit and Loss*, for exchange, at 2 per cent. -	4 — —			
			204	—	—
	26.				
.26	*Hugh Wilson my account on time* Dr to *ditto my account of rum*, L. 1120.				
.23	For neat proceeds of my 20 puncheons now sold, and payable the 1st of September, - -		1120	—	—
	27.				
.20	*Cash* Dr to *Ship Swan*, L. 50.				
.4	Settled with the freighters, paid the master and owners, and retained my half of freight, -		50	—	—
	28.				
	Sundries Drs to *Cash*, L. 50 : 12 : 6.				
.6	*George Moncrief*, for the neat of his account, - -	L. 50 — —			
.1	*Profit and Loss*, for 3 months interest, - -	— 12 6			
.20			50	12	6

July

			L.	s.	d.
	July 30.				
.20	*Cash* Dr to *Sundries*, L. 351 : 9 : 2.				
.5	To *Bills receivable*, for Nisbet on Jenkins, No 16. -	L. 350 — —			
.1	To *Profit and Loss*, for 1 month's interest, - -	1 9 2			
			351	9	2
	31.				
.11	*Charges of Merchandise* Dr to *Cash*, L. 25 : 6 : 8.				
.20	Expended this month, - -		25	6	8
	August 1.				
.8	*Voyage to Jamaica* Dr to *Sundries*, L. 463, 10 s.				
.26	To *James Macfee my account-current*, for 30 lasts herring, which, with commission and charges, amount to - -	L. 450 — —			
.23	To *Smith's office*, for premium of insurance, at 3 per cent.	13 10 —			
			463	10	—
	Consigned to Hugh Clark, per the Brothers.				
	2.				
.20	*Cash* Dr to *Elias Bell our warehouse*, L. 412.				
.22	For a draught on the Royal Bank of 400 l. which I have sold at 3 per cent. exchange, -		412	—	—
	3.				
.22	*Elias Bell our warehouse* Dr to *Sundries*, L. 228.				
.16	To *Peter Prince*, for my draught, in part of 80 hhds porter, at 43 s. 6 d. and hhds 13 s. 6 d. each, if not returned, -	L. 128 — —			
.26	To *Ambrose and Allan*, for the balance, at 6 months, -	100 — —			
			228	—	—
	Dispatched, per the Unity of Borrowstounness, for our warehouse at Glasgow.				
	4.				
.23	*Smith's office* Dr to *Cash*, L. 13, 10 s.				
.20	Paid premium on my cargo, per the Brothers,		13	10	—

August

			L.	s.	d.
	August 6.				
	Sundries Drs to *Cash*, L. 252, 10s.				
.26	*James Macfee my account-current*, for a bill on George Murdoch, Glasgow, at sight, -	L. 250 — —			
.1 .20	*Profit and Loss*, for 1 per cent. exchange, - -	2 10 —			
			252	10	—
	Remitted to Ayr.				
	8.				
.26 .26	*James Macfee my account-current* Dr to *John Gardiner my account-current*, L. 200.				
	Drawn on ditto Gardiner to ditto Macfee, at sight,		200	—	—
	9.				
.12 .16	*Peter Smith* Dr to *Peter Prince*, L. 200.				
	Paid him in full by a draught on ditto Prince,		200	—	—
	10.				
.22 .16	*Elias Bell our warehouse* Dr to *Peter Prince*, L. 315.				
	For my draught, in full of 150 lb. silk, dispatched by the Katharine of Carron, - -		315	—	—
	13.				
.26 .20	*George Roy's account of Sugar* Dr to *Cash*, L. 127.				
	Paid duties, freight, and charges, on 30 hhds, containing 300 C. neat, consigned for sale, per the Butterfly, - - - -		127	—	—
	14.				
.20 26.	*Cash* Dr to *John Gardiner my account-current*, L. 280.				
	Received for my draught on him to Timothy Tait,		280	—	—
	15.				
	Sundries Drs to *Cambrics*, L. 140.				
.27	*Edward Hope my account in company*, for my half share of 56 pieces, at 50s. - -	L. 70 — —			
.27 .6	*Ditto Hope my account-proper*, for his half due to me, - -	70 — —			
			140	—	—
	16.				
	Sundries Drs to *Cash*, L. 210 : 9 : 6.				
.26	*James Lee's account-current*, for bill, charges of protest, postages, and re-exchange, -	L. 206 9 6			
.1 .20	*Profit and Loss*, for exchange, -	4 — —			
			210	9	6
	Returned his bill, with protest, to Philadelphia.				

			L.	s.	d.
	August 18.				
.20	*Cash* Dr to *Edward Hope my account-proper*, L.70.				
.27	Received for his half share of cambrics, -		70	—	—
	20.				
.27	*George Ewing my account-current* Dr to *Voyage to Dublin*, L.240, 10 s.				
.23	For neat proceeds of my ashes, -		240	10	—
	21.				
.14	*Simon Short* Dr to *Sundries*, L.210.				
.20	To *Cash*, paid neat, -	L.208 — —			
.1	To *Profit and Loss*, abated, -	2 — —			
			210	—	—
	22.				
.5	*Bills receivable* Dr to *George Roy's account of Sugar*, L.251 : 11 : 3.				
.26	Sold Peter Thom, per bill, No 19. at 3 months, 10 hhds, weighing neat 100 C. 2 Q. 14 lb. at 50 s. per C. - - - -		251	11	3
	23.				
	Sundries Drs to *Edward Hope my account in company*, L.80.				
.20	*Cash*, - - - -	L.20 — —			
.3	*Linen*, 4 pieces Irish, 100 yds, at 3 s.	15 — —			
.10	*George Knox*, for a bill on him at sight,	45 — —			
			80	—	—
.27	In full of neat proceeds.				
	24.				
.27	*Ship Phenix in company with George Kent* Dr to *Sundries*, L.640.				
.20	To *Cash*, for my half-share of the price, - -	L.320 — —			
.27	To *George Kent's account in company*, for his half-share,	320 — —			
			640	—	—
	25.				
.27	*Ship Phenix in company with George Kent* Dr to *Cash*, L.16, 10.				
.20	Paid the carpenter his bill of repairs, -		16	10	—
	28.				
.20	*Cash* Dr to *Ship Phenix in comp. with G. Kent*, L.30.				
.27	Received ½ month's freight, - -		30	—	—
	29.				
.27	*Ship Phenix in comp. with G. Kent* Dr to *Cash*, L.18.				
.20	Paid premium for insuring 600 l. to and from Cadiz, - - - -		18	—	—

August

		L.	s.	d.
	August 30.			
.20	*Cash* Dr to *Elias Bell our warehouse*, L. 360, 10 s.			
.22	Sold his draught of 350 l. at 3 per cent. exchange,	360	10	—
	31.			
.11	*Charges of Merchandise* Dr to *Cash*, L. 10 : 18 : 6.			
.20	Expended this month, - -	10	18	6
	September 1.			
.27	*Brocades* Dr to *William Murray my account-proper*, L. 45.			
.25	For 3 pieces, 20 yards each, at 15 s. per yard,	45	—	—
	4.			
.21	*Royal Bank* Dr to *Hugh Wilson my account on time*, L. 1120.			
.26	For neat proceeds of my rum, paid in by him,	1120	—	—
	5.			
.28	*Broad cloth in company with R. Nairn and C. Maxton* Dr to *Sundries*, L. 800.			
.28	To *R. Nairn's account-proper*, paid by him in part for 8 bales, 40 pieces, 1600 yards, at 10 s. per yard, - - } L. 200 — —			
.28	To *C. Maxton's ditto*, - 100 — —			
.20	To *Cash*, paid by me, L. 100 — —			
16.	To *Peter Prince*, for my draught, } 100 — —			
	200 — —			
.8	To *Edward Harley*, for our joint acceptance, at 10 days, } 300 — —			
		800	—	—
	. . . . .			
.28	*R. Nairn's account-proper* Dr to *Ditto his account in company*, L. 266 : 13 : 4.			
.28	For his $\frac{1}{3}$ of broad cloth in company, -	266	13	4
	. . . . .			
.28	*C. Maxton's ditto*, - - -	266	13	4
.28				
	6.			
.28	*Voyage to Guernsey in company* Dr to *Sundries*, L. 202,			
.28	To *Broad Cloth in company with R. Nairn and C. Maxton*, for 2 bales, 10 pieces, 400 yards, at 10 s. - - } L. 200 — —			
.20	To *Cash*, for charges at shipping, 2 — —			
		202	—	—
	Consigned to George Duff, per the Lark.			

			L.	s.	d.
	September 7.				
.29	*Charles Snell* Dr to *Broad Cloth in company with R. Nairn and C. Maxton*, L. 240.				
.28	Sold on demand 2 bales, 10 pieces, 400 yards, at 12 s. - - - -		240	—	—
	8.				
.20	*Cash* Dr to *Broad Cloth in company with R. Nairn and C. Maxton*, L. 230.				
.28	Received for 2 bales, 10 pieces, 400 yards, at 11 s. 6 d. - - - -		230	—	—
	10.				
	Sundries Drs to *Cash*, L. 120.				
.28	*R. Nairn's account-proper*, paid to him, - -	L. 110 — —			
.28	*C. Maxton's ditto*, - -	10 — —			
.20			120	—	—
	11.				
	Sundries Drs to *Broad Cloth in company with R. Nairn and C. Maxton*, L. 250.				
.20	*Cash*, in part for 2 bales, 10 pieces, 400 yards, at 12 s. 6 d. per yard, - -	L. 150 — —			
.29	*John Gustard*, at 6 days, -	100 — —			
.28			250	—	—
	12.				
.29	*George Roy's account-current* Dr to *Sundries*, L. 294, 5 s. 9 d.				
.29	To *Arthur Gwin my account-current*, for provisions, with charges, per the Rebecca, -	L. 291 7 6			
.1	To *Profit and Loss*, for my commission, - -	2 18 3			
			294	5	9
	13.				
.29	*Arthur Gwin my account-current* Dr to *George Ewing my account-current*, L. 240, 10 s.				
.27	Remitted him a draught on ditto Ewing, at sight, for 260 l. Irish, which, exchange at 7½, makes		240	10	—
	14.				
	Sundries Drs to *Rum*, L. 220.				
.20	*Cash*, in part for 4 puncheons, at 55 l. - -	L. 80 — —			
.5	*Bills receivable*, for Peter Black on Robert Rich, No 20. at 3 months, - -	140 — —			
.3			220	—	—

September

			L.	s.	d.
	September 15.				
.5	*Bills receivable* Dr to *George Roy's account of Sugar*, L. 250 : 12 : 6.				
.26	For a bill on John Ireland, No 21. at 3 months, in part for 10 hhds, weighing 100 C. 1 Q. at 50 s. per C.	L. 150 — —			
	For George Mather's acceptance, No 22. at ditto,	100 12 6			
			250	12	6
	17.				
	Sundries Drs to *Bills receivable*, L. 140.				
.20	*Cash*, in part for Peter Black's bill, No 20. on Robert Rich, retired,	L. 40 — —			
.5	*Bills receivable*, for 1 on John Love, No 23. at 3 months,	100 — —			
.5			140	—	—
	18.				
.20	*Cash* Dr to *Sundries*, L. 408.				
.25	To *George Friar my account-current*, for Greig on Fullarton, at 60 days sight,	L. 400 — —			
.18	To *Ditto my store*, for exchange, at 2 per cent.	8 — —			
			408	—	—
	19.				
.29	*Household-furniture* Dr to *Cash*, L. 200.				
.20	Bought and paid to the amount of		200	—	—
	21.				
.8	*Edward Harley* Dr to *Cash*, L. 300.				
.20	Paid our conjunct acceptance,		300	—	—
	22.				
.20	*Cash* Dr to *Sundries*, L. 385.				
.29	To *Charles Snell*,	L. 240 — —			
.29	To *John Gustard*,	100 — —			
.10	To *George Knox*,	45 — —			
			385	—	—
	24.				
.29	*John Perkins my account-current* Dr to *Voyage to Hamburg*, L. 300.				
.23	For neat proceeds of my goods per the Dolphin, amounting to L. 528, 15 s. Flemish, exchange at 35 s. 3 d. makes		300	—	—

		L.	s.	d.
	September 25.			
30	*Voyage from Jamaica* Dr to *Voyage to Jamaica*, L. 520.			
8	Hugh Clark advises, that the Brothers arrived safe, that he has sold my herring, and, in full of neat proceeds, has shipped on board the Nightingale, now at sea, 30 puncheons rum, containing 3125 gallons, which, with charges, cost - -	520	—	—
	26.			
20	*Cash* Dr to *Customhouse-debentures*, L. 54 : 13 : 9.			
17	Received drawback on 2 hhds sugar exported to Hamburg, - } L. 7 11 9			
	Ditto on 7536 lb. leather to Leghorn, 47 2 0	54	13	9
	27.			
5	*Bills receivable* Dr to *John Perkins my account-current*, L. 300.			
29	Remitted by him in full of neat proceeds, viz.			
	1 on John Alston, Hull, No 24. at 20 days sight, - } L. 100 — —			
	1 on Jacob Finch, Norwich, No 25. at 30 days sight, - } 200 — —	300	—	—
	28.			
30	*Sherry in company with George Kent* Dr to *Richard Owen*, L. 236, 10 s.			
30	For 9 pipes, viz. 4 at 26 l. and 5 at 26 l. 10 s. due on demand, - - -	236	10	—
	. . . . .			
30	*George Kent's account proper* Dr to *Ditto his account in company*, L. 118, 5 s.			
27	For his ½ share of 9 pipes sherry, -	118	5	—
	29.			
11	*Charges of Merchandise* Dr to *Cash*, L. 14 : 8 : 4.			
20	Expended this month, - -	14	8	4
	October 1.			
20	*Cash* Dr to *George Kent's account-proper*, L. 118, 5 s.			
30	Received his half-share of the price of our 9 pipes sherry, - - - -	118	5	—

October

		L.	s.	d.
	October 2.			
.30	*Samuel Quint my account of Bills* Dr to *Cash*, L. 804.			
.20	For Barland on Banks, at 40 days, L. 300 — —			
	Dawson on Dobby, at 60 days, 500 — —			
	Value paid, with exchange, at ½ per cent. 4 — —			
		804	—	—
	Remitted to ditto Quint, Bristol, to sell for my account.			
	3.			
.30	*Richard Owen* Dr to *Cash*, L. 236, 10 s.			
.20	Paid him in full for sherry,	236	10	—
	4.			
.30	*Samuel Quint my account of Bills* Dr to *Peter Prince*,			
.16	L. 500.			
	Remitted to sell for my account a bank-bill, at 30 days date, value paid by a draught on ditto Prince,	500	—	—
	5.			
	Sundries Drs to *Sherry in comp. with G. Kent*, L. 145.			
.20	*Cash*, in part for our 5 best pipes, at 29 l. L. 120 — —			
.30	*Edward Turner*, for the balance, on demand, 25 — —			
.30		145	—	—
	6.			
.30	*Samuel Quint my account of Bills* Dr to *Cash*, L. 300.			
.20	Remitted Primrose on Piercy, at 90 days, value paid,	300	—	—
	9.			
.20	*Cash* Dr to *Sherry in comp. with G. Kent*, L. 110, 8 s.			
.30	Received for 4 pipes, at L. 27, 12 s.	110	8	—
	10.			
.20	*Cash* Dr to *Edward Turner*, L. 25.			
.30	Received in full for our sherry,	25	—	—
	11.			
.20	*Sherry in comp. with G. Kent* Dr to *Sundries*, L. 10, 10 s. 6 d.			
.20	To *Cash*, for cellar-rent and charges, L. 3 2 —			
.1	To *Profit and Loss*, for my commission, 7 8 6			
		10	10	6
	12.			
.27	*G. Kent's account in comp.* Dr to *Cash*, L. 122 : 8 : 9.			
.20	Paid him his half-share of neat proceeds on sherry,	122	8	9

		L.	s.	d.
	October 13.			
.31	*Lottery-Tickets* Dr to *Cash*, L. 30.			
.20	Paid for No 542. and 788. - -	30	—	—
	15.			
.5	*Bills receivable* Dr to *Voyage to Guernsey*, L. 220.			
.28	George Duff having sold our broad cloth, has remitted the neat proceeds in a draught, No 26. on Harris and Company at sight, - -	220	—	—
	16.			
.31	*Three per cent. Annuities* Dr to *Lottery-Tickets*, L. 2000.			
.31	My ticket No 788. turns out a prize in ditto of	2000	—	—
	17.			
.20	*Cash* Dr to *Bills Receivable*, L. 220.			
.5	Received in full of G. Duff's draught, No 26. on Harris and Company, - -	220	—	—
	18.			
	Sundries Drs to *Cash*, L. 120.			
.28	*R. Nairn's account-proper*, paid to him, L. 60 — —			
.28	*C. Maxton's ditto*, - - 60 — —			
.20		120	—	—
	20.			
.3	*Rum* Dr to *Voyage from Jamaica*, L. 520.			
.30	The Nightingale being arrived, I have received my 30 puncheons rum, containing 3125 gallons, which, per invoice, cost - - -	520	—	—
	22.			
.20	*Cash* Dr to *Samuel Quint my account of Bills*, L. 816.			
.30	Remitted me in full of Barland on Banks, and Dawson on Dobby, commission deducted, a draught at sight on George Knox, which he has paid,	816	—	—
	23.			
.3	*Rum* Dr to *Cash*, L. 669.			
.20	Paid duties, freight, and charges, -	669	—	—
	24.			
.16	*Peter Prince* Dr to *Samuel Quint my account of Bills*,			
.30	L. 515.			
	In full of the bank-bill remitted him the 4th current, - - - -	515	—	—

October

		L.	s.	d.
	October 25.			
.31 .25	*George Lyon my account-current* Dr to *Voyage to St Kitt's*, L. 1800. For neat proceeds of cargo from G. Friar, per the Roselle, - - - -	1800	—	—
	. . . . .			
	Sundries Drs to *George Lyon my account-current*, L. 2320.			
.3	*Rum*, 80 puncheons, 8336 gallons, at 33 d. per gallon, } L. 1146 4 —			
.3	*Sugar*, 90 hhds, 810 C. neat, at 24 s. - - } 972 — —			
.1 .31	*Profit and Loss*, for charges and commission, - } 201 16 —	2320	—	—
	Per the Roselle.			
	26.			
.8 .30	*Edward Harley* Dr to *Samuel Quint my account of Bills*, L. 304, 10 s. Received, as neat proceeds of Primrose on Piercy, a draught on ditto Harley, at 10 days, -	304	10	—
	27.			
	Sundries Drs to *Cash*, L. 1966 : 6 : 9.			
.3	*Rum*, for duties and charges, L. 1702 13 —			
.3 .20	*Sugar*, ditto, - - 263 13 9	1966	6	9
	29.			
.25 .16	*Voyage to St Kitt's* Dr to *Peter Prince*, L. 170. Given the master of the Roselle an order on him for	170	—	—
	30.			
.5 .26	*Bills Receivable* Dr to *G. Roy's account of Sugar*, L. 247 : 16 : 3. Sold Simon Crouch, per bill No 27. at 2 months, ditto Roy's remaining 10 hhds sugar, containing 99 C. 14 lb. at 50 s. per C. - -	247	16	3
	31.			
.11 .20	*Charges of Merchandise* Dr to *Cash*, L. 13 : 4 : 8. Expended this month, - -	13	4	8
	November 1.			
.26	*George Roy's account of Sugar* Dr to *Sundries*, L. 25.			
.20	To *Cash*, for cellar-rent, and petty charges, - - } L. 3 — —			
.1	To *Profit and Loss*, for commission, and interest on money advanced, } 22 — —	25	—	—

November

			L.	s.	d.
	November 2.				
.31	*Flowered Stuffs* Dr to *James Ward*, L. 210.				
.31	Bought 70 pieces, at 3 l. to pay at 3 months,		210	—	—
	3.				
.31	*Voyage to Lisbon in company with Simon King and John Oker* Dr to *Sundries*, L. 980.				
.32	To *Simon King's account-proper*, for 300 pieces serges, at 30 s.	L. 450 — —			
.32	To *John Oker's account-proper*, for 90 pieces frieze, at 3 l.	270 — —			
.31	To *Flowered Stuffs*, for 70 pieces, at 3 l. - -	210 — —			
.20	To *Cash*, for charges and premium, - -	50 — —			
			980	—	—
	Consigned to Philip Jenkins per the Thistle.				
	. . . . .				
.32	*Simon King's account-proper* Dr to *ditto his account in company*, L. 326 : 13 : 4.				
.32	For his $\frac{1}{3}$ of voyage to Lisbon, - -		326	13	4
	. . . . .				
.32	*John Oker*, ditto, - - -		326	13	4
	5.				
.32	*Simon King's account-proper* Dr to *Sundries*, L. 123, 6 s. 8 d.				
.32	To *John Oker's account-proper*, paid by him, - -	L. 56 13 4			
.20	To *Cash*, paid by me, -	66 13 4			
			123	6	8
	6.				
.32	*Oil in company with Simon King and John Oker* Dr to *George Wood*, L. 630.				
.32	Bought 30 tuns, at 21 l. on demand, -		630	—	—
	. . . . .				
.32	*Simon King's account-proper* Dr to *Ditto his account in company*, L. 210.				
.32	For his $\frac{1}{3}$ of 30 tuns oil, - -		210	—	—
	. . . . .				
.32	*John Oker*, ditto, - - -		210	—	—
	7.				
.20	*Cash* Dr to *Edward Harley*, L. 304, 10 s.				
.8	In full of Samuel Quint's bill on him, -		304	10	—

November

					L.	s.	d.
		November 8.					
.20	*Cash* Dr to *Jacob Orr my account of Bills*,		L.93,	15 s.			
.33	Remitted me a bill of 1000 guilders, valued at 22 d. on George Dunlop, Rotterdam, at 31 days, -		L.91	13	4		
	Which I have sold at 22½ d.; the exchange is, - -		2	1	8		
					93	15	—
		9.					
.23	*Jacob Orr my account of Bills* Dr to *Cash*, L. 303.						
.20	Remitted Wedder on Brent, at 90 days, - -		L. 300	—	—		
	Exchange 1 per cent. -		3	—	—		
					303	—	—
		10.					
.20	*Cash* Dr to *Profit and Loss*, L. 15.						
.1	Received of George Evans 1 year's interest of 300 l. the principal being continued in his hands,						
					15	—	—
		12.					
	Sundries Drs to *Cash*, L. 241.						
.9	*Drummond's Shoe-factory*, -		L. 240	—	—		
.1	*Profit and Loss*, for 1 month's interest,		1	—	—		
.20					241	—	—
		13.					
.20	*Cash* Dr to *Sundries*, L. 565.						
.13	To *House in Fleetstreet*, for rent till Martinmas last, - -		L.25	—	—		
.21	To *House at Charing-cross*, ditto,		40	—	—		
.7	To *John Vernon*, for Cousin's legacy,		500	—	—		
					565	—	—
		14.					
.33	*House-expences* Dr to *Cash*, L. 58.						
.20	Paid house-rent, window-tax, and tradesmens bills, for last year, - - -						
					58	—	—
.33	*J. Orr my account of Bills* Dr to *Peter Prince*, L. 500.						
.10	Remitted Crumpet on Craig, at 60 days, value paid by an order on ditto Prince, - -						
					500	—	—
		15.					
.11	*Charges of Merchandise* Dr to *Cash*, L. 105.						
.20	Paid shop and ware-room rent, and clerks fees,						
					105	—	—

November

			L.	s.	d.
	November 16.				
.32	*George Wood* Dr to *Sundries*, L.630.				
.32	To *Simon King's account-proper*, paid by him, -	L. 120 — —			
.32	To *John Oker's account-proper*, paid by him, -	220 — —			
.20	To *Cash*, paid by me, -	290 — —			
			630	—	—
.20	*Cash* Dr to *Jacob Orr my account of Bills*, L. 305.				
.33	At 30 days, to D. Swinton, exchange 2 per cent. -	L. 200 — —			
	At 60 days, to ditto, exchange 1 per cent. - -	100 — —			
	Exchange, - -	5 — —			
			305	—	—
	Drawn in favour of David Swinton, value received.				
	17.				
	Sundries Drs to *Simon King's account-proper*, L. 90.				
.32	*John Oker's account-proper*, paid to him, - -	L. 10 — —			
.20	*Cash*, paid to me, - -	80 — —			
.32			90	—	—
	20.				
.20	*Cash* Dr to *Jacob Orr my account of Bills*, L. 710.				
.33	Drawn to Peter Ward, at 10 days,	L. 300 — —			
	Exchange 2 per cent. -	6 — —			
	——— to ditto, at 20 days, -	400 — —			
	Exchange 1 per cent. -	4 — —			
			710	—	—
	21.				
.33	*James Grant* Dr to *Oil in company with Simon King and John Oker*, L. 24.				
.32	Sold him 1 tun, on demand, - -		24	—	—
	22.				
	Sundries Drs to *Jacob Orr my account of Bills*, L. 203.				
.5	*Bills receivable*, for John Skene's note, No 28. on demand,	L. 200 — —			
.20	*Cash*, for exchange, at $1\frac{1}{2}$ per cent.	3 — —			
.23			203	—	—

November

		L.	s.	d.
	November 23.			
	Sundries Drs to *Oil in company with Simon King and John Oker*, L. 211, 10 s.			
.20	*Cash*, in part for 9 tuns, at 23 l. 10 s. - - } L. 111 10 —			
.33	*John Whiston*, for balance, on demand, 100 — —			
.32		211	10	—
	24.			
.33	*Jacob Orr my account of Bills* Dr to *Bills receivable*, L. 200.			
.5	Received in full of John Skene's note, No 28. and remitted the same in Borrel's on Blanter, at 80 days, par, - - - -	200	—	—
	26.			
.33	*Jacob Orr my account of Bills* Dr to *Cash*, 2 s. 6 d.			
.20	Paid for protesting Ramsay's on Ronald, -	—	2	6
	27.			
.33	*Canary in company with Simon King and John Oker* Dr to *Oil in company with ditto*, L. 480.			
.32	Received 12 pipes, viz. 6 at 42 l. and 6 at 38 l. in barter for 20 tuns, at 24 l. - -	480	—	—
	28.			
.29	*Arthur Gwin my account-current* Dr to *Jacob Orr my account of Bills*, L. 50 : 17 : 6.			
.33	Remitted him in full a draught on ditto Orr, at sight, - - - -	50	17	6
	29.			
.20	*Cash* Dr to *John Whiston*, L. 100.			
.33	Received in full for our oil, - -	100	—	—
	30.			
.11	*Charges of Merchandise* Dr to *Cash*, L. 15 : 14 : 6.			
.20	Expended this month, - -	15	14	6
	December 3.			
.20	*Cash* Dr to *Canary in company with Simon King and John Oker*, L. 276.			
.33	Received for our 6 best pipes, at 46 l. -	276	—	—
	4.			
.33	*John Kemp our account of Bills* Dr to *Cash*, L. 606.			
.20	For the following bills remitted him to sell for our account:			
	Anderson on Burt, at 20 days date, L. 400 — —			
	Ker on Butler, at 30 days, - 200 — —			
	Value paid, with 1 per cent. exchange, 6 — —			
		606	—	—
	December			

			L.	s.	d.
	December 5.				
	Sundries Drs to *James Grant*, L. 24.				
20.	*Cash*, received in composition of his debt,	L. 9 12 —			
.32	*Oil in comp. with S. King and John*				
.33	*Oker*, abated,	14 8 —	24	—	—
	6.				
	Sundries Drs to *Canary in company with S. King and J. Oker*, L. 228.				
.32	*S. King's account in company*, for 2 pipes taken to himself, as his share of what remains,	L. 76 — —			
.32	*J. Oker's account in comp.* for ditto,	76 — —			
.34	*Canary*, for 2 pipes retained, as my share,	76 — —			
.33			228	—	0
.34	*George Pitt's account of Bills* Dr to *ditto his account-current*, L. 933 : 18 : 8.				
.34	Remitted me for sale a bill on David Turner, of 3502,250 rees, at 10 days sight, valued at 64 d. per millree,		933	18	8
	7.				
.33	*J. Kemp our account of Bills* Dr to *P. Prince*, L. 500.				
.16	Remitted Hunter on Knox, at 40 days, value paid at par, by an order on ditto Prince,		500	—	—
	8.				
.20	*Cash* Dr to *Ship Phenix in comp. with G. Kent*, L. 170.				
.27	Received in full for freight,		170	—	—
	10.				
.34	*George Pitt's account of Bills* Dr to *ditto his account-current*, L. 750.				
.34	For Steel on Stamford, remitted me for sale, 6000 crowns, at 14 days sight, valued at 30 d. per crown,		750	—	—
.33	*John Kemp our account of Bills* Dr to *Cash*, L. 700.				
.20	Remitted Crawford on Kennet, at 10 days sight,	L. 400 — —			
	Burnet on Bell, at 20 days date,	300 — —	700	—	—
	Value paid at par.				

December

		L.	s.	d.
	December 11.			
34	*Mr Jones and Company* Dr to *Ship Phenix in company with George Kent*, L. 700.			
27	Sold our Phenix, to pay at 3 months, -	700	—	—
	12.			
34	*Philip Jenkins our account-current* Dr to *Voyage to Lisbon in comp. with S. King and J. Oker*, L. 1150.			
31	Received advice from ditto Jenkins, that the Thistle arrived safe, and that he hath sold our cargo for ready money, the neat proceeds amounting to 4312,500 rees, which, exchange at 64 d. per millree, in Sterling, is, - - - -	1150	—	—
	13.			
20	*Cash* Dr to *George Urie and Company*, L. 440.			
25	Received in full for freight of the Charlotte, arrived from New York, - -	440	—	—
	14.			
20	*Cash* Dr to *Ph. Jenkins our account-current*, L. 1150.			
34	Drawn on him in favour of Harris and Company, for 4312,500 rees; and received value at 64 d. per millree, - - - -	1150	—	—
	15.			
31	*Voyage to Lisbon in company with S. King and J. Oker*, Dr to *Profit and Loss*, L. 17, 5 s.			
1	For my commission, - -	17	5	—
	17.			
34	*R. Ainsley's account of Sugar* Dr to *Cash*, L. 18 : 10 : 6			
20	Consigned from Jamaica per the Jeany, for sale, and returns, 40 hhds, containing 360 C. neat, charges paid here being - - -	18	10	6
	18.			
34	*R. Ainsley's account of Sugar* Dr to *Cash*, L. 113, 17 s.			
20	Paid duties, - - - -	113	17	—
34	*George Pitt's account-current* Dr to *ditto his account of Bills*, L. 941 : 4 : 7.			
34	Sold his bill on David Turner, of 3502,250 rees, at 64½ d. per millree, and remitted the value,	941	4	7

December

		L.	s.	d.
	December 19.			
34	*George Pitt's account-current* Dr to *ditto his account of Bills*, L.787. 10 s.			
34	Sold Steel on Stamford 6000 crowns, at 31½ d. per crown, value remitted to ditto Pitt, -	787	10	—
34	*Robert Ainsley's account of Sugar* Dr to *Sundries*, L.40.			
20	To *Cash*, paid Captain Mill, L. 25 — —			
16	To *Peter Prince*, given a draught on him for - - 15 — —	40	—	—
	In full for freight.			
	20.			
20	*Cash* Dr to *John Kemp our account of Bills*, L.1122.			
33	Remitted me a draught on George Ellis, which he has paid, being in full of Anderson on Burt, Ker on Butler, and Hunter on Knox, exchange 2 per cent.	1122	—	—
	21.			
3	*Rum* Dr to *Cash*, L. 1, 5 s.			
20	Paid cooperage, &c. on my rum per the Roselle.	1	5	—
	23.			
16	*P. Prince* Dr to *James Lee's account-current*, L.200.			
26	Received a draught from ditto Lee on Peter Crawfurd, at 10 days sight, and given in the same to ditto Prince, - - - - - -	200	—	—
	24.			
16	*Peter Prince* Dr to *John Kemp our account of Bills*, L.710, 10 s.			
33	Remitted me a draught on Ronald Gibson, at 60 days, in full of Crawfurd on Kennet, and Burnet on Bell, exchange 1½ per cent.; which I have given in to ditto Prince, - - -	710	10	—
	25.			
5	*Bills receivable* Dr to *John Arnot's account-current*, L.299, 5 s.			
24	Remitted me a draught on Jonathan Swift, No 29. at 40 days sight, for - - -	299	5	—
	26.			
	Sundries Drs to *Ship Charlotte*, L.900.			
20	*Cash*, in part for said ship, sold to G. Urie and Company, L. 500 — —			
5	*Bills receivable*, for a draught on Harris and Co. No 30. at 90 days, 400 — —			
24		900	—	—
	December			

		L.	s.	d.
	December 27.			
.26	*Ambrose and Allan* Dr to *Elias Bell our warehouse*, L. 54.			
.22	For 80 empty hhds returned, valued at 13 s. 6 d. each, - - - -	54	—	—
	28.			
	Sundries Drs to *George Friar my store*, L. 4770.			
.25	*George Friar my account-current*, for money received by him since his arrival, - - } L. 2400 — —			
.34	*Ditto my account on time*, for outstanding debts, - } 1200 — —			
.35	*Balance*, for goods on hand, - 1170 — —			
.18		4770	—	—
.18	*George Friar my store* Dr to *ditto my account-current*, L. 250.			
.25	For his commission, clerks fees, and charges of the store, - - - -	250	—	—
	I. n. 2.			
	29.			
.22	*Elias Bell our warehouse* Dr to *Profit and Loss*, L. 142, 15 s.			
.1	For my ½ gained at Glasgow, - -	142	15	—
	31.			
.17	*William Murray my account in company* Dr to *Profit and Loss*, L. 56 : 13 : 4.			
.1	For my ⅓ gained on our Silk-factory at Perth,	56	13	4
.33	*House-expences* Dr to *Cash*, L. 300.			
.20	Laid out on my family since the 1st of January last,	300	—	—
.11	*Charges of Merchandise* Dr to *Cash*, L. 34 : 18 : 6.			
.20	Expended on my trade this month, -	34	18	6

		Cash, Dr	Fo	L.	s.	d.
1783						
Sept.	8	To *Broad Cloth in company*, -	28	230	—	—
	11	To *ditto*, in part for 2 bales, -	28	150	—	—
	15	To *Rum*, in part for 4 puncheons, -	3	80	—	—
	17	To *Bills Receivable*, in part, -	5	40	—	—
	18	To *Sundries*, for a bill with exchange,		408	—	—
	22	To *Sundries*, in full, - -		385	—	—
	26	To *Customhouse-debentures*, -	17	54	13	9
		Received this month, -		1347	13	9
Oct.	1	To *G. Kent's account-proper*, -	30	118	5	—
	5	To *Sherry in company*, in part for 5 pipes,	30	120	—	—
	9	To *ditto*, for 4 pipes, - -	30	110	8	—
	10	To *Edward Turner*, in full, -	30	25	—	—
	17	To *Bills Receivable*, - -	5	220	—	—
	22	To *Samuel Quint my account of Bills*,	30	816	—	—
		Received this month, -		1409	13	—
Nov.	7	To *Edward Harley*, in full, -	8	304	10	—
	8	To *Jacob Orr my account of Bills*, -	33	93	15	—
	10	To *Profit and Loss*, for interest, -	5	15	—	—
	13	To *Sundries*, for rent and legacy, -		565	—	—
	16	To *Jacob Orr my account of Bills*, -	33	305	—	—
	17	To *Simon King's account-proper*, -	32	80	—	—
	20	To *Jacob Orr my account of Bills*, -	33	710	—	—
	22	To *ditto*, for exchange, - -	33	3	—	—
	23	To *Oil in company*, - -	32	111	10	—
	29	To *John Whiston*, in full, -	33	100	—	—
		Received this month, -		2287	15	—
Dec.	3	To *Canary in company*, - -	33	276	[illegible]	[illegible]
	5	To *James Grant*, in composition, -	33	9[illegible]	[illegible]	[illegible]
	8	To *Ship Phenix in company*, -	27	[illegible]	[illegible]	[illegible]
	13	To *George Urie and Company*, -	25	440	—	—
	14	To *Philip Jenkins our account-current*,	34	150	—	—
	20	To *John Kemp our account of Bills*, -	33	[illegible]	[illegible]	[illegible]
	26	To *Ship Charlotte*, in part for ditto sold,	24	500	—	—
		Received this month, -		3667	12	—

		Contra, Cr	Fo	L.	s.	d.
1783 Sept.	5	By *Broad Cloth in company*, paid by me,	28	100	—	—
	6	By *Voyage to Guernsey in comp.* for charges,	28	2	—	—
	10	By *Sundries*, paid to partners, -		120	—	—
	19	By *Household-furniture*, for - -	29	200	—	—
	21	By *Edward Harley*, for conjunct acceptance,	8	300	—	—
	29	By *Charges of Merchandise*, this month,	11	14	8	4
		Paid this month, -		736	8	4
Oct.	2	By *S. Quint my account of Bills*, remitted,		804	—	—
	3	By *Richard Owen*, in full, -	30	236	10	—
	6	By *S. Quint my account of Bills*, -	30	300	—	—
	11	By *Sherry in company*, for cellar-rent, &c.	30	3	2	—
	12	By *George Kent's account in company*,	27	122	8	9
	13	By *Lottery Tickets*, for N° 542. and 788.	31	30	—	—
	18	By *Sundries*, to account, - -		120	—	—
	23	By *Rum*, for duties, freight, and charges,	3	669	—	—
	27	By *Sundries*, for duties and charges,		1966	6	9
	31	By *Charges of Merchandise*, this month,	11	13	4	8
		Paid this month, -		4264	12	2
Nov.	1	By *G. Roy's acc. of Sugar*, for cellar-rent, &c.	26	3	—	—
	3	By *Voy. to Lisb. in comp.* for charg. and prem.	31	50	—	—
	5	By *Simon King's account-proper*, paid by me,	32	66	13	4
	9	By *Jacob Orr my account of Bills*, -	33	303	—	—
	12	By *Sundries*, for principal and interest,		241	—	—
	14	By *House-expences*, - -	33	58	—	—
	15	By *Charges of Merchandise*, -	11	105	—	—
	16	By *George Wood*, paid by me, -	32	290	—	—
	26	By *Jacob Orr my account of Bills*, -	33	—	2	6
	30	By *Charges of Merchandise*, this month,	11	15	14	6
		Paid this month, -		1132	10	4
Dec.	4	By *John Kemp our account of Bills*, -	33	606	—	—
	10	By *ditto*, - - -	33	700	—	—
	[illegible]	By *R. Ainsley's account of Sugar*, for charges,	34	18	10	6
	18	By *ditto*, for duties, - -	34	113	17	—
	19	By *ditto*, in part for freight, -	34	25	—	—
	21	By *Rum*, for cooperage, &c. -	3	1	5	—
	31	By *House-expences*, this year, -	33	300	—	—
		By *Charges of Merchandise*, this month,	11	34	18	6
		Paid this month, -		1799	11	

N°			Fo	L.	s.	d.
	1	*Stock,* Dr				
1783 Jan.	1	To *Sundries*, per Journal, -	—	1346	19	8
		To *Balance*, the neat of my eſtate, -	35	15353	7	9
				16700	7	5
	2	*Profit and Loſs,* Dr				
1783 Mar.	8	To *Caſh*, loſt a ſilver watch, -	2	8	5	—
	20	To *Bills Payable*, for intereſt, -	11	2	14	9
	23	To *Bills Receivable*, for diſcount, -	5	3	2	6
Apr.	6	To *Caſh*, for intereſt, - -	2	5	—	—
	19	To *Peter Niſbet*, abated, -	16	5	—	—
May	1	To *William Boyd my account-current*,	19	70	—	—
	7	To *Caſh*, for a penalty, - -	20	2	2	—
	8	To *Caſh*, for loſs of a wager, -	20	2	—	—
	9	To *George Barclay*, abated, -	19	27	10	—
July	6	To *Caſh*, for intereſt, - -	20	5	—	—
	28	To *Caſh*, for intereſt, - -	20	—	12	6
Aug.	6	To *Caſh*, for exchange, -	20	2	10	—
	16	To *Caſh*, for exchange, - -	20	4	—	—
Oct.	25	To *G. Lyon my account-current*, -	31	201	16	—
Nov.	12	To *Caſh*, for intereſt, - -	20	1	—	—
		To *ditto*, transferred from - -	36	695	17	7
		To *Stock*, neat gain ſince January 1ſt,	1	7309	6	3
				8345	16	7

			Fo	L.	s.	d.
		Contra, Cr				
1783 Jan.	1	By *Sundries*, per Journal, -		9391	1	2
		By *Profit and Loss*, gained since January 1st,	1	7309	6	3
				16700	7	5
		Contra, Cr				
1783 Mar.	6	By *Simon Swan*, abated, -	12	1	10	—
	12	By *Cash*, for exchange, - -	2	—	7	—
	19	By *Cash*, for interest, - -	2	—	2	3
Apr.	16	By *Cash*, for interest, - -	2	12	10	—
May	1	By *Cash*, for exchange, -	20	11	4	—
	5	By *Sundries*, - -	—	1460	—	—
	12	By *Cash*, gained on a wager, -	20	3	3	—
	21	By *H. V. Beek's account of Goods*, for commission, - -	21	7	10	11
June	8	By *P. Hunter's acct-current*, for brokerage,	22	4	5	—
	21	By *Cash*, for 1 month's interest,	20	—	3	5
	27	By *J. Jessop's acct-current*, for commission,	24	14	13	6
July	5	By *J. Arnot's acct-current*, for commission,	24	7	2	6
	7	By *H. V. Beek's acct-current*, for commission,	22	—	10	7
	16	By *Cash*, for interest, - -	20	12	10	—
	17	By *P. Hunter's acct-current*, for brokerage,	22	6	5	—
	24	By *J. Lee's acct-current*, for commission,	26	9	2	6
	25	By *Cash*, for exchange, -	20	4	—	—
	30	By *Cash*, for interest, - -	20	1	9	2
Aug.	21	By *Simon Short*, abated, -	14	2	—	—
Sept.	12	By *G. Roy's acct-current*, for commission,	29	2	18	3
Oct.	11	By *Sherry in company*, for commission,	30	7	8	6
Nov.	1	By *G. Roy's account of Sugar*, for commission,	26	22	—	—
	10	By *Cash*, for interest of G. Evan's bond,	20	15	—	—
Dec.	10	By *George Pitt's account of Bills*, for commission and charges, - -	34	8	5	4
	15	By *Voyage to Lisbon in comp.* for commission,	31	17	[illegible]	—
	29	By *E. Bell our warehouse*, for my ½ gained,	22	142	15	—
	31	By *W. Murray my account in company*, for my ⅓ gained, - -	17	56	13	4
		By *ditto*, transferred from - -	36	6514	14	4
				8345	16	7

N°			Fo	L.	s.	d.
3		*Cash,* Dr				
1783						
Jan.	1	To *Stock*, for ready money,	1	3000	—	—
	6	To *Joseph Martin*, borrowed for 3 months,	5	400	—	—
	11	To *Druggets*, for 30 pieces,	7	81	10	—
	15	To *Kerseys*, in part for 150 pieces,	8	300	—	—
	18	To *Broad Cloth*, in part for 16 pieces,	7	159	14	8
	22	To *Sugar*, in part for 5 hhds,	3	50	—	—
	23	To *Flax-seed*, in part for 50 hhds,	10	62	10	—
	26	To *Bills Receivable*, in full of Cairns on Sidney,	5	50	—	—
	27	To *Sundries*, for goods sold,	—	120	—	—
Feb.	2	To *Sundries*, in full,	—	376	—	—
	3	To *Sundries*, in full,	—	320	—	—
	14	To *Indian Chints*, a balance in barter,	3	48	—	—
	19	To *Bills Receiv.* in full of Preston on Sidney,	5	141	13	4
	23	To *G. Bryce*, in part for rum and sugar,	14	20	—	—
Mar.	12	To *Sundries*, for a bill with exchange,	—	70	7	—
	13	To *P. Prince*, in full of Nisbet's draught,	16	80	—	—
	16	To *G. Smith*, in full,	16	50	—	—
	19	To *Sundries*, in full of a bill with charges,	—	60	5	9
	22	To *Voyage from Madeira*,	15	200	—	—
	23	To *Bills Receivable*, neat,	5	246	17	6
	24	To *George Knox*, for balance,	10	25	—	—
	27	To *Sugar*, in part for 4 hhds,	3	75	—	—
	30	To *Voyage to Jamaica*, for bounty on Osnaburgs,	8	37	10	—
Apr.	5	To *Sloop Unity*, for my ½ freight,	4	110	—	—
	7	To *Sloop Unity*, in part for ¼ sold,	4	160	—	—
	11	To *Ship Swan*, for freight,	4	85	—	—
	13	To *William Murdoch my account-current*,	18	730	9	9
	14	To *Tobacco*, for old subsidy,	4	156	5	—
	16	To *Profit and Loss*, for interest,	1	12	10	—
	19	To *Peter Nisbet*, neat,	16	85	—	—
				7304	13	—

		Contra, Cr	Fo	L.	s.	d.
1783.						
Jan.	2	By *Cambrics*, for 56 pieces, -	6	140	—	—
	4	By *Joseph Martin*, in full, -	5	36	—	—
	5	By *Druggets*, in part for 78 pieces,	7	97	10	—
	8	By *Jacob Russel*, in full, -	7	97	10	—
	9	By *Broad Cloth*, in part for 40 pieces,	7	330	—	—
	10	By *Sundries*, for goods bought, -	—	765	—	—
	12	By *Voyage to Jamaica*, for charges, -	8	15	—	—
	16	By *Jacob Spencer*, lent on bond, -	9	1000	—	—
	19	By *Flax-seed*, for freight and charges,	10	282	15	—
	31	By *Charges of Merchandise* this month,	11	12	13	4
Feb.	1	By *John Vernon*, in full for duroys, -	7	250	—	—
	5	By *G. Frankland my account-current*,	10	100	—	—
	8	By *Bills Payable*, Key and Granger,	11	100	—	—
	9	By *Voyage to Boston*, for charges, -	12	90	8	9
	12	By *Linen*, in part for 80 pieces, -	3	150	—	—
	16	By *George Dennis*, in full, -	13	158	10	—
	24	By *Edward Harley*, in part, -	8	100	—	—
	27	By *Linen*, for balance, - -	3	14	16	—
	28	By *Charges of Merchandise* this month,	11	14	10	6
Mar.	3	By *Voy. to Rotterdam*, for charg. and ½ freight,	15	32	15	—
	5	By *Edward Harley*, for balance, -	8	46	—	—
	6	By *Simon Swan*, paid neat, -	12	83	10	—
	8	By *Profit and Loss*, for a silver watch lost,	1	8	5	—
	14	By *George Smith*, lent, - -	16	50	—	—
	15	By *Bills Receivable*, for charges of protest,	5	—	3	6
	17	By *Joseph Martin*, in full, -	5	50	—	—
	21	By *Voyage from Madeira*, -	15	370	—	—
	26	By *Voyage to Leith*, for charges, -	17	3	10	—
	31	By *Charges of Merchandise* this month,	11	17	14	6
Apr.	4	By *Voyage to Perth*, for 1 chest china,	17	83	6	—
	6	By *Profit and Loss*, for interest, -	1	5	—	—
	9	By *Edward Harley*, in full, -	8	150	—	—
	—	By *Bills Payable*, paid William Murray,	11	1002	14	9
	3	By *Ship Swan*, in part for ¼ bought,	4	250	—	—
	17	By *Sundries*, for repairs, - -	—	41	7	2
	20	By *Bills Payable*, in full, -	11	100	—	—
	30	By *Charges of Merchandise* this month,	11	14	8	4
		By *New Account*, -	20	1241	5	2
				7304	13	—

N°			Scotch. Ps	Scotch. Yds	Irish. Ps	Irish. Yds	Fo	L.	s.	d.
4		*Linen,* Dr								
1783										
Jan.	1	To *Stock*, at 30 d. per yard, for	80	2000	—	—	1	250	—	—
	24	To *Flax-seed*, at 2 s. per yard, for	40	1000	—	—	10	100	—	—
	29	To *Sundries*, in barter, at 3 s. per yd, for	—	—	20	500	—	75	—	—
Feb.	12	To *Sundries*, at 30 d. per yard, for	80	2000	—	—	—	250	—	—
—	22	To *Bills Receivable*, at 3 s. per yard, for	—	—	16	400	5	60	—	—
	27	To *Sundries*, at 30 d. per yard, for	20	500	—	—	—	62	10	—
Mar	1	To *Sundries*, at 2 s. per yard, for	46	1160	—	—	—	116	—	—
	24	To *George Knox*, at 2 s. per yard, for	20	500	—	—	10	50	—	—
Aug.	23	To *E. Hope my account in comp.* at 3 s. for	—	—	4	100	27	15	—	—
		To *Profit and Loss*, gained,	—	—	—	—	36	22	10	10
			286	7160	40	1000		1001	—	10

N°			Ps				L.	s.	d.
5		*Indian Chints,* Dr							
1783									
Jan.	1	To *Stock*, at 4 l. for	100		1		400	—	—
		To *Profit and Loss*, gained,	—		36		65	—	—
							465	—	—

N°			Hds	C.			L.	s.	d.
6		*Sugar,* Dr							
1783									
Jan.	1	To *Stock*, for	20	240	1		550	14	6
May	1	To *W. Boyd my account-current*, per the Rachel,	20	240	19		480	—	—
	2	To *Cash*, for duties and charges,	—	—	20		79	—	—
	4	To *Cash*, for freight,	—	—	20		25	—	—
Oct.	25	To *G. Lyon my account-current*, for	90	810	31		972	—	—
	27	To *Cash*, for duties and charges,	—	—	20		263	13	9
		To *Profit and Loss*, gained,	—	—	36		49	5	6
			130	1290			2419	13	9

N°			Hds				L.	s.	d.
7		*Rum,* Dr							
1783									
Jan.	1	To *Stock*, at 40 l. for	30		1		1200	—	—
May	1	To *William Boyd my account-current*, per the Rachel,	40		19		630	—	—
	2	To *Cash*, for duties and charges,	—		20		1072	—	—
	4	To *Cash*, for freight,	—		20		75	—	—
Oct.	20	To *Voyage from Jamaica*, for	30		30		520	—	—
	23	To *Cash*, for duties, freight, and charges,	—		20		669	—	—
	25	To *G. Lyon my account-current*, for	80		31		1146	4	—
	27	To *Cash*, for duties and charges,	—		20		1702	13	—
Dec.	21	To *Cash*, for cooperage, &c.	—		20		1	5	—
		To *Profit and Loss*, gained,	—		36		321	19	—
			180				7338	1	—

		Contra, Cr	Scotch. Ps	Scotch. Yds	Irish. Ps	Irish. Yds	Fo	L.	s.	d.
1783										
Feb.	9	By *Voyage to Boston*, for -	80	2000	—	—	12	250	—	—
	13	By *Sundries*, in barter, at 32 d. per yard,	40	1000	—	—	—	133	6	8
	15	By *G. Dennis* at 33 d. per yard,	40	1000	—	—	—	137	10	—
July	24	By *J. Lee's acct-current*, for -	106	2660	20	500	26	355	4	2
		By *Balance*, rem. at 2 s. at 3 s. -	20	500	20	500	35	125	—	—
			286	7160	40	1000		1001	—	10

		Contra, Cr	Ps			
1783						
Feb.	6	By *John Erskine*, at 5 l. for - -	15	11	75	—
	10	By *Lockrams*, in barter, at 5 l. for -	10	12	50	—
	14	By *Sundries*, in barter, at 5 l. for - -	30	—	150	—
	15	By *George Dennis*, at 5 l. for - -	10	13	50	—
		By *Balance*, rem. at 4 l. - -	35	35	140	—
			100		465	—

		Contra, Cr	Hds	C.				
1783								
Jan.	22	By *Sundries*, at 50 s. per C. for - -	5	60	—	150	—	—
	25	By *Sundries*, at 50 s. per C. for -	5	60	—	150	—	—
	27	By *Cash*, at 50 s. per C. for - -	1	12	2	30	—	—
	29	By *Linen*, in barter, at 50 s. per C. for	1	12	3	30	—	—
	30	By *Edward Harley*, at 50 s. per C. -	2	24	8	60	—	—
Feb.	21	By *Bills Receivable*, for - -	1	12	5	30	—	—
	23	By *George Bryce*, for - - -	1	12	14	30	—	—
Mar	27	By *Sundries*, at 30 l. per hhd, for -	4	48	—	120	—	—
June	15	By *Voyage to Hamburg*, for - -	2	24	23	59	17	—
		By *Balance*, remaining, - -	108	1026	35	1759	16	9
			130	1290		2419	13	9

		Contra, Cr	Phs				
1783							
Jan.	27	By *Cash*, at 45 l. for - - -	2	2	90	—	—
	29	By *Linen*, in barter, for - -	1	3	45	—	—
	30	By *Edward Harley*, at 45 l. for - -	2	8	90	—	—
Feb.	21	By *Bills Receivable*, for - - -	1	5	45	—	—
	23	By *George Bryce*, for - - -	1	14	46	—	—
Mar	1	By *Linen*, in barter, for - -	2	3	90	—	—
	10	By *Sundries*, at 50 l. for - -	6	—	300	—	—
	17	By *Joseph Martin*, at 50 l. for - -	8	5	400	—	—
	29	By *Bills Receivable*, at 50 l. for - -	7	5	350	—	—
May	3	By *George Barclay*, at 55 l. for - -	2	19	110	—	—
June	7	By *Voyage to Leith*, for - -	20	17	891	—	—
Sept.	14	By *Sundries*, at 55 l. for - -	4		220	—	—
		By *Balance*, remaining, - -	124	35	4661	1	—
			180		7338	1	—

N°					Fo	L.	s.	d.
8	*Tobacco,*				Dr			
1783 *Jan.* 1	To *Stock,* at 8½ d. per lb. for	*Hhds* 50	*lb.* 50000		1	1770	16	8
9	*India Stock,*				Dr			
1783 *Jan.* 1	To *Stock,* at 120 per cent. for -			N° 800	1	960	—	—
	To *Profit and Loss,* gained, -			—	36	122	—	—
						1082	—	—
10	*Ship Swan,*				Dr			
1783 *Jan.* 1	To *Stock,* for my $\frac{1}{8}$, freighted to Barbadoes,				1	348	10	—
Apr. 13	To *Sundries,* for $\frac{1}{4}$ bought, -				—	350	—	—
17	To *Cash,* for repairs, - -				2	30	14	8
	To *Profit and Loss,* gained, -				36	104	5	4
						833	10	—
11	*Sloop Unity,*				Dr			
1783 *Jan.* 1	To *Stock,* for my $\frac{1}{2}$ freighted to Virginia,				1	470	—	—
Apr. 17	To *Cash,* for repairs, - -				2	10	12	6
	To *Profit and Loss,* gained, -				36	124	7	6
						605	—	—

					Fo	L.	s.	d.
		Contra,		*Cr*				
1783			*Hhds*	*lb.*				
Mar.	3	By *Voy. to Rotterd.* at $2\frac{1}{4}$d. for	50	50000	15	468	15	—
Apr.	14	By *Sundries*, for drawback,	—	—	—	1297	4	8
		By *Profit and Loſs*, loſt,	—	—	36	4	17	—
						1770	16	8

		Contra,		*Cr*				
1783				N°				
Apr.	25	By *Peter Prince*, at $130\frac{1}{2}$ per cent. for		400	16	522	—	—
May	1	By *Caſh*, at 140 per cent. for -		400	20	560	—	—
				800		1082	—	—

		Contra,		*Cr*				
1783								
Apr.	11	By *Caſh*, for freight, - -			2	85	—	—
July	27	By *Caſh*, for freight, - -			20	50	—	—
		By *Balance*, for prime coſt, -			35	698	10	—
						833	10	—

		Contra,		*Cr*				
1783								
Apr.	5	By *Caſh*, for my $\frac{1}{2}$ freight, - -			—	110	—	—
	7	By *Sundries*, for $\frac{1}{4}$ ſold, - -			—	260	—	—
		By *Balance*, for prime coſt of my $\frac{1}{4}$,			—	235	—	—
						605	—	—

					Fo	L.	s.	d.
No	12	*Bills Receivable,* Dr	No	Due.				
1783								
Jan.	1	To *Stock*, for John Harris's note,	1	Demd.	1	45	—	—
		Josiah Scot's bill,	2	*Feb.* 2.	—	96	—	—
		George Evan's bond,	3	*Nov.* 11	—	300	—	—
	17	To *Broad Cloth*, Preston on Sidney,	4	*Feb.* 17.	7	141	13	4
	18	To *ditto*, Richard Stone on P. Hart,	5	*Mar.* 18	7	100	—	—
	20	To *Flax-seed*, for 1 on G. Wright,	6	*July* 20.	10	250	—	—
		To *ditto*, for J. Burt's acceptance,	7	*July* 20.	10	200	—	—
	22	To *Sugar*, for J. Cairns on H. Sidney,	8	Sight.	3	50	—	—
	23	To *Flax seed*, C. Hume on T. Freeman,	9	*May* 23.	10	100	—	—
	25	To *Sugar*, Love on Digby, -	10	*Mar.* 25	11	100	—	—
Feb.	21	To *Sundries*, Aiton on Grant,	11	*Mar.* 3.	—	75	—	—
	23	To *G. Bryce*, for his bill on J. Keil,	12	*Mar.* 23	14	30	—	—
Mar.	10	To *Rum*, for 1 on John Tod,	13	*Mar.* 12	3	60	—	—
		1 on James Meek,	14	*Apr.* 9	—	70	—	—
	15	To *Cash*, paid charges of protesting Tod's bill, No 13.	—	———	:	—	3	6
	22	To *V. from Madeira*, Hunter on Monro,	15	*June* 22	15	250	—	—
	29	To *Rum*, Nisbet on Jenkins,	16	*June* 29	3	350	—	—
Apr.	7	To *Sloop Unity*, Maxton on Orr,	17	*Apr.* 17.	4	100	—	—
May	9	To *G. Barclay*, for P. Blair's note,	18	*May* 19.	19	41	5	—
Aug.	22	To *G. Roy's acct of Sugar*, P. Thom,	19	*Nov.* 22.	26	251	11	3
Sept.	14	To *Rum*, P. Black on Robert Rich,	20	*Dec.* 14.	3	140	—	—
	15	To *George Roy's account of Sugar*, Mather on Ireland, -	21	*Dec.* 15.	26	150	—	—
		To *ditto*, G. Mather's acceptance,	22	*Dec.* 15.	—	100	12	6
	17	To *Bills Receivable*, for 1 on J. Love,	23	*Dec.* 17.	5	100	—	—
	27	To *J. Perkins my acct-cur.* 1 on J. Alston,	24	*Oct.* 17.	29	100	—	—
		1 on J. Finch,	25	*Oct.* 27.	—	200	—	—
Oct.	15	To *Voyage to Guernsey*, Harris and Co.	26	Sight.	28	220	—	—
	30	To *G. Roy's acct of Sugar*, S. Croch,	27	*Dec.* 30.	26	247	16	3
Nov.	22	To *J. Orr my acct of Bills*, Skene,	28	Demd.	33	200	—	—
Dec.	25	To *J. Arnot's acct-current*, J. Swift,	29	*Feb.* 3.	24	299	5	—
	26	To *Ship Charlotte*, Harris and Co.	30	*Mar.* 26	24	400	—	—
						4768	6	10
	13	*Joseph Martin,* Dr						
1783								
Jan.	4	To *Cash*, in full, - -			2	36	—	—
Mar.	17	To *Sundries*, in full for my house, -			—	500	—	—
July	6	To *Cash*, for principal, - -			20	400	—	—
						936	—	—

		Contra, Cr	Fo	L.	s.	d.
1783						
Jan.	9	By *Broad Cloth*, for No 1.	7	45	—	—
—	20	By *Cash*, received for No 8.	2	50	—	—
Feb.	2	By *Cash*, received for No 2.	2	96	—	—
	12	By *Linen*, for No 10.	3	100	—	—
	17	By *House in Fleet-street*, for No 5.	13	100	—	—
	19	By *Cash*, for No 4.	2	141	13	4
	22	By *Sundries*, for No 11.	—	75	—	—
	24	By *Edward Harley*, for No 12.	8	30	—	—
Mar.	12	By *Cash*, sold No 14.	2	70	—	—
	19	By *Cash*, for No 13. with charges,	2	60	3	6
	23	By *Sundries*, for No 15.	—	250	—	—
Apr.	13	By *Ship Swan*, for No 17.	4	100	—	—
June	21	By *Cash*, for No 18.	2	41	5	—
	22	By *Sir Isaac Crisp*, for No 9.	6	100	—	—
July	12	By *Sundries*, for No 6. & 7.	—	450	—	—
	30	By *Cash*, for No 16.	2	350	—	—
Sept.	17	By *Sundries*, for No 20.	—	140	—	—
Oct.	17	By *Cash*, for No 26.	2	220	—	—
Nov.	24	By *J. Orr my account of Bills*, for No 28.	33	200	—	—
		By *Balance*, for No 3. 19. 21. 22. 23. 24. 25. 27. 29. & 30. outstanding,	35	2149	5	—
				4768	6	10

		Contra, Cr				
1783						
Jan.	1	By *Stock*, on demand,	1	36	—	—
my	6	By *Cash*, borrowed for 3 months,	2	400	—	—
	17	By *House in Fleet-street*, at 1 month,	13	500	—	—
				936	—	—

N°			Fo	L.	s.	d.
14		*Sir Isaac Crisp,* Dr				
1783 *June*	22	To *Sundries*, in full,	—	120	—	—
15		*George Moncrief,* Dr				
1783 *July*	28	To *Cash*, paid neat,	20	50	—	—
16		*Customhouse-bonds,* Dr				
1783 *Apr.*	14	To *Tobacco*, bond for duties taken up,	4	1140	19	8
17		*Cambrics,* Dr				
1783 *Jan.*	2	To *Cash*, at 50s. for *Pcs* 56	2	140	—	—

			Fo	L.	s.	d.
		Contra, Cr				
1783 *Jan.*	1	By *Stock*, per note the 20th of June,	1	120	—	—
		Contra, Cr				
1783 *Jan.*	1	By *Stock*, per account, - -	1	50	—	—
		Contra, Cr				
1783 *Jan.*	1	By *Stock*, for bonded duties on tobacco,	1	1140	19	8
		Contra, Cr				
1783 *Aug.*	15	By *Sundries*, at 50 s. for -	Pcs 56	140	—	—

N°				Pcs	Yds.	Fo	L.	s.	d.
18		*Duroys,*	Dr						
1783									
Jan.	3	To *John Vernon,* at 25 s. for		200		7	250	—	—
Feb.	22	To *Bills receivable,* at 25 s. for		12		5	15	—	—
				212			265	—	—
19		*John Vernon,*	Dr						
1783									
Feb.	1	To *Cash,* in full, - -				2	250	—	—
May	5	To *Profit and Loss,* for a legacy, -				1	500	—	—
							750	—	—
20		*Druggets,*	Dr						
1783				Pcs					
Jan.	5	To *Sundries,* at 50 s. for -		78		—	195	—	—
Feb.	24	To *Edward Harley,* at 50 s. for		28		8	70	—	—
		To *Profit and Loss,* gained, -				36	6	10	—
				106			271	10	—
21		*Jacob Russel,*	Dr						
1783									
Jan.	8	To *Cash,* in full, - -				2	97	10	—
		To *Balance,* due Feb. 15. -				35	49	10	—
							147	—	—
22		*Broad Cloth,*	Dr						
1783				Pcs	Yds.				
Jan.	9	To *Sundries,* at 13 s. 6 d. per yard, for -		40	1000	—	675	—	—
Feb.	24	To *E. Harley,* at 13 s. per yd, for		8	200	8	130	—	—
		To *Profit and Loss,* gained,				36	32	10	—
				48	1200		837	10	—

					Fo	L.	s.	d.
		Contra,		Cr				
1783			Pcs					
June	12	By *Cash,* at 24 s. for	160		20	192	—	—
		By *Balance,* rem. at 25 s.	52		35	65	—	—
		By *Profit and Loss,* lost,			36	8	—	—
			212			265	—	—
		Contra,		Cr				
1783								
Jan.	3	By *Duroys,* at 4 weeks,			7	250	—	—
Nov.	13	By *Cash,* for Cousin's legacy,			20	500	—	—
						750	—	—
		Contra,		Cr				
1783			Pcs					
Jan.	11	By *Cash,* at L. 2 : 14 : 4, for	30		2	81	10	—
		By *Balance,* rem. at 50 s.	76		35	190	—	—
			106			271	10	—
		Contra,		Cr				
1783								
Jan.	5	By *Druggets,* on demand,			7	97	10	—
June	15	By *Voyage to Hamburg,* at 8 months,			23	49	10	—
						147	—	—
		Contra,		Cr				
1783			Pcs	Yds				
Jan.	13	By *G. Young,* at 14 s. per yd, for	16	400	9	280	—	—
	17	By *Bills Receivable,* at 14 s. 2 d. per yard, for	8	200	5	141	13	4
	18	By *ditto,* at 14 s. 3½ d. for	16	400	5	285	16	8
		By *Balance,* rem. at 13 s. per yd,	8	200	35	130	—	—
		N 2	48	1200		837	10	—

N°				Fo	L.	s.	d.
	23	*Edward Harley,*	*Dr*				
1783							
Jan.	30	To *Sundries,* at 2 months,	-	—	150	—	—
Feb.	24	To *Sundries,* in part, - -		—	130	—	—
Mar.	5	To *Sundries,* in full, - -		—	70	—	—
Apr	9	To *Cash,* in full, - -		2	150	—	—
Sept.	21	To *Cash,* paid our conjunct acceptance,		20	300	—	—
Oct.	26	To *Samuel Quint my acct of Bills,* at 10 days,		30	304	10	—
					1104	10	—
	24	*Kerseys,*	*Dr*				
			Pcs				
1783							
Jan.	10	To *Cash,* at 72 s. for -	150	2	540	—	—
		To *Profit and Loss,* gained, -		36	30	—	—
					570	—	—
	25	*Fustians,*	*Dr*				
			Pcs				
1783							
Jan.	10	To *Cash,* at 25 s. for -	180	2	225	—	—
	26	*Voyage to Jamaica,*	*Dr*				
1783							
Jan.	12	To *Sundries,* per the Hopewell, -		—	705	—	—
Aug.	1	To *Sundries,* per the Brothers, -		—	463	10	—
		To *Profit and Loss,* gained, -		36	105	2	6
					1273	12	6

			Fo	L.	s.	d.
		Contra, Cr				
1783						
Jan.	9	By *Broad Cloth,* at 3 months, -	7	300	—	—
Feb.	24	By *Sundries,* for goods bought, -	—	200	—	—
Sept.	5	By *Broad Cloth in comp.* at 10 days,	28	300	—	—
Nov.	7	By *Cash,* in full, - -	20	304	10	—
				1104	10	—
		Contra, Cr				
1783			Pcs			
Jan.	15	By *Sundries,* at L. 3, 16 s. for	150 —	570	—	—
		Contra, Cr				
1783			Pcs			
June	13	By *Sundries,* at 24 s. 6 d. for -	180 —	220	10	—
		By *Profit and Loss,* loss, -	36	4	10	—
				225	—	—
		Contra, Cr				
1783						
Mar.	30	By *Sundries,* for bounty and drawback,	—	48	12	6
Apr.	10	By *William Boyd my account of goods,* -	17	705	—	—
Sept.	25	By *Voyage from Jamaica,* -	30	520	—	—
				1273	12	6

N°			Fo	£.	s.	d.
	27	*James Ross,* Dr				
1783 *July*	12	To *Bills Receivable,* for Burt on Wright,	5	250	—	—
	28	*John Edwards,* Dr				
1783 *July*	12	To *Bills Receivable,* for Burt's acceptance,	5	200	—	—
	29	*Drummond's Shoe-factory,* Dr				
1783 *Nov.*	12	To *Cash,* for neat account,	20	240	—	—
	30	*George Young,* Dr				
1783 *Jan.*	13	To *Broad Cloth,* at 20 days,	7	280	—	—
	31	*John Keil,* Dr				
1783 *Jan.*	15	To *Kerseys,* at 14 days,	8	270	—	—
	32	*Jacob Spencer,* Dr				
1783 *Jan.*	16	To *Cash,* lent on bond for 3 months,	2	1000	—	—

			Fo	L.	s.	d.
		Contra, Cr				
1783 *Jan.*	12	By *Voyage to Jamaica,* at 6 months,	8	250	—	—
		Contra, Cr				
1783 *Jan.*	12	By *Voyage to Jamaica,* at 6 months,	8	200	—	—
		Contra, Cr				
1783 *Jan.*	12	By *Voyage to Jamaica,* at 9 months,	8	240	—	—
		Contra, Cr				
1783 *Feb.*	2	By *Cash,* in full, - -	2	280	—	—
		Contra, Cr				
1783 *Feb.*	2	By *Cash,* in full, - -	2	270	—	—
		Contra, Cr				
1783 *July*	16	By *Cash,* for principal, - -	20	1000	—	—

N°				Moi.	Joan	Fo	L.	s.	d.
	33	*Foreign Coin,*	Dr						
1783									
Jan.	18	To *Broad Cloth,* at 27 s. for		26	—	7	35	2	—
June	13	To *Fustians,* at 26s. at 70s. for		80	30	8	209	—	—
		To *Profit and Loss,* gained,				36	7	—	—
				106	30		251	2	—
	34	*Flax-seed,*	Dr						
					Hds				
1783									
Jan.	19	To *Sundries,* for -			250		557	15	—
		To *Profit and Loss,* gained, -				36	229	15	—
							787	10	—
	35	*George Frankland my account-current,*	Dr						
1783									
Feb.	5	To *Cash,* paid his bill on me to R. Morison,				2	100	—	—
	7	To *Bills payable,* accepted his to Key and Granger, - -				11	175	—	—
							275	—	—
	36	*John Cairns,*	Dr						
1783									
Jan.	22	To *Sugar,* on demand, - -				3	50	—	—
	37	*George Knox,*	Dr						
1783									
Jan.	24	To *Flax-seed,* at 2 months, -				10	75	—	—
May	18	To *H. V. Beek's acct of goods,* on demand,				21	54	—	—
Aug.	23	To *E. Hope my acct in co.* for a bill on sight,				27	45	—	—
							174	—	—

					Fo	L.	s.	d.
		Contra,		*Cr*				
1783			*Moi.*	*Joan*				
June	14	By *P. Prince*, at 27 s. at 72 s.	106	30	16	251	2	—
		Contra,		*Cr*				
1783				*Hds*				
Jan.	20	By *Bills Receivable*, at 3 l. for		150	5	450	—	—
	23	By *Sundries*, at 65 s. for -		50		162	10	—
	24	By *Sundries*, at 70 s. for -		50		175	—	—
				250		787	10	—
		Contra,		*Cr*				
1783								
Jan.	19	By *Flax-seed*, for 250 hhds, -			10	275	—	—
		Contra,		*Cr*				
1783								
Feb.	3	By *Cash*, in full, - -			2	50	—	—
		Contra,		*Cr*				
1783								
Mar.	24	By *Sundries*, in full, - -			—	75	—	—
May	24	By *Cash*, in full, - -			20	54	—	—
Sept.	22	By *Cash*, in full, - -			20	45	—	—
						174	—	—

			Fo	L.	s.	d.
N° 38		*Adam Love,* Dr				
1783						
Jan.	25	To *Sugar,* at 40 days,	3	50	—	—
39		*Charges of Merchandise,* Dr				
1783						
Jan.	31	To *Cash,* expended this month,	2	12	13	4
Feb.	28	To *ditto,*	2	14	10	6
Mar.	31	To *ditto,*	2	17	14	6
Apr.	30	To *ditto,*	2	14	8	4
May	31	To *ditto,*	20	13	15	9
June	30	To *ditto,*	20	14	10	6
July	31	To *ditto,*	20	25	6	8
Aug.	31	To *ditto,*	20	10	18	6
Sept.	29	To *ditto,*	20	14	8	4
Oct.	31	To *ditto,*	20	13	4	8
Nov.	15	To *ditto,* for shop-rent, &c	20	105	—	—
	30	To *ditto,* expended this month,	20	15	14	6
Dec.	31	To *ditto,*	20	34	18	6
				307	4	1
40		*John Erskine,* Dr				
1783						
Feb.	6	To *Indian Chints,* on demand,	3	75	—	—
41		*Bills Payable,* Dr				
1782						
Feb.	8	To *Sundries,* paid Key and Granger,	—	175	—	—
Apr.	9	To *Cash,* paid William Murray and Co.	2	1002	14	9
	20	To *Cash,* Cheap's to Henry,	2	100	—	—
	27	To *Peter Prince,* Cheap's to Hart,	16	140	—	—
		To *Balance,* A. Simson, Jan. 10.	35	870	—	—
				2287	14	9

				Fo	L.	s.	d.
		Contra,	*Cr*				
1783 *Mar.*	17	By *Joseph Martin,* for my draught,		5	50	—	—
		Contra,	*Cr*				
		By *Profit and Loss,* -		36	307	4	1
		Contra,	*Cr*				
1783 *Feb.*	8	By *Bills Payable,* for my draught, -		11	75	—	—
		Contra,	*Cr*				
1783 *Feb.*	7	By *G. Frankland my acct-current,* to Key on Granger, -	*Due.* at sight	10	175	—	—
Mar.	20	By *Sundries,* to W. Murray and Company, -	Apr. 9.	—	1002	14	9
	28	By *P. Cheap my acct-cur.* to J. Henry,	Apr. 20	15	100	—	—
		to O. Hart,	Apr. 27	—	140	—	—
July	10	By *Ship Charlotte,* to A. Simson,	Jan. 10.	24	870	—	—
					2287	14	9

N°				Fo	L.	s.	d.
42		*Voyage to Boston,*	*Dr*				
1783 *Feb.*	9	To *Sundries,* per the Sarah,	-	—	1325	8	9
Mar.	2	To *G. Flint my acct-current,* per the Vernon,		15	748	12	6
Apr.	18	To *J. Ballantyne my acct-cur.* per the Cochran,		18	1895	12	6
					3969	13	9
43		*Peter Forbes,*	*Dr*				
		To *Balance,* Feb. 9.	- -	35	700	—	—
44		*Peter Smith,*	*Dr*				
1783 *Aug.*	9	To *Peter Prince,* in full,	-	16	200	—	—
45		*Simon Swan,*	*Dr*				
1783 *Mar.*	6	To *Sundries,* in full,	- -	—	85	—	—
46		*Lockrams,*	*Dr*				
1783 *Feb.*	10	To *Indian Chints,* in barter, at 25 s. for	*Pcs* 40	3	50	—	—
47		*Cochineal,*	*Dr*				
1783 *Feb.*	13	To *Linen,* in barter, at 16 s. for	*lb.* 140	3	112	—	—

				Fo	L.	s.	d.
		Contra,	Cr				
1783							
Apr.	21	By *G. Friar my store,* per the Sarah,		18	1325	8	9
	24	By *ditto,* per the Vernon, -		18	748	12	6
Jan.	26	By *ditto,* per the Cochran, -		18	1895	12	6
					3969	13	9
		Contra,	Cr				
1783							
Feb.	9	By *Voyage to Boston,* at 12 months, -		12	700	—	—
		Contra,	Cr				
1783							
Feb.	9	By *Voyage to Boston,* at 6 months, -		12	200	—	—
		Contra,	Cr				
1783							
Feb.	9	By *Voyage to Boston,* at 3 months, -		12	85	—	—
		Contra,	Cr				
		By *Balance,* remaining, at 25 s.	*Pcs* 40	35	50	—	—
		Contra,	Cr				
1783							
June	19	By *Ashes,* at 16 s. for -	*lb.* 140	23	112	—	—

N°					Fo	L.	s.	d.
48		*Cinnamon,*		Dr				
1783 Feb.	13	To *Linen,* in barter, at 13 s. 4 d. for	lb. 32		3	21	6	8
		To *Profit and Loſs,* gained, -			36	2	13	4
						24	—	—
49		*Muſlin,*		Dr				
1783 Feb.	14	To *Indian Chints,* in barter, at 3 l. for	Pcs 34		3	102	—	—
50		*Cotton,*		Dr				
1783 Feb.	15	To *G. Dennis,* at 8 l. per C. for	C. 42	Q. 2	13	340	—	—
51		*Cloves,*		Dr				
1783 Feb.	15	To *George Dennis,* at 15 s. for	lb. 8		13	6	—	—
52		*George Dennis,*		Dr				
1783 Feb.	15	To *Sundries,* in barter, - -			—	187	10	—
	16	To *Caſh,* in full, - -			2	158	10	—
		To *Balance,* March 27. - -			35	108	—	—
						454	—	—
53		*Houſe in Fleetſtreet,*		Dr				
1783 Feb.	17	To *Sundries,* for prime coſt, -			—	600	—	—
May	26	To *Royal Bank,* for repairs, -			21	12	14	6
		To *Profit and Loſs,* gained, -			36	12	5	6
						625	—	—

				Fo	L.	s.	d.
		Contra,	*Cr*				
1783 *Mar.*	5	By *Edward Harley,* at 15 s. for	*lb.* 32	8	24	—	—
		Contra,	*Cr*				
		By *Balance,* remaining, at 3 l. -	*Pcs* 34	35	102	—	—
		Contra,	*Cr*				
		By *Balance,* rem. at 8 l. per C.	*C.* 42 *Q.* 2	35	340	—	—
		Contra,	*Cr*				
		By *Balance,* remaining, at 15 s.	*lb.* 8	35	6	—	—
		Contra,	*Cr*				
1783 *Feb.*	15	By *Sundries,* in barter, -		—	346	—	—
June	27	By *John Jessop's acct-current,* at 9 months,		24	108	—	—
					454	—	—
		Contra,	*Cr*				
1783 *Nov.*	13	By *Cash,* for rent till Martinmas, -		20	25	—	—
		By *Balance,* for prime cost,		35	600	—	—
					625	—	—

N°				Fo	L.	s.	d.
	54	*Raisins,*	Dr				
1783 Feb.	20	To *George Fraser*, at 42 s. for	Bls 10	14	21	—	—
		To *Profit and Loss*, gained,		36	1	10	—
					22	10	—
	55	*Figs,*	Dr				
1783 Feb.	20	To *George Fraser*, at 40 s. for	Bls 12	14	24	—	—
		To *Profit and Loss*, gained,		36	1	4	—
					25	4	—
	56	*George Fraser,*	Dr				
1783 Mar.	27	To *Sugar*, in full,		3	45	—	—
	57	*George Bryce,*	Dr				
1783 Feb.	23	To *Sundries*, for goods sold,		—	76	—	—
May	25	To *J. Ramsay*, my acct-current, on demand,		19	30	—	—
					106	—	—
	58	*Serges,*	Dr				
1784 Feb.	26	To *Simon Short*, at 42 s. for	Pcs 100	14	210	—	—
	59	*Simon Short,*	Dr				
1783 Aug.	21	To *Sundries*, in full,			210	—	—

				Fo	L.	s.	d.
		Contra,	*Cr*				
1783 *Feb.*	27	By *Linen,* at 45 s. for	*Bls* 10	3	22	10	—
		Contra,	*Cr*				
1783 *Feb.*	27	By *Linen,* at 42 s. for	*Bls* 12	3	25	4	—
		Contra,	*Cr*				
1783 *Feb.*	20	By *Sundries,* at 1 month,		—	45	—	—
		Contra,	*Cr*				
1783 *Feb.*	23	By *Sundries,* in part,		—	50	—	—
Mar.	1	By *Linen,* in full,		3	26	—	—
June	5	By *Cash,* in full,		20	30	—	—
					106	—	—
		Contra,	*Cr*				
1783 *Mar.*	3	By *Voyage to Rotterdam,* at 42 s. for	*Pcs* 100	15	210	—	—
		Contra,	*Cr*				
1783 *Feb.*	26	By *Serges,* at 6 months,		14	210	—	—

				Fo	L.	s.	d.
N°	60		*George Flint my acct-current,* Dr				
			To *Balance,* March 2. - -	35	748	12	6
	61		*Voyage to Rotterdam,* Dr				
1783 *Mar.*		3	To *Sundries,* per the Vanhoven, -	—	711	10	—
			To *Profit and Loss,* gained, -	36	228	19	9
					940	9	9
	62		*Voyage from Madeira,* Dr				
1783 *Mar.*		7	To *Peter Cheap my account-current,*	15	240	—	—
		21	To *Cash,* for freight, duties, and charges,	2	370	—	—
			To *Profit and Loss,* gained, -	36	145	—	—
					755	—	—
	63		*Peter Cheap my acct-current,* Dr				
1783 *Mar.*		28	To *Bills Payable,* - -	11	240	—	—

			Fo	L.	s.	d.
		Contra, Cr				
1783 Mar.	2	By *Voyage to Boston,* at 12 months,	12	748	12	6
		Contra, Cr				
1783 Apr.	12	By *Sundries,* for neat proceeds, &c. -	—	940	9	9
		Contra, Cr				
1783 Mar.	22	By *Sundries,* for sales on the quay, -	—	450	—	—
	26	By *Voyage to Leith,* - -	17	305	—	—
				755	—	—
		Contra, Cr				
1783 Mar.	7	By *Voyage from Madeira,* - -	15	240	—	—

			Fo	L.	s.	d.
N°	64	*Peter Prince, (my banker)* Dr				
1783						
Mar.	10	To *Rum*, for a draught at sight, -	3	80	—	—
Apr.	25	To *India Stock*, for a draught at sight,	4	522	—	—
June	14	To *Foreign Coin*, sold him, -	10	251	2	—
Oct.	24	To *Samuel Quint my account of Bills*,	30	515	—	—
Dec.	23	To *James Lee's account-current*, -	26	200	—	—
	24	To *John Kemp our account of Bills*,	33	710	10	—
		To *Balance*, - - -	35	1534	8	6
				3813	—	6
	65	*Peter Nisbet*, Dr				
1783						
Mar.	10	To *Rum*, at 2 months, - -	3	90	—	—
	66	*George Smith*, Dr				
1783						
Mar.	14	To *Cash*, lent him, - -	2	50	—	—

			Fo	L.	s.	d.
		Contra, Cr				
1782						
Mar.	12	By *Cash*, for P. Nisbet's draught, -	2	80	—	—
Apr.	26	By *Flour*, for my draught, -	19	220	10	—
	27	By *Bills Payable*, ditto - -	11	140	—	—
June	19	By *Ashes*, ditto, - -	23	109	8	—
July	17	By *Peter Hunter's account-current*, ditto,	22	814	—	—
	23	By *James Duncan*, ditto, -	24	21	2	6
Aug.	3	By *Elias Bell our warehouse*, ditto, -	22	128	—	—
	9	By *Peter Smith*, ditto, - -	12	200	—	—
	10	By *Elias Bell our warehouse*, ditto, -	22	315	—	—
Sept.	5	By *Broad Cloth in company*, ditto, -	28	100	—	—
Oct.	4	By *Samuel Quint my acct of Bills*, ditto,	30	500	—	—
	29	By *Voyage to St Kitts*, ditto, -	25	170	—	—
Nov.	14	By *Jacob Orr my account of Bills*, ditto,	33	500	—	—
Dec.	7	By *J. Kemp our account of Bills*, ditto,	33	500	—	—
	19	By *Robert Ainsley's account of Sugar*, ditto,	34	15	—	—
				3813	—	6
		Contra, Cr				
1783						
Apr.	19	By *Sundries*, received and abated, -		90	—	—
		Contra, Cr				
1783						
Mar.	16	By *Cash*, in full, - -	2	50	—	—

N°			Fo	L.	s.	d.
	67	*W. Murray my acct in comp.* Dr				
1783						
Mar.	20	To *Bills Payable*, for my ⅓ capital,	11	1000	—	—
Dec.	31	To *Profit and Loſs*, for my ⅓ gained,	1	56	13	4
				1056	13	4
	68	*Voyage to Leith*, Dr				
1783						
Mar.	26	To *Sundries*, per the Iſabella, -	—	308	10	—
June	7	To *Sundries*, per the Fanny, -	—	895	10	—
		To *Profit and Loſs*, gained, -	36	171	10	—
				1375	10	—
	69	*Cuſtomhouſe-debentures*, Dr				
1783						
Mar.	30	To *Voyage to Jamaica*, for 1780 lb. ſhoes,	8	11	2	6
June	18	To *Voyage to Hamburg*, for ſugar, -	23	7	11	9
	29	To *John Jeſſop's account-current*, for leather,	24	47	2	—
				65	16	3
	70	*J. Gardiner my acct on time*, Dr				
1783						
Apr.	3	To *Voyage to Leith*, at 3 months, -	17	480	—	—
	71	*Voyage to Perth*, Dr				
1783						
Apr.	4	To *Caſh*, per the Tay, - -	2	83	6	—
		To *Profit and Loſs*, gained, -	36	16	14	—
				100	—	—
	72	*W. Boyd my acct of goods*, Dr				
1783						
Apr.	10	To *Voyage to Jamaica*, - -	8	705	—	—
		To *Profit and Loſs*, gained, -	36	475	—	—
				1180	—	—

			Fo.	L.	s.	d.
		Contra, Cr				
		By *Balance,* - -	35	1056	13	4
		Contra, Cr				
1783						
Apr.	3	By *John Gardiner my account on time,*	17	480	—	—
June	16	By *Hugh Wilson my account of Rum,* -	23	895	10	—
				1375	10	—
		Contra, Cr				
1783						
Sept.	26	By *Cash,* for drawback received, -	20	54	13	9
		By *Balance,* - - -	35	11	2	6
				65	16	3
		Contra, Cr				
1783						
July	23	By *ditto my account-current,* in full,	26	480	—	—
		Contra, Cr				
1783						
Apr.	28	By *Sundries,* for neat proceeds of China,	—	100	—	—
		Contra, Cr				
1783						
Apr.	23	By *ditto my account-current,* neat proceeds,	19	1180	—	—

				Fo	L.	s.	d.
N°	73	*W. Murdoch my acct-current*, Dr					
1783 Apr.	12	To *Voy. to Rotterdam*, at 22 d. for	Guild. 7968 | St. 19½	15	730	9	9
	74	*W. Murdoch my acct of Serges*, Dr					
1783 Apr.	12	To *Voyage to Rotterdam*, on hand, -		15	210	—	—
		To *Profit and Loss*, gained, -		36	17	6	8
					227	6	8
	75	*J. Ballantyne my acct-current*, Dr					
		To *Balance*, Jan. 18. - -		35	1895	12	6
	76	*W. Murdoch my acct on time*, Dr					
1783 Apr.	18	To *ditto my acct of Serges*, for 2480 guild. at 22 d. - - -		18	227	6	8
	77	*George Friar my store*, Dr					
1783 Apr.	21	To *Voyage to Boston*, per the Sarah,		12	1325	8	9
	24	To *ditto*, per the Vernon, - -		12	748	12	6
June	26	To *ditto*, per the Cochran, -		12	1895	12	6
Dec.	28	To *ditto Friar my account-current*,		25	250	—	—
		To *Profit and Loss*, gained, -		36	558	6	3
					4778	—	—

			Guild.	St.	Fo	L.	s.	d.
		Contra, Cr						
1783 *Apr.*	13	By *Cash,* at 22 d. for	7968	19½	2	730	9	9
		Contra, Cr						
1783 *Apr.*	18	By *ditto Murdoch my account on time,*			18	227	6	8
		Contra, Cr						
1783 *Apr.*	18	By *Voyage to Boston,* per the Cochran, at 9 m.			12	1895	12	6
		Contra, Cr						
1783 *May*	28	By *H. V. Beek's account-current,* in full,			22	227	6	8
		Contra, Cr						
1783 *Sept.*	18	By *Cash,* for exchange, at 2 per cent.			20	8	—	—
Dec.	28	By *Sundries,*				4770	—	—
						4778	—	—

	N°			Qrs	Fo	L.	s.	d.
	78	*W. Boyd my acct-current,*	Dr					
1783 *Apr.*	23	To *ditto my account of goods,* neat proceeds,			17	1180	—	—
	79	*Flour,*	Dr					
1783 *Apr.*	26	To *Peter Prince,* at 63 s. for -		70	16	220	10	—
	80	*T. Trader my acct of Flour,*	Dr					
1783 *Apr.*	27	To *Flour,* consigned for sale, my		70	19	220	10	—
		To *Profit and Loss,* gained,			36	22	—	—
						242	10	—
	81	*J. Ramsay my acct-current,*	Dr					
1783 *Apr.*	28	To *Voyage to Perth,* in his hands, -			17	60	—	—
	82	*J. Ramsay my acct on time,*	Dr					
1783 *Apr.*	28	To *Voyage to Perth,* June 8. - -			17	40	—	—
	83	*George Barclay,*	Dr					
1783 *May*	3	To *Rum,* on demand, - -			3	110	—	—

				Fo	L.	s.	d.
		Contra,	*Cr*				
1783 *May*	1	By *Sundries,* per the Rachel, -			1180	—	—
		Contra,	*Cr*				
1783 *Apr.*	27	By *T. Trader my account of Flour,*	*Qrs* 70	19	220	10	—
		Contra,	*Cr*				
1783 *May*	22	By *Cash,* to account, -	*Qrs*	20	120	—	—
June	11	By *Cash,* in full of neat proceeds of	70	20	122	10	—
					242	10	—
		Contra,	*Cr*				
1783 *May*	25	By *George Bryce,* for my bill, -		22	30	—	—
June	6	By *Cash,* in full of his draught on P. Punctual,		20	30	—	—
					60	—	—
		Contra,	*Cr*				
1783 *June*	16	By *Hugh Wilson my account-current,*		23	40	—	—
		Contra,	*Cr*				
1783 *May*	9	By *Sundries,* in composition, -		—	110	—	—

N°	84	Cash, Dr	Fo	L.	s.	d.	L.	s.	d.
1783		To *Old Account*,	1	1241	5	2			
May	1	To *Sundries*, for India stock,	—	571	4	—			
	9	To *George Barclay*, in part,	19	41	5	—			
	10	To *Insurance-account*, premium,	21	18	—	—			
	11	To *Royal Bank*, (Edinburgh),	21	200	—	—			
	12	To *Profit and Loss*, on a wager,	1	3	3	—			
	16	To *H. V. Beek's account of goods*,	21	30	—	—			
	18	To *ditto*, in part,	21	160	—	—			
	22	To *T. Trader my account of Flour*,	19	120	—	—			
	23	To *James Elliot*, for premium,	21	10	—	—			
	24	To *George Knox*, in full,	10	54	—	—			
	26	To *Royal Bank*,	21	46	15	—			
	—	To *Flax*, for 2 matts,	22	6	—	—			
							2501	12	2
June	1	To *George Watt*, neat,	22	37	10	—			
	5	To *George Bryce*, in full,	1[illegible]	30	—	—			
	6	To *J. Ramsay my acct-current*,	19	30	—	—			
	9	To *Insurance-account*,	21	40	—	—			
	11	To *T. Trader my account of Flour*,	19	122	10	—			
	12	To *Duroys*, in full,	7	192	—	—			
	13	To *Fustians*, for a balance,	8	11	10	—			
	21	To *Sundries*, for a note with int.	—	41	8	5			
							504	18	5
July	2	To *John Jessop's account-current*,	24	400	—	—			
	11	To *Ship Charlotte*, for outfits,	24	100	—	—			
	14	To *Smith's office*, for P. Hunter,	22	776	—	—			
	16	To *Sundries*, for princ. and int	—	1012	10	—			
	25	To *Sundries*, for a bill on Key, with exchange,	—	204	—	—			
	27	To *Ship Swan*, for freight,	4	50	—	—			
	30	To *Sundries*, for princ. and int.	—	351	9	2			
							2893	19	2
Aug.	2	To *Elias Bell our warehouse*,	22	412	—	—			
	14	To *J. Gardiner my acct-current*,	26	280	—	—			
	18	To *E. Hope my account-proper*,	27	70	—	—			
	23	To *ditto my account in company*,	27	20	—	—			
	28	To *Ship Phenix in co.* for freight,	27	30	—	—			
	30	To *Elias Bell our warehouse*,	22	360	10	—			
							1172	10	—
Sept.		To *Sundries*, received this month, per cash-book,	—	1347	13	9			
Oct.		To *ditto*,	—	1409	13	—			
Nov.		To *ditto*,	—	2287	15	—			
Dec.		To *ditto*,	—	3667	12	—	8712	13	9
							15785	13	6

		Contra, Cr	Fo	L.	s.	d.	L.	s.	d.
1783									
May	2	By *Sundries*, for duties and charg.		1151	—	—			
	4	By *Sundries*, for freight,		100	—	—			
	7	By *Profit and Loſs*, for a penalty,	1	2	2	—			
	8	By *Profit and Loſs*, on a wager,	1	2	—	—			
	15	By *H. V. Beek's acct of goods*,	21	22	9	4			
	31	By *Charg. of Merchand.* this month,	11	13	15	9			
							1291	7	1
June	7	By *Voyage to Leith*, for charges,	17	4	10	—			
	15	By *Voy. to Hamburg*, for charges,	23	117	10	8			
	20	By *Voyage to Dublin*, for charges,	23	2	10	—			
	22	By *Sir Iſaac Criſp*, for a balance,	6	20	—	—			
	25	By *H. V. Beek's account-current*,	22	8	—	—			
	27	By *John Jeſſop's account-current*,	24	399	—	—			
	28	By *George Aiton*, for packing,	24	1	5	—			
	30	By *Char. of Merchand.* this month,	11	14	10	6			
							567	6	2
July	5	By *John Arnot's account-current*,	24	292	2	6			
	6	By *Sundries*, for princ. and int.	—	405	—	—			
	20	By *W. Murray my account-proper*,	25	200	—	—			
	24	By *J. Lee's acct-cur.* for charg.	26	9	15	10			
	28	By *Sundries*, for princ. and int.	—	50	12	6			
	31	By *Char. of Merchand.* this month,	11	25	6	8			
							982	17	6
Aug.	4	By *Smith's office*, for premium,	23	13	10	—			
	6	By *Sundries*, for a bill, with exch.	—	252	10	—			
	13	By *G. Roy's account of Sugar*,	26	127	—	—			
	16	By *Sundries*, for a bill returned,	—	210	9	6			
	21	By *Simon Short*, paid neat,	14	208	—	—			
	24	By *Ship Phenix in co. with G. Kent*,	27	320	—	—			
	25	By *ditto*, for a bill of repairs,	27	16	10	—			
	29	By *Ship Phenix in co.* for prem.	27	18	—	—			
	31	By *Char. of Merchand.* this month,	11	10	18	6			
							1176	18	—
Sept.		By *Sundries*, paid this month, per caſh-book,	—	736	8	4			
Oct.		By *ditto*,	—	4264	12	2			
Nov.		By *ditto*,	—	1132	10	4			
Dec.		By *ditto*,	—	1799	11	—			
							7933	1	10
		By *Balance*, remaining,	35				3834	2	11
							15785	13	6

N°				Fo	L.	s.	d.
85		*House at Charing-cross,* Dr					
1783 *May*	5	To *Profit and Loss*, rated at 12 years purchase,		1	960	—	—
	26	To *Royal Bank*, for repairs, -		21	40	10	6
					1000	10	6
86		*Insurance-account,* Dr					
1783 *July*	13	To *P. Hunter's account-current*,—Sailwell,		22	50	—	—
		To *Profit and Loss*, gained, -		36	19	10	—
					69	10	—
87		*Royal Bank, (Edin.),* Dr					
1783 *July*	3	To *H. Wilson my acct-current*, paid to acct,		23	40	—	—
Sept.	4	To *ditto my account on time*, ditto, -		26	1120	—	—
					1160	—	—
88		*James Elliot,* Dr					
1783 *May*	14	To *Insurance-account*, on the Elisabeth,		21	10	—	—
89		*H. V. Beek's acct of goods,* Dr					
			Flax. Matts. / *Mad. Bar.*				
1783 *May*	15	To *Cash*, for duties, freight, charges, on	30 / 20	20	22	9	4
	21	To *Profit and Loss*, for my commission,		1	7	10	11
		To *ditto his account-current*, for n. p.		22	257	9	9
					287	10	—

				Fo	L.	s.	d.
		Contra,	*Cr*				
1783							
Nov.	13	By *Cash*, for rent till Martinmas, -		20	40	—	—
		By *Balance*, for prime cost, -		35	960	—	—
		By *Profit and Loss*, - -		36	—	10	6
					1000	10	6

		Contra,	*Cr*				
1783			*L.*				
May	10	By *Cash*, at 3 per cent. on the Hynd,	600	20	18	—	—
	14	By *J. Elliot*, on the Elizabeth,	400	21	10	—	—
June	8	By *P. Hunter's acc.-cur.* on the Sailwell,	50	22	1	10	—
	9	By *Cash*, at 4 per C. on the Industry,	1000	20	40	—	—
					69	10	—

		Contra,	*Cr*				
1783							
May	11	By *Cash*, for my draught, -		20	200	—	—
	26	By *Sundries*, ditto, - -		—	100	—	—
June	4	By *Elias Bell our warehouse*, ditto, -		22	800	—	—
		By *Balance*, - - -		35	60	—	—
					1160	—	—

		Contra,	*Cr*				
1783							
May	23	By *Cash*, in full of premium, -		20	10	—	—

		Contra,			*Cr*			
			Flax. Matts.	*Mad. Bar.*				
1783								
May	16	By *Cash*, at 3 l. for -	10		20	30	—	—
	17	By *G. Watt*, at 9 l. 10 s. for		4	22	38	—	—
	18	By *Sundries*, at 3 l. at 10 l. for	18	16	—	214	—	—
	19	By *Flax*, at 55 s. for -	2		22	5	10	—
						287	10	—

			Fo	L.	s.	d.
N° 90		*George Watt,* Dr				
1783 May	17	To *H. V. Beek's account of Goods,* at 10 days,	21	38	—	—
91		*Flax,* Dr				
1783 May	19	To *H. V. Beek's acct of Goods,* at 55 s. for Matts. 2	21	5	10	—
		To *Profit and Loss,* gain[illegible]	36	—	10	—
				6	—	—
92		*H. V. Beek's acct-current,* Dr				
1783 May	28	To *William Murdoch my account on time,*	18	227	6	8
June	1	To *George Watt,* abated,	22	—	10	—
	25	To *Cash,* paid his bill to James Hill,	20	8	—	—
July	7	To *Sundries,* per the Friendship,	—	21	13	1
				257	9	9
93		*Elias Bell our warehouse,* Dr				
1783 June	4	To *Royal Bank,* for my ½ capital,	21	800	—	—
July	4	To *Warehouse-bills,* for ashes,	24	144	—	—
	18	To *Hooper and Aitchieson,* for 50 bags hops,	25	218	15	—
Aug.	3	To *Sundries,* per the Unity,	—	228	—	—
	10	To *Peter Prince,* for 150 lb. silk,	16	315	—	—
Dec.	29	To *Profit and Loss,* for my ½ gained at Glasg.	1	142	15	—
				1848	10	—
94		*P. Hunter's acct-current,* Dr				
1783 June	8	To *Sundries,* for premium and brokerage,	—	29	15	—
July	17	To *Sundries,* for value insured,	—	820	5	—
				850	—	—

			Fo	L.	s.	d.
		Contra, Cr				
1783 *June*	1	By *Sundries*, received and abated, -	—	38	—	—
		Contra, Cr				
1783 *May*	26	By *Cash*, for - - *Matts.* 2	20	6	—	—
		Contra, Cr				
1783 *May*	21	By *ditto his acct of Goods*, for n. proceeds,	21	257	9	9
		Contra, Cr				
1783 *Aug.*	2	By *Cash*, for a draught of 400 l. with exch.	20	412	—	—
	30	By *Cash*, for a bill, with exchange, -	20	360	10	—
Dec.	27	By *Ambrose and Allan*, for 80 empty hhds,	26	54	—	—
		By *Warehouse-bills*, Feb. 4. -	24	144	—	—
		By *Hooper and Aitcheson*, Jan. 18. -	25	218	15	—
		By *Ambrose and Allan*, Feb. 3. -	26	46	—	—
		By *Balance*, - - -	35	613	5	—
				1848	10	—
		Contra, Cr				
1783 *July*	13	By *Sundries*, lost by the Sailwell, -		850	—	—

N°				Fo	L.	s.	d.
	95	*Smith's Office,*	Dr				
1783 July	13	To *Peter Hunter's acct-current,*—Sailwell,		22	800	—	—
Aug.	4	To *Cash,* paid premium on the Brothers,		20	13	10	—
					813	10	—
	96	*Voyage to Hamburgh,*	Dr				
1783 June	15	To *Sundries,* per the Dolphin, -		—	226	17	8
		To *Profit and Loss,* gained, -		36	80	14	1
					307	11	9
	97	*H. Wilson my acct of Rum,*	Dr				
1783 June	16	To *Voyage to Leith,* per the Fanny, -		17	895	10	—
		To *Profit and Loss,* gained, -		36	224	10	—
					1120	—	—
	98	*H. Wilson my acct-current,*	Dr				
1783 June	16	To *James Ramsay my account on time,*		19	40	—	—
	99	*Ashes,*	Dr				
1783 June	19	To *Sundries,* at 41 s. per C. for	*Vats.* 6 / *C.* 108	—	221	8	—
	100	*Voyage to Dublin,*	Dr				
1783 June	20	To *Sundries,* per the Anne, -		—	223	18	—
		To *Profit and Loss,* gained, -		36	16	12	—
					240	10	—

					Fo	L.	s.	d.
		Contra,		Cr				
1783				L.				
June	8	By *P. Hunter's acct-cur.* on the Sailwell,		800	22	24	—	—
July	14	By *Cash,* in full, premium retained,		—	20	776	—	—
Aug.	1	By *Voyage to Jamaica,* on the Brothers,		450	8	13	10	—
						813	10	—
		Contra,		Cr				
1783								
June	18	By *Customhouse-debentures,*	-		17	7	11	9
Sept.	24	By *John Perkins my account-current,*			29	300	—	—
						307	11	9
		Contra,		Cr				
1783								
July	26	By *ditto my account on time,* for neat proceeds,			26	1120	—	—
		Contra,		Cr				
1783								
July	3	By *Royal Bank,* paid in by him,	-		21	40	—	—
		Contra,		Cr				
1783			*Vats.*	*C.*				
June	20	By *Voyage to Dublin,* at 41 s. per C. for -	6	108	23	221	8	—
		Contra,		Cr				
1783								
Aug.	20	By *George Ewing my account-current,* for n. p.			27	240	10	—

N°			Fo	L.	s.	d.
101		*J. Jessop's acct-current,* Dr				
1783 *June*	27	To *Sundries,* per the Leah,	—	522	18	6
102		*George Aiton,* Dr				
1783 *June*	28	To *Cash,* for packing,	20	1	5	—
103		*Warehouse-bills,* Dr				
		To *ditto Bell our warehouse,*	22	144	—	—
104		*J. Arnot's acct-current,* Dr				
1783 *July*	5	To *Sundries,* per the Jean, for Antigua,	—	299	5	—
105		*James Duncan,* Dr				
1783 *July*	23	To *Peter Prince,* in full,	16	21	2	6
106		*Ship Charlotte,* Dr				
1783 *July*	10	To *Bills Payable,* for prime cost,	11	870	—	—
		To *Profit and Loss,* aimed,	36	570	—	—
				1440	—	—

			Fo	L.	s.	d.
		Contra, Cr				
1783						
June	29	By *Customhouse-debentures,* -	17	47	2	—
July	2	By *Cash,* for a draught on him, -	20	400	—	—
		By *Balance,* - - -	35	75	16	6
				522	18	6
		Contra, Cr				
1783						
June	27	By *John Jessop's account-current,* -	24	1	5	—
		Contra, Cr				
1783						
July	4	By *ditto our warehouse,* to J. Chapman, at 8 m.	22	144	—	—
		Contra, Cr				
1783						
Dec.	25	By *Bills Receivable,* for a draught on J. Swift,	5	299	5	—
		Contra, Cr				
1783						
July	7	By *H. V. Beek's account-current,* on demand,	22	21	2	6
		Contra, Cr				
1783						
July	11	By *Sundries,* for outfits and freight,	—	540	—	—
Dec.	26	By *Sundries,* sold, - -	—	900	—	—
				1440	—	—

			Fo	L.	s.	d.
N° 107		*George Urie and Co.* Dr				
1783 *July*	11	To *Ship Charlotte*, due on return, -	24	440	—	—
108		*Hooper and Aitchesson*, Dr				
		To *Elias Bell our warehouse*, Jan. 18.	22	218	15	—
109		*W. Murray my acct-proper*, Dr				
1783 *July*	20	To *Cash*, for 100 lb. silk, dispatched per the Tay, - -	20	200	—	—
110		*Snow Roselle*, Dr				
1783 *July*	21	To *George Friar my account-current*, cost	25	400	—	—
111		*Voyage to St Kitts*, Dr				
1783 *July*	21	To *G. Friar my acct-current*, for a cargo of provisions, - -	25	1200	—	—
Oct.	29	To *Peter Prince*, for - -	16	170	—	—
		To *Profit and Lost*, gained, -	36	430	—	—
				1800	—	—
112		*G. Friar my acct-current*, Dr				
1783 *Dec.*	28	To *ditto my store*, for cash received at Boston,	18	2400	—	—

			Fo	L.	s.	d.
		Contra, Cr				
1783 Dec.	13	By *Cash,* in full for freight,	20	440	—	—
		Contra, Cr				
1783 July	18	By *Elias Bell our warehouse,* at 6 months,	22	218	15	—
		Contra, Cr				
1783 Sept.	1	By *Brocades,* for 3 pieces, 20 yards each,	27	45	—	—
		By *Balance,*	35	155	—	—
				200	—	—
		Contra, Cr				
		By *Balance,* for prime cost,	35	400	—	—
		Contra, Cr				
1783 Oct.	25	By *George Lyon my account-current,* for n. p.	31	1800	—	—
		Contra, Cr				
1783 July	21	By *Sundries,* for snow Rosselle and cargo,	—	1600	—	—
Sept.	18	By *Cash,* for Greig on Fullarton, at 60 days sight,	20	400	—	—
	28	By *ditto Friar my store,* for commission, fees, &c.	18	250	—	—
		By *Balance,*	35	150	—	—
				2400	—	—

			Fo	L.	s.	d.
N°	113	*J. Gardiner my acct-current,* Dr				
1783 *July*	23	To *ditto my account on time,* -	17	480	—	—
	114	*J. Lee's acct-current,* Dr				
1783 *July*	24	To *Sundries,* per the Susannah for Philad.	—	374	2	6
Aug.	16	To *Cash,* for his bill, with charges of protest,	20	206	9	6
				580	12	—
	115	*H. Wilson my acct on time,* Dr				
1783 *July*	26	To *ditto my account of Rum,* for n. proceeds,	23	1120	—	—
	116	*J. Macfee my acct-current,* Dr				
1783 *Aug.*	6	To *Cash,* for a bill on G. Murdoch, at sight,	20	250	—	—
	8	To *John Gardiner my account-current,*	26	200	—	—
				450	—	—
	117	*Ambrose and Allan,* Dr				
1783 *Dec.*	27	To *E. Bell our warehouse,* for 80 empty hhds,	22	54	—	—
		To *ditto,* due Feb. 3. - -	22	46	—	—
				100	—	—
	118	*G. Roy's acct of Sugar,* Dr				
1783 *Aug.*	13	To *Cash,* for duties, freight, and charges, on - -	*Hds.* 30	20	127	—
Nov.	1	To *Sundries,* for charges and commission,	—		25	—
		To *ditto his account-current,* for n. p.,	29		598	—
					750	—

			Fo	L.	s.	d.
		Contra, Cr				
1783						
Aug.	8	By *James Macfee my account-current,*	26	200	—	—
	14	By *Cash,* for my draught to T. Tait,	20	280	—	—
				480	—	—
		Contra, Cr				
1783						
July	23	By *Cash,* for a bill on Robert Hay, -	20	200	—	—
Dec.	23	By *P. Prince,* for a draught on P. Crawford,	16	200	—	—
		By *Balance,* - - -	35	180	12	—
				580	12	—
		Contra, Cr				
1783						
Sept.	4	By *Royal Bank,* in full, - -	21	1120	—	—
		Contra, Cr				
1783						
Aug.	1	By *Voyage to Jamaica,* per the Brothers,	8	450	—	—
		Contra, Cr				
1783						
Aug.	3	By *Elias Bell our warehouse,* at 6 months,	22	100	—	—
		Contra, Cr				
1783			*Hds.*			
Aug.	22	By *Bills Receivable,* for -	10	5	251	11 3
Sept.	15	By *ditto,* for - -	10	5	250	12 6
Oct.	30	By *ditto,* for - -	10	5	247	16 3
				750	—	—

			Fo	L.	s.	d.
N°	119	*E. Hope my acct in comp.* Dr				
1783 Aug.	15	To *Cambrics*, for my ½ of 56 pieces, at 50 s.	6	70	—	—
		To *Profit and Loss*, gained, -	36	10	—	—
				80	—	—
	120	*E. Hope my acct-proper,* Dr				
1783 Aug.	15	To *Cambrics*, for 28 pieces, at 50 s.	6	70	—	—
	121	*G. Ewing my acct-current,* Dr				
1783 Aug.	20	To *Voyage to Dublin*, for neat proceeds,	23	240	10	—
	122	*Sh. Phenix in co. with G. Kent,* Dr				
1783 Aug.	24	To *Sundries*, for prime cost, -	—	640	—	—
	25	To *Cash*, for a bill of repairs, -	20	16	10	—
	29	To *Cash*, paid premium on 600 l. -	20	18	—	—
		To *G. Kent's acct in comp.* for his ½ gained,	27	112	15	—
		To *Profit and Loss*, for my ½ gained,	36	112	15	—
				900	—	—
	123	*G. Kent's acct in comp.* Dr				
1783 Oct.	12	To *Cash*, for his ½ of neat proceeds on sherry,	20	122	8	9
		To *Balance*, - -	35	432	15	—
				555	3	9
	124	*Brocades,* Dr				
1783 Sept.	1	To *W. Murray my acct-proper*, at 15 s. per yd, - (Pcs 3, Yds 60)	25	45	—	—

			Fo	L.	s.	d.
		Contra, Cr				
1783 *Aug.*	23	By *Sundries,* for my ½ of neat proceeds,	—	80	—	—
		Contra, Cr				
1783 *Aug.*	18	By *Cash,* in full,	20	70	—	—
		Contra, Cr				
1783 *Sept.*	13	By *Arthur Gwin my account-current,*	29	240	10	—
		Contra, Cr				
1783 *Aug.*	28	By *Cash,* for ½ month's freight,	20	30	—	—
Dec.	8	By *Cash,* in full for freight,	20	170	—	—
	11	By *Mr Jones and Company,* sold,	34	700	—	—
				900	—	—
		Contra, Cr				
1783 *Aug.*	24	By *Ship Phenix in comp.* for his ½ of price,	27	320	—	—
Sept.	28	By *ditto his acct-proper,* for his ½ of sherry,	30	118	5	—
Oct.	11	By *Sherry in company,* for his ½ gained,	30	4	3	9
		By *Ship Phenix in comp.* for his ½ gained,	27	112	15	—
				555	3	9
		Contra, Cr				
		By *Balance,* rem. at 15 s. per yd, — Pcs 3, Yds 60	35	45	—	—

							Fol	L.	s.	d.
N°	125	*Br. Cloth in co. with R. N. & C. M.*				Dr				
1783 Sept.	5	To *Sundries*, at 10 s. per yard, for	Bs 8	Pcs 40	Yds 1600		—	800	—	—
		To *Voyage to Guernsey in comp.* for charges,					28	2	—	—
		To *Profit and Loss*, for my commission,					36	9	8	—
		To *R. Nairn's acct in co.* for his $\frac{1}{3}$ gained,					28	42	17	4
		To *C. Maxton's acct in co.* for his $\frac{1}{3}$ gained,					28	42	17	4
		To *Profit and Loss*, for my $\frac{1}{3}$ gained,					36	42	17	4
								940	—	—
	126	*R. Nairn's acct-proper*,				Dr				
1783 Sept.	5	To *ditto his acct in comp.* for his $\frac{1}{3}$,					28	266	13	4
	10	To *Cash*, paid to him,					20	110	—	—
Oct.	18	To *Cash*, paid to him,					20	60	—	—
		To *Balance*,					35	72	17	4
								509	10	8
	127	*C. Maxton's acct-proper*,				Dr				
1783 Sept.	5	To *ditto his acct in comp.* for his $\frac{1}{3}$,					28	266	13	4
	10	To *Cash*, paid to him,					20	10	—	—
Oct.	18	To *Cash*, paid to him,					20	60	—	—
		To *Balance*,					35	72	17	4
								409	10	8
	128	*R. Nairn's acct in comp.*				Dr				
		To *ditto his acct-proper*, for neat proceeds,					28	309	10	8
	129	*C. Maxton's acct in comp.*				Dr				
		To *ditto his acct-proper*, for neat proceeds,					28	309	10	8
	130	*Voyage to Guernsey in Comp.*				Dr				
1783 Sept.	6	To *Sundries*, per the Lark,					—	202	—	—
		To *Broad Cloth in comp.* gained,					28	20	—	—
								222	—	—

			Bs.	Pcs.	Yds.	Fo	L.	s.	d.
		Contra, Cr							
1783 Sept.	6	By *Voy. to Guernſ. in co.* at 10s. per yard, for	2	10	400	28	200	—	—
	7	By *C. Snell,* at 12 s. per yard,	2	10	400	29	240	—	—
	8	By *Caſh,* at 11 s. 6 d. per yd, for	2	10	400	20	230	—	—
	11	By *Sundries,* at 12 s. 6 d. p. yd, for	2	10	400	—	250	—	—
		By *Voy. to Guernſ. in co.* gained,				28	20	—	—
			8	40	1600		940	—	—

	Contra, Cr				
1783 Sept.	5 By *Broad Cloth in comp.* paid by him,	28	200	—	—
	By *ditto his acct in co.* for neat proceeds,	28	309	10	8
			509	10	8

	Contra, Cr				
1783 Sept.	5 By *Broad Cloth in comp.* paid by him,	28	100	—	—
	By *ditto his acct in comp.* for neat proceeds,	28	309	10	8
			409	10	8

	Contra, Cr				
1783 Sept.	5 By *ditto his account-proper,* for his $\frac{1}{3}$,	28	266	13	4
	By *Broad Cloth in comp.* for his $\frac{1}{3}$ gained,	28	42	17	4
			309	10	8

	Contra, Cr				
1783 Sept.	5 By *ditto his account-proper,* for his $\frac{1}{3}$,	28	266	13	4
	By *Broad Cloth in comp.* for his $\frac{1}{3}$ gained,	28	42	17	4
			309	10	8

	Contra, Cr				
1783 Oct.	15 By *Bills Receivable,* for neat proceeds,	5	220	—	—
	By *Broad Cloth in company,* for charges,	—	2	—	—
			222	—	—

N°			Fo	L.	s.	d
	131	*Charles Snell,* Dr				
1783 Sept.	7	To *Broad Cloth in comp.* on demand,	28	240	—	—
	132	*John Gustard,* Dr				
1783 Sept.	11	To *Broad Cloth in comp.* at 6 days,	28	100	—	—
	133	*G. Roy's acct-current,* Dr				
1783 Sept.	12	To *Sundries,* per the Rebecca, -	—	294	5	9
		To *Balance,* - - -	35	303	14	3
				598	—	—
	134	*A. Gwin my acct-current,* Dr				
1783 Sept.	13	To *George Ewing my account-current,*	27	240	10	—
Nov.	28	To *Jacob Orr my account of Bills,* at sight,	33	50	17	6
				291	7	6
	135	*Household-furniture,* Dr				
1783 Sept.	19	To *Cash,* per account, - -	20	200	—	—
	136	*J. Perkins my acct-current,* Dr				
1783 Sept.	24	To *Voyage to Hamburgh,* at 35 s. 3 d. — *Flemish* L. 528 s. 15	23	300	—	—

			Fo	L.	s.	d.
		Contra, Cr				
1783 *Sept.*	22	By *Cash*, in full, - -	20	240	—	—
		Contra, Cr				
1783 *Sept.*	22	By *Cash*, in full, - -	20	100	—	—
		Contra, Cr				
1783 *Nov.*	1	By *ditto his acct of Sugar*, for neat proceeds,	26	598	—	—
		Contra, Cr				
1783 *Sept.*	12	By *George Roy's account-current*, -	29	291	7	6
		Contra, Cr				
		By *Balance*, for value, - -	35	200	—	—
		Contra, Cr				
1783 *Sept.*	27	By *Bills Receivable*, at 35 s. 3 d. for *Flemish* L. 528 s. 15	5	300	—	—

				Fo	L.	s.	d.
N°	137	*Voyage from Jamaica,* Dr					
1783 Sept.	25	To *Voyage to Jamaica,* for 30 punch. rum,		8	520	—	—
	138	*Sherry in co. with G. Kent,* Dr					
1783 Sept.	28	To *Richard Owen,* at 26 l. for	Pps 4	30	104	—	—
		at 26l. 10s. for	5	—	132	10	—
Oct.	11	To *Sundries,* for charges and commis.		—	10	10	6
		To *G. Kent's acct in co.* for his ½ gained,		27	4	3	9
		To *Profit and Loss,* for my ½ gained,		36	4	3	9
			9		255	8	—
	139	*Richard Owen,* Dr					
1783 Oct.	3	To *Cash,* in full,		20	236	10	—
	140	*G. Kent's acct-proper,* Dr					
1783 Sept.	28	To *ditto his acct in co.* for his ½ of sherry,		27	118	5	—
	141	*S. Quint my acct of Bills,* Dr					
1783 Oct.	2	To *Cash,* remitted for sale, Barland on Banks, at 40 days,		20	300	—	—
		To *ditto,* Dawson on Dobby, at 60 days,		—	500	—	—
		To *ditto,* exchange ½ per cent.		—	4	—	—
	4	To *P. Prince,* for a bank-bill, at 30 days date,		16	500	—	—
	6	To *Cash,* rem. Primrose on Piercy, at 90 days,		20	300	—	—
		To *Profit and Loss,* gained,		36	31	10	—
					1635	10	—
	142	*Edward Turner,* Dr					
1783 Oct.	5	To *Sherry in comp.* on demand,		30	25	—	—

				Fo	L.	s.	d.
		Contra,	*Cr*				
1783 *Oct.*	20	By *Rum,* which per invoice cost, -		3	520	—	—
		Contra,	*Cr*				
1783 *Oct.*	5	By *Sundries,* at 29 l. for -	*Pps* 5	—	145	—	—
	9	By *Cash,* at 27 l. 12 s. for -	4	20	110	8	—
			9		255	8	—
		Contra,	*Cr*				
1783 *Sept.*	28	By *Sherry in company,* on demand, -		30	236	10	—
		Contra,	*Cr*				
1783 *Oct.*	1	By *Cash,* in full, - -		20	118	5	—
		Contra,	*Cr*				
1783 *Oct.*	22	By *Cash,* for Barland on Banks, Dawson on Dobby, - - -		20	816	—	—
	24	By *P. Prince,* in full of the bank-bill rem.		16	515	—	—
	26	By *Edward Harley,* for Primrose on Piercy,		8	304	10	—
					1635	10	—
		Contra,	*Cr*				
1783 *Oct.*	10	By *Cash,* in full, - -		20	25	—	—

				Fo	L.	s.	d.
N°	143	*Lottery-Tickets,*	*Dr*				
1783 *Oct.*	13	To *Cash,* paid for No 542. & 788. -		20	30	—	—
		To *Profit and Loss,* gained, -		36	1970	—	—
					2000	—	—
	144	*Three per cent. Annuities,*	*Dr*				
1783 *Oct.*	10	To *Lottery-Tickets,* for a prize of -		31	2000	—	—
	145	*G. Lyon my acct-current,*	*Dr*				
1783 *Oct.*	25	To *Voyage to St Kitts,* for neat proceeds,		25	1800	—	—
		To *Balance,* - -		35	520	—	—
					2320	—	—
	146	*Flowered Stuffs,*	*Dr*				
1783 *Nov.*	2	To *James Ward,* at 3 l. for -	*Pcs* 70	31	210	—	—
	147	*James Ward,*	*Dr*				
		To *Balance,* - - -		35	210	—	—
	148	*Voyage to Lisbon in comp.*	*Dr*				
1783 *Nov.*	3	To *Sundries,* per the Thistle, -		—	980	—	—
Dec.	15	To *Profit and Loss,* for my commission,		1	17	5	—
		To *S. King's acct in comp.* for his $\frac{1}{3}$ gained,		32	50	18	4
		To *John Oker ditto,* - -		32	50	18	4
		To *Profit and Loss,* for my $\frac{1}{3}$ gained,		36	50	18	4
					1150	—	—

				Fo	L.	s.	d.
		Contra,	*Cr*				
1783 *Oct.*	16	By *Three per cent. annuities,* for a prize of		31	2000	—	—
		Contra,	*Cr*				
		By *Balance,* - - -		35	2000	—	—
		Contra,	*Cr*				
1783 *Oct.*	25	By *Sundries,* per the Roſelle, -		—	2320	—	—
		Contra,	*Cr*				
1783 *Nov.*	3	By *Voyage to Liſbon in comp.* at 31. for	*Pcs* 70	31	210	—	—
		Contra,	*Cr*				
1783 *Nov.*	2	By *Flowered Stuffs,* at 3 months, -		31	210	—	—
		Contra,	*Cr*				
1783 *Dec.*	12	By *P. Jenkins our account-current,* -		34	1150	—	—

N°			Fo	L.	s.	d.
	149	*S. King's acct-proper,* Dr				
1783 Nov.	3	To *ditto his acct in co.* for his $\frac{1}{3}$ of Voy. to Lisb.	32	326	13	4
	5	To *Sundries,* paid to him, -	—	123	6	8
	6	To *ditto his acct in co.* for his $\frac{1}{3}$ of Oil,	32	210	—	—
				660	—	—
	150	*J. Oker's acct-proper,* Dr				
1783 Nov.	3	To *ditto his acct in co.* for his $\frac{1}{3}$ of Voy. to Lisb.	32	326	13	4
	6	To *ditto his acct in co.* for his $\frac{1}{3}$ of Oil,	32	210	—	—
	17	To *Simon King's acct-proper,* paid to him,	32	10	—	—
				546	13	4
	151	*S. King's acct in comp.* Dr				
1783 Dec.	6	To *Canary in comp.* for 2 pipes withdrawn,	33	76	—	—
		To *Balance,* - - -	35	540	—	8
				616	—	8
	152	*J. Oker's acct in comp.* Dr				
1783 Dec.	6	To *Canary in comp.* for 2 pipes withdrawn,	33	76	—	—
		To *Balance,* - - -	35	540	—	8
				616	—	8
	153	*Oil in co. with S. K. &c.* Dr | *Tuns*				
1783 Nov. Dec.	6	To *George Wood,* at 21 l. for - | 30	32	630	—	—
	5	To *James Grant,* abated, -	33	14	8	—
		To *Profit and Loss,* for my commission,	36	7	—	—
		To *S. King's account in co.* for his $\frac{1}{3}$ gained,	32	21	7	4
		To *John Oker ditto,* - -	32	21	7	4
		To *Profit and Loss,* for my $\frac{1}{3}$ gained, -	36	21	7	4
				715	10	—
	154	*George Wood,* Dr				
1783 Nov.	16	To *Sundries,* in full, - -	—	630	—	—

			Fo	L.	s.	d.
1783		*Contra,* Cr				
Nov.	3	By *Voy. to Lisbon in comp.* for 300 pcs serges,	31	450	—	—
	16	By *George Wood,* paid by him, -	32	120	—	—
	17	By *Sundries,* to even accounts, -	—	90	—	—
				660	—	—
1783		*Contra,* Cr				
Nov.	3	By *Voy. to Lisbon in co.* for 90 pieces frieze,	31	270	—	—
	5	By *Simon King's account-proper,* paid by him,	32	56	13	4
	16	By *George Wood,* paid by him, -	32	220	—	—
				546	13	4
1783		*Contra,* Cr				
Nov.	3	By *ditto his ac.-proper,* for his $\frac{1}{3}$ of Voy. to Lisb.	32	326	13	4
	6	By *ditto his account-proper,* for his $\frac{1}{3}$ of Oil,	32	210	—	—
		By *Voyage to Lisbon in co.* for his $\frac{1}{3}$ gained,	31	50	18	4
		By *Oil in company,* for his $\frac{1}{7}$ gained, -	32	21	7	4
		By *Canary in company,* for his $\frac{1}{3}$ gained,	33	7	1	8
				616	—	8
1783		*Contra,* Cr				
Nov.	3	By *ditto his ac.-proper,* for his $\frac{1}{3}$ of Voy. to Lisb.	32	326	13	4
	6	By *ditto his account-proper,* for his $\frac{1}{7}$ of Oil,	32	210	—	—
		By *Voyage to Lisbon in co.* for his $\frac{1}{3}$ gained,	31	50	18	4
		By *Oil in company,* for his $\frac{1}{7}$ gained,	32	21	7	4
		By *Canary in company,* for his $\frac{1}{3}$ gained,	33	7	1	8
				616	—	8
1783		*Contra,* Cr				
			Tuns			
Nov.	21	By *James Grant,* for -	1	33	24	—	—
	23	By *Sundries,* at 23l. 10s. for	9	—	211	10	—
	27	By *Canary in co. with ditto,* in barter for	20	33	480	—	—
			30		715	10	—
1783		*Contra,* Cr				
Nov.	6	By *Oil in company,* on demand, -	32	630	—	—

N°			D.	Exch. L.	s.	d.	Fo	L.	s.	d.
	155	*Jacob Orr my acct of Bills,* Dr								
1783 Nov.	9	To *Cash*, rem. Wedder on Brent,	90	3	-	-	20	300	—	—
	14	To *P. Prince*, for Crumpet on Craig,	60				16	500	—	—
	24	To *Bills Rec.* for Borrel's on Blanter,	30				5	200	—	—
	26	To *Cash*, for charges of protest,					20	—	2	6
		To *Profit and Loss*, gained by exch.		17	1	8	36	—	—	—
		To *Balance*, due,					35	355	4	4
				20	1	8		1355	6	10
	156	*House-expences,* Dr								
1783 Nov.	14	To *Cash*, for house-rent, window-tax, &c.					20	58	—	—
Dec.	31	To *Cash*, laid out since the 1st of January,					20	300	—	—
								358	—	—
	157	*James Grant,* Dr								
1783 Nov.	21	To *Oil in company*, on demand, -					32	24	—	—
	158	*John Whiston,* Dr								
1783 Nov.	23	To *Oil and company*, on demand, -					32	100	—	—
	159	*Canary in co. with S. K. and J. O.* Dr								
1783 Nov.	27	To *Oil in co. with ditto*, in barter for	Pps 12				32	480	—	—
		To *Profit and Loss*, for my commission,					36	2	15	—
		To *S. King's acct in comp.* for his $\frac{1}{3}$ gained,					32	7	1	8
		To *John Oker ditto*, - -					32	7	1	8
		To *Profit and Loss*, for my $\frac{1}{3}$ gained,					36	7	1	8
								504	—	—
	160	*J. Kemp our acct of Bills,* Dr								
1783 Dec.	4	To *Cash*, rem. Anderson on Burt, at 20 days,					20	400	—	—
		Ker on Butler, at 30 days,					—	200	—	—
		Exchange paid,					—	6	—	—
	7	To *P. Prince*, for Hunter on Knox, at 40 days,					16	500	—	—
	10	To *Cash*, for Crawford on Kennet, at 10 days,					20	400	—	—
		Burnet on Bell, at 20 days,					—	300	—	—
		To *John Kemp's acct in co.* for his $\frac{1}{2}$ gained,					34	13	5	—
		To *Profit and Loss*, for my $\frac{1}{2}$ gained, -					36	13	5	—
								1832	10	—

		Contra, Cr	D.	Exch. L.	s.	d.	Fo.	L.	s.	d.
1783 Nov.	8	By *Cash*, drawn at -	31	2	1	8	20	91	13	4
	16	By *Cash*, to D. Swinton, -	30	4	-	-	20	200	—	—
		to ditto, -	60	1	-	-	—	100	—	—
	20	By *Cash*, to Peter Ward, -	10	6	-	-	20	300	—	—
		to ditto, -	20	4	-	-	—	400	—	—
	22	By *Sundries*, to J. Skene, -		3	-	-	—	200	—	—
	28	By *Arthur Gwin my acct-current*,					29	50	17	6
		By *Pr. and Loss*, for commiss. L. 5 17					—			
		for postage, 0 10					—			
		for interest, 6 9					—			
				—	-	-	36	12	16	—
				20	1	8				
								1355	6	10

		Contra, Cr								
		By *Profit and Loss*, -					36	358	—	—

		Contra, Cr								
1783 Dec.	5	By *Sundries*, in composition, -					—	24	—	—

		Contra, Cr								
1783 Nov.	29	By *Cash*, in full, - -					20	100	—	—

		Contra, Cr								
			Pps							
1783 Dec.	3	By *Cash*, at 46 l. for -	6				20	276	—	—
	6	By *Sundries*, at 38 l. for -	6				—	228	—	—
			12					504	—	—

		Contra, Cr								
1783 Dec.	20	By *Cash*, in full for A on B, K on B, H on K, exchange 2 per cent. -					20	1122	—	—
	24	By *Peter Prince*, in full for C on K, and B on B, exchange 1½ per cent.					16	710	10	—
								1832	10	—

N°				Pps	Fo	L.	s.	d.
161	1783 Dec.	6	*Canary,* Dr To *Canary in company,* retained,		33	76	—	—
162	1783 Dec.	6	*G. Pitt's acct of Bills,* Dr To *ditto his ac.-cur.* for his bill on D. Turner,		34	933	18	8
		10	To *ditto his acc.-cur.* for Steel on Stamford,		34	750	—	—
			To *Profit and Loſs,* for commiſſion and char.		1	8	13	4
			To *G. Pitt's account-current,* for neat gain,		34	36	2	7
						1728	14	7
163	1783 Dec.	18	*G. Pitt's acct-current,* Dr To *ditto his account of Bills,* ſold his on D. Turner,		34	941	4	7
			To *ditto his account of Bills,* ſold Steel on Stamford,		34	787	10	—
						1728	14	7
164	1783 Dec.	11	*Mr Jones and Co.* Dr To *Ship Phenix in comp.* at 3 months,		27	700	—	—
165	1783 Dec.	12	*P. Jenkins our acct-current,* Dr To *Voy. to Liſb. in comp.* for neat proceeds,		31	1150	—	—
166	1783 Dec.	17	*R. Ainſley's acct of Sugar,* Dr To *Caſh,* for charges on	Hds 40	20	18	10	6
		18	To *Caſh,* for duties,		20	113	17	—
		19	To *Sundries,* for freight,		—	40	—	—
						172	7	6
167	1783 Dec.	28	*G. Friar my acct on time,* Dr To *ditto Friar my ſtore,* for debts outſtanding,		18	1200	—	—
168			*J. Kemp's acct in comp.* Dr To *Balance,*		35	13	5	—

				Fo	L.	s.	d.
		Contra, Cr	Pps				
		By *Balance,* remaining, -	2	35	76	—	—
1783		*Contra,* Cr					
Dec.	18	By *ditto his ac.-cur.* sold his bill on D. Turner,		34	941	4	7
	19	By *ditto his acct-cur.* sold Steel on Stamford,		34	787	10	—
					1728	14	7
1783		*Contra,* Cr					
Dec.	6	By *ditto his acct of Bills,* for his on D. Turner,		34	933	18	8
	10	By *ditto his acct of Bills,* for Steel on Stamford,		34	750	—	—
		By *ditto his acct of Bills,* for neat gain,		34	36	2	7
		By *Balance,* - - -		35	8	13	4
					1728	14	7
		Contra, Cr					
		By *Balance,* March 11. - -		35	700	—	—
1783		*Contra,* Cr					
Dec.	14	By *Cash,* for my draught to Harris and Co.		20	1150	—	—
		Contra, Cr					
		By *Balance,* remaining, -	Hds 40	35	172	7	6
		Contra, Cr					
		By *Balance,* - - -		35	1200	—	—
		Contra, Cr					
		By *ditto Kemp our account of Bills,* -		33	13	5	—

N°			Fo	L.	s.	d.
169		*Balance,* Dr				
1783 Dec.	28	To *G. Friar my ſtore*, for goods on hand,	18	1170	—	—
	31	To *Caſh*, remaining, - -	20	3834	2	11
		To *Linen*, rem. 500 yds at 2 s. 500 yds at 3 s.	3	125	—	—
		To *Indian Chints*, rem. 35 pieces, at 4 l.	3	140	—	—
		To *Sugar*, rem. 108 hhds,—1026 C.	3	1759	16	9
		To *Rum*, rem. 124 puncheons, -	3	4661	1	—
		To *Skip Swan*, for prime coſt of my $\frac{1}{2}$,	4	698	10	—
		To *Sloop Unity*, for ditto of my $\frac{1}{4}$ rem.	4	235	—	—
		To *Bills Receivable*, as per account, -	5	2149	5	—
		To *Duroys*, rem. 52 pieces, at 25 s.	7	65	—	—
		To *Druggets*, rem. 76 pieces, at 50 s.	7	190	—	—
		To *Broad Cloth*, rem. 8 pcs,—200 yds, at 13 s.	7	130	—	—
		To *Lockrams*, rem. 40 pieces, at 25 s.	12	50	—	—
		To *Muſlin*, rem. 34 pieces, at 3 l. -	13	102	—	—
		To *Cotton*, rem. 42 C. 2 Q. at 8 l. per C.	13	340	—	—
		To *Cloves*, rem. 8 lb. at 15 s. -	13	6	—	—
		To *Houſe in Fleet-ſtreet*, for prime coſt,	13	600	—	—
		To *William Murray my account in company*,	17	1056	13	4
		To *Cuſtomhouſe-debentures*, -	17	11	2	6
		To *Houſe at Charing-croſs*, for prime coſt,	21	960	—	—
		To *Royal Bank*, - -	21	60	—	—
		To *Elias Bell our warehouſe*, -	22	613	5	—
		To *John Jeſſop's account-current*, -	24	75	16	6
		To *William Murray my account-proper*,	25	155	—	—
		To *Snow Roſelle*, for prime coſt, -	25	400	—	—
		By *George Friar my account-current*, -	25	150	—	—
		To *James Lee's account-current*, -	26	180	12	—
		To *Brocades*, rem. 3 pieces,—60 yards, at 15 s. per yard, - -	27	45	—	—
		To *Houſehold-furniture*, for value, -	29	200	—	—
		To *Three per cent. annuities*, -	31	2000	—	—
		To *Canary*, remaining 2 pipes, -	34	76	—	—
		To *George Pitt's account-current* -	34	8	13	4
		To *Mr Jones and Company*, March 11.	34	700	—	—
		To *Robert Ainſley's account of Sugar*, rem.	34	172	7	6
		To *George Friar my account on time*,	34	1200	—	—
				24320	5	10

Contra, Cr	Fo	L.	s.	d.
By *Jacob Russel*, due Feb. 15. -	7	49	10	—
By *Bills Payable*, A. Simpson, Jan. 10.	11	870	—	—
By *Peter Forbes*, Feb. 9. -	12	700	—	—
By *George Dennis*, March 27. -	13	108	—	—
By *G. Flint my account-current*, March 2.	15	748	12	6
By *Peter Prince*, - -	16	1534	8	6
By *J. Ballantyne my acct-current*, Jan. 18.	18	1895	12	6
By *George Kent's account in company*,	27	432	15	—
By *Robert Nairn's account-proper*, -	28	72	17	4
By *Charles Maxton's account-proper*, -	28	72	17	4
By *George Roy's account-current*, -	29	303	14	3
By *George Lyon my account-current*, -	31	520	—	—
By *James Ward*, Feb. 2. - -	31	210	—	—
By *S. King's account in company*, -	32	540	—	8
By *John Oker ditto*, - -	32	540	—	8
By *Jacob Orr my account of Bills*, -	33	355	4	4
By *John Kemp's account in company*,	34	13	5	—
By *Stock*, the neat of my estate, -	1	15353	7	9
		24320	5	10

N° 170

Profit and Loſs, Dr

	Fo	L.	s.	d
To *Tobacco*, loſt,	4	4	17	—
To *Duroys*,	7	8	—	—
To *Fuſtians*,	8	4	10	—
To *Charges of Merchandiſe*,	11	307	4	1
To *Houſe at Charing-croſs*,	21	—	10	6
To *Jacob Orr my account of bills*,	33	12	16	—
To *Houſe-expences*,	33	358	—	—
To *ditto*, tranſported to	1	6514	14	4
		7210	11	11

Contra, Cr	Fo	L.	s.	d.
By *Linen*, gained,	3	22	10	10
By *Indian Chints*,	3	65	—	—
By *Sugar*,	3	49	5	6
By *Rum*,	3	321	19	—
By *India Stock*,	4	122	—	—
By *Ship Swan*,	4	104	5	4
By *Sloop Unity*,	4	124	7	6
By *Druggets*,	7	6	10	—
By *Broad Cloth*,	7	32	10	—
By *Kerseys*,	8	30	—	—
By *Voyage to Jamaica*,	8	105	2	6
By *Foreign Coin*,	10	7	—	—
By *Flax-seed*,	10	229	15	—
By *Cinnamon*,	13	2	13	4
By *House in Fleet-street*,	13	12	5	6
By *Raisins*,	14	1	10	—
By *Figs*,	14	1	4	—
By *Voyage to Rotterdam*,	15	228	19	9
By *Voyage from Madeira*,	15	145	—	—
By *Voyage to Leith*,	17	171	10	—
By *Voyage to Perth*,	17	16	14	—
By *W. Boyd my account of goods*,	17	475	—	—
By *W. Murdoch my account of Serges*,	18	17	6	8
By *George Friar my store*,	18	558	6	3
By *Thomas Trader my account of Flour*,	19	22	—	—
By *Insurance-account*,	21	19	10	—
By *Flax*,	22	—	10	—
By *Voyage to Hamburg*,	23	80	14	1
By *Hugh Wilson my account of Rum*,	23	224	10	—
By *Voyage to Dublin*,	23	16	12	—
By *Ship Charlotte*,	24	570	—	—
By *Voyage to St Kitt's*,	25	430	—	—
By *Edward Hope my account in company*,	27	10	—	—
By *Ship Phenix in company*,	27	112	15	—
By *Broad Cloth in company*, for commission,	28	9	8	—
By *ditto*, for my $\frac{1}{3}$ gained,	28	42	17	4
By *Sherry in company*, for my $\frac{1}{2}$ gained,	30	4	3	9
By *Samuel Quint my account of Bills*,	30	31	10	—
By *Lottery-Tickets*,	31	1970	—	—
By *Voyage to Lisbon in company*,	31	50	18	4
By *Oil in company*, for my commission,	32	7	—	—
By *ditto*, for my $\frac{1}{3}$ gained,	32	21	7	4
By *Jacob Orr my account of Bills*,	33	17	1	8
By *Canary in company*, for my commission,	33	2	15	—
By *ditto*, for my $\frac{1}{2}$ gained,	33	7	1	8
By *John Kemp our account of Bills*,	33	13	5	—
By *ditto*, transported to	1	695	17	7
		7210	11	11

	Trial Balance.	Dr Sides.						Cr Sides.					
		L.	s.	d.	L.	s.	d.	L.	s.	d.	L.	s.	d.
1	Stock,	1346	19	8				9391	1	2			
	Profit and Loſs,	340	12	9				1831	2	3			
					1687	12	5				11222	3	5
2	Caſh,	7304	13					6063	7	10			
2c	Caſh,	14544	8	4				11951	10	7			
					21849	1	4				18014	18	5
3	Linen,	978	10	—				876	—	10			
	Indian Chints,	400						325					
	Sugar,	2370	8	3				659	17	—			
	Rum,	7016	2	—				2677					
					10765	—	3				4537	17	10
4	Tobacco,	1770	16	8				1765	19	8			
	India Stock,	960	—	—				1082					
	Ship Swan,	729	4	8				135	—	—			
	Sloop Unity,	480	12	6				370	—	—			
					3940	13	10				3352	19	8
5	Bills Receivable,				4768	6	10				2619	1	10
7	Duroys,	265	—	—				192	—	—			
	Druggets,	265	—	—				81	10	—			
	Jacob Ruſſell.	97	10	—				147	—	—			
	Broad Cloth,	805	—	—				707	10	—			
					1432	10	—				1128	—	—
8	Kerſeys,	540	—	—				570	—	—			
	Fuſtians,	225	—	—				220	10	—			
	Voyage to Jamaica,	1168	10	—				1273	12	6			
					1933	10	—				2064	2	6
10	Foreign Coin,	244	2	—				251	2	—			
	Flax-ſeed,	557	15	—				787	10	—			
					801	17	—				1038	12	—
11	Charges of Merchandiſe,	307	4	1									
	Bills Payable,	1417	14	9							2287	14	9
					1724	18	10						
12	Peter Forbes,										700	—	—
	Lockrams,				50	—	—						
13	Cinnamon,	21	6	8				24					
	Muſlin,	102											
	Cotton,	340											
	Cloves,	6											
	George Dennis,	346						454					
	Houſe in Fleet-ſtreet,	612	14	6				25					
					1428	1	2				503	—	—
14	Raiſins,	21						22	10	—			
	Figs,	24						25	4	—			
					45	—	—				47	14	—
15	G. Flint my account-current,							748	12	6			
	Voyage to Rotterdam,	711	10	—				940	9	9			
	Voyage from Madeira,	610	—	—				755					
					1321	10	—				2444	2	3
16	Peter Prince,				2278	12	—				3813	—	6
	Amount carried over,				54026	13	8				53773	7	2

	Trial Balance.	Dr Sides. L.	s.	d.	L.	s.	d.	Cr Sides. L.	s.	d.	L.	s.	d.
	Amount brought over,				54026	13	8				53773	7	2
17	W. Murray my acct in co.	1056	13	4									
	Voyage to Leith, -	1204						1375	10				
	Customhouse-debentures,	65	16	3				54	13	9			
	Voyage to Perth, - -	83	6					100					
	W. Boyd my acct of goods,	705						1180					
					3114	15	7				2710	3	9
18	W. Murdoch my acct of Serge,	210						227	6	8			
	J. Ballantyne my acct-current,							1895	12	6			
	G. Friar my store, -	4219	13	9				4778					
					4429	13	9				6900	19	2
19	T. Trader my acct of Flour,				220	10					242	10	
21	House at Charing-cross,	1000	10	6				40					
	Insurance-account, -	50						69	10				
	Royal Bank, -	1160						1100					
					2210	10	6				1209	10	
22	Flax, - -	5	10					6					
	Elias Bell our warehouse,	1848	10					826	10				
					1854						832	10	
23	Voyage to Hamburg,	226	17	8				307	11	9			
	H. Wilson my acct of Rum,	895	10					1120					
	Voyage to Dublin, -	223	18					240	10				
					1346	5	8				1668	1	9
24	J. Jessop's acct-current,	522	18	6				447	2				
	E. Bell our account of Bills,							144					
	Ship Charlotte, -	870						1440					
					1392	18	6				2031	2	
25	Hooper and Aitcheson,							218	15				
	W. Murray my acct-proper,	200						45					
	Snow Rosélle, -	400											
	Voyage to St Kitt's, -	1370						1800					
	G. Friar my account-current,	2400						2250					
					4370						4313	15	
26	J. Lee's account-current,	580	12					400					
	Ambrose and Allan, -	54						100					
					634	12					500		
27	E. Hope my account in co.	70						80					
	Ship Phenix in co. -	674	10					900					
	G. Kent's account in co.	122	8	9				442	8	9			
	Brocades, - -	45											
					911	18	9				1422	8	9
28	Broad Cloth in co. -	800						920					
	R. Nairn's account-proper,	436	13	4				200					
	C. Maxton's account-proper,	336	13	4				100					
	R. Nairn's account in co.							266	13	4			
	C. Maxton's account in co.							266	13	4			
	Voyage to Guernsey in co.	202						220					
					1775	6	8				1973	6	8
	Amount carried over, -				76287	5					77577	14	3

	Trial Balance.	Dr Sides.						Cr Sides.					
		L.	s.	d.	L.	s.	d.	L.	s.	d.	L.	s.	d.
	Amount brought over,				76287	5	1				77577	14	3
29	Geo. Roy's acct-current,	294	5	9							598		
	Houſehold-furniture,	200											
30	Sherry in company, -	251	4	3	494	5	9	255	8				
	S. Quint my acct of Bills,	1604						1635	10				
31	Lottery-Tickets, -	30			1855	4	3				1890	18	
	Three per cent. annuities,	2000						2000					
	G. Lyon my acct-current,	1800						2320					
	James Ward, -							210					
	Voyage to Liſbon in co.	997	5					1150					
32	Simon King's acct in co.	76			4827	5		536	13	4	5680		
	John Oker's acct in co.	76						536	13	4			
	Oil in company, -	644	8					715	10				
33	J. Orr my acct of Bills,	1003	2	6	796	8		1362	12	6	1788	16	8
	Houſe-expences, -	358											
	Canary in company, -	480						504					
	J. Kemp our acct of Bills,	1806						1832	10				
34	Canary, - -	76			3647	2	6				3699	2	6
	G. Pitt's account-current,	1728	14	7							1720	1	3
	Mr Jones and Company,	700											
	R. Ainſley's acct of Sugar,	172	7	6									
	G. Friar my acct on time,	1200											
35	Balance, - -				3877	2	1						
					1170								
	Proof, - -				92954	12	8				92954	12	8

JOURNAL B.

LONDON, the 1st of *January* 1784.

	L.	s.	d.	L.	s.	d.
Sundries Drs to *Stock*, L. 24,296 : 12 : 6.						
Cash, for ready money, -	3834	2	11			
George Friar my store, on hand,	1170	—	—			
Linen, for 500 yards at 2 s. and 500 at 3 s. - -	125	—	—			
Indian Chints, for 35 pieces, at 4 l.	140	—	—			
Sugar, for 108 hhds,—1026 C.	1759	16	9			
Rum, for 124 puncheons, -	4661	1	—			
&c. &c. &c.						
Stock Dr to *Sundries*, L. 8966 : 18 : 1.						
To *Jacob Russell*, Feb. 15. -	49	10	—			
To *Bills Payable*, Alexander Simpson, Jan. 10. - -	870	—	—			
To *Peter Forbes*, Feb. 9. -	700	—	—			
To *George Dennis*, March 27. -	108	—	—			
To *G. Flint my acct-current*, Mar. 2.	748	12	6			
To *Peter Prince*, - -	1534	8	6			
&c. &c. &c.						

Partnerſhip in ſeparate Books.

Waste-Book and Journal.

LONDON, the 1ſt of January 1783.

			L.	s.	d.
	John Scot, Peter Grant, and James Bell, reſolving to trade in company with a joint ſtock of 6000 l. each one third, have put the whole under the direction of John Scot, who is to be allowed, in name of commiſſion, 2 *per cent. per annum* on the capital.				
		L. s. d.			
	John Scot,	2000 — —			
	Peter Grant,	2000 — —			
	James Bell,	2000 — —	6000	—	—
.2	Drs, *John Scot's account-proper,* -	2000 — —			
.2	*Peter Grant's ditto,* -	2000 — —			
.2	*James Bell's ditto,* -	2000 — —			
.1	Cr, *Stock,* - -	6000 — —			
.1	Dr, *Stock,* - -	6000 — —			
.2	Crs, *John Scot's account in comp.*	2000 — —			
.2	*Peter Grant's ditto,* -	2000 — —			
.2	*James Bell's ditto,* -	2000 — —			
	2d.				
	John Scot has advanced his ſhare of capital, as under.				
		L. s. d.			
	In money, - -	1000 — —			
	16 packs linen yarn, containing 8000 ſpindles, at 30 d. -	1000 — —	2000	—	—
		L. s. d.			
.3	Drs, *Caſh,* -	1000 — —			
.4	*Linen Yarn,* -	1000 — —			
.2	Cr, *J. Scot's acct-proper,*	2000 — —			

								L.	s.	d.
					January 3d.					
					Received of Peter Grant, in part of his ſhare of capital, the goods following, viz.					
					Broad Cloths.	L. s. d.	L. s. d.			
					N° 1—40 yards at 10 s.	20 — —				
					2—50 yards at 15 s.	37 10 —				
					3—60 yards at 16 s.	48 — —				
					4—64 yds at 15 s. 6 d.	49 12 —				
							155 2 —			
					Shalloons.	L. s. d.				
					N° 1—80 pcs, cont. 1600 yards, at 18 d.	120 — —				
					2—60 pcs, cont. 1200 yards at 20 d.	100 — —				
					3—40 pcs, cont. 800 yards, at 2 s.	80 — —				
							300 — —			
					320 lb. Piedmont ſilk, at 50 s.		800 — —			
					90 pieces Kerſeys, at 6 l.		540 — —			
								1795	2	—
						L. s. d.				
.4	Drs,				*Broad Cloths,* -	155 2 —				
.4					*Shalloons,* -	300 — —				
.4					*Silk,* -	800 — —				
.5					*Kerſeys,* -	540 — —				
.2	Cr,				*P. Grant's acct-proper,*	1795 2 —				
					4th.					
					James Bell, in paying in his ſhare of capital, has advanced as under, viz.					
							L. s. d.			
					Ship Mermaid valued at -		720 — —			
					A cargo on board ſaid ſhip, which I have conſigned to George Gordon in Barbadoes, the value being		1200 — —			
					Hardware, to the amount of -		400 — —			
								2320	—	—
						L. s. d.				
.5	Drs,				*Ship Mermaid,* -	720 — —				
.5					*Voyage to Barbadoes,*	1200 — —				
.5					*Hardware,* -	400 — —				
.2	Cr,				*J. Bell's acct-proper,*	2320 — —				

January

								L.	s.	d.
							January 6th.			
							Received of Peter Grant, in full of his ſhare of capital, a draught on Peter Prince our banker in Lombard-ſtreet, payable at ſight, - -	204	18	—
.6	Dr, *Peter Prince*,						L. 204 18 —			
.2	Cr, *P. Grant's acct-proper.*									
							8th.			
							Sold John Sim, at 5 months, as under, viz.			
	Broad Cloths.				L.	s.	d.	L.	s.	d
	N° 1—40 yds at 11 s.				22	—	—			
	2—50 yds at 16 s.				40	—	—			
	4—64 yds at 17 s.				54	8	—			
								116	8	—
	200 lb. Silk, at 3 l.				-			600	—	—
	90 pieces Kerſeys, at 6 l. 10 s.							585	—	—
										1301 8 —
.6	Dr, *John Sim*,				L. 1301	8	—			
.4	Crs.	*Broad Cloths*,			L. 116	8	—			
.4		*Silk*,	-		600	—	—			
.5		*Kerſeys*,	-		585	—	—			
							10th.			
							Shipped on board the Roſe, by order and for account of George Paton, Dublin.			
								L.	s.	d.
	8 packs linen yarn, containing 4000 ſpindles, at 32 d.				-			533	6	8
	120 lb. Silk, at 3 l.				-			360	—	—
	80 C. Sugar, at 4 l. payable to Godolphin's warehouſe on demand,							320	—	—
	Charges at ſhipping,				-			11	13	4
	Commiſſion on 320 l. at 2½ per cent.							8	—	—
										1233 — —
.6	Dr, *G. Paton's acct.-cur.*				L. 1233	—	—			
.4	Crs,	*Linen Yarn*,			L. 533	6	8			
.4		*Silk*,	-		360	—	—			
.6		*Godolphin's warehouſe*,			320	—	—			
.3		*Caſh*,	-	-	11	13	4			
.1		*Profit and Loſs*,		-	8	—	—			

								L.	s.	d.
							January 15th.			
							Sent as an adventure to New York per the Snype, Captain Francis, consigned to Thomas Miller merchant there, for sale and returns,			
								L.	s.	d.
							Hardware, our own, to the value of	400	—	—
							1 Box, containing,			
							40 Sadles, - L. 36 8 —			
							40 Bridles, - 8 — —			
							40 Whips, - 5 — —			
								49	8	—
							Bought of Smart and Bisset, at 12 months.			
							Box, and shipping-charges, -	12	4	—
										461 12 —
.7	Dr,	*Voyage to New York,*					L. 461 12 —			
.5	Crs,	*Hardware,*					L. 400 — —			
.7		*Smart and Bisset,*					49 8 —			
.3		*Cash,*					12 4 —			
							20th.			
							Paid James Bell in full, as under,			
								L.	s.	d
							By P. Grant's draught on P. Prince,	204	18	—
							In cash, - - -	115	2	—
										320 — —
.2	Dr,	*J. Bell's acct-proper,*					L. 320 — —			
.6	Crs,	*Peter Prince,*					204 18 —			
.3		*Cash,*					115 2 —			
							25th.			
							Received in barter of Simon Swan, as under,			
							L. s. d.	L.	s.	d.
							5 doz. China tea-pots, at 50 s. 12 10 —			
							60 doz. cups and sauc. at 12 s. 36 — —			
								48	10	—
							20 C Sugar, at 4 l. - -	80	—	—
										128 10 —
							Paid in Br. Cloths, No 3. 60 yds. at 17 s.	L. 51	—	—
							In Shalloons, No 1. 80 pcs,—1600 yds, at 20 d.	133	6	8
							Carried forward,			184 6 8

						L.	s.	d.
	Brought forward,				-	184	6	8
.7	Drs, China ware, -	L. 48	10	—				
.7	Drs, Sugar, -	80	—	—				
.7	Drs, Simon Swan, -	55	16	8				
.4	Crs, Broad Cloths, -	51	—	—				
.4	Crs, Shalloons, -	133	6	8				
	January 30th.							
					L. s. d.			
	Paid Godolphin's warehouse, in full of Paton's sugar, -				304 — —			
	Discount for prompt payment, -				16 — —			
.6	Dr, *Godolphin's warehouse*,	L. 320	—	—		320	—	—
.3	Crs, Cash, -	304	—	—				
.6	Crs, G. Paton's acct-current,	16	—	—				
	31st.							
	Charges this month, - -					6	13	4
.8	Dr, *Charges of Merchandise.*							
.2	Cr, *Cash.*							
	February 3d.							
	Drawn on George Paton, Dublin, at 30 days after date, in favour of Peter Prince,							
					L. s. d.			
	British, - -				1217 — —			
	Exchange, at 1 per cent. -				12 3 4¾	1229	3	4¾
.6	Dr, *Peter Prince*,	L. 1229	3	4¾				
.6	Crs, G. Paton's acct-cur.	1217	—	—				
.1	Crs, Profit and Loss, -	12	3	4¾				
	8th.							
	Sold George Morgan of Manchester, at 6 months, 8 packs linen yarn, containing 4000 spindles, at 33 d. - - - -					550	—	—
.8	Dr, *George Morgan.*							
.4	Cr, *Linen Yarn.*							

		L.	s.	d.
	February 13th.			
	Shipped on board the Tay, George Bett, consigned to John Pitcairn, Perth, for sales and returns, as under,			
		L. s. d.		
	5 doz. China tea-pots, and 60 doz. cups and saucers, - - 48 10 —			
	20 C. sugar, at 4 l. - - 80 — —			
	Shalloons, viz. L. s. d.			
	No 2—60 pieces, 1200 yds, at 20 d. per yd, 100 — —			
	No 3—40 pieces, 800 yds, at 2 s. per yd, 80 — —			
	180 — —			
	Charges at shipping, - 4 16 8			
.8	Dr, *J. Pitcairn our ac. of gds*, L. 313 6 8	313	6	8
.7	Crs, *China ware*, - 48 10 —			
.7	*Sugar*, - - 80 — —			
.4	*Shalloons*, - 180 — —			
.3	*Cash*, - - 4 16 8			
	20th.			
	Murdoch and Walker of Rotterdam advise, that in consequence of our order, they have shipped on board the Eagle, George Shepherd, for John Pitcairn, Perth, 40 hhds lintseed, 10 matts flax, and 20 casks pearl ashes; the prime cost, with charges and commission, as per invoice, being 1810 guilders, exchange at 22 d. - - -	165	18	4
.8	Dr, *John Pitcairn our account of goods.*			
.8	Cr, *Murdoch and Walker our account-current.*			
	26th.			
	Basil Stalker of Birmingham writes me, that, according to our order, he has made up 2 boxes hardware for John Pitcairn, Perth, and sent them directed to the care of Herron and Company, in Newcastle; the value of the boxes, as per invoice, at 6 months, being - - L. 430 12 —			
	Carried forward, - 430 12 —			

						L.	s.	d.
			February 26th.					
			Brought forward, -	L. 430 12 —				
			Herron and Company, of Newcastle, also advise, that they have shipped on board the Concord, Robert Bett, for John Pitcairn, Perth, 2 boxes hardware, from Birmingham; and also by our order, from their own warehouse, 6 tuns blistered steel, at 28 l. to pay at 6 months,	168 — —				
.8	Dr,	*J. Pitcairn our ac. of goods*, L. 598 12 —				598	12	—
.9	Crs,	*Basil Stalker*, -	430 12 —					
.9		*Herron and Company*,	168 — —					
			28th.					
			Charges this month, -	-				
.8	Dr,	*Charges of Merchandise.*				7	10	—
.3	Cr,	*Cash.*						
			March 4th.					
			Received of Simon Swan in full, as under.					
			His bill on George Dennison, at 10 days date, No 1. -	L. 40 — —				
			In money, - -	15 16 8				
.9	Drs,	*Bills Receiv.* No 1.	L. 40 — —			55	16	8
.3		*Cash*, -	15 16 8					
.7	Cr,	*Simon Swan*, -	55 16 8					
			10th.					
			Received from on board the Active, T. Stewart, consigned by Peter Keir, Perth, for sale and returns, 800 kitts salmon, and 50 fresh fish, which I have sold for ready money, as under.					
					L. s. d.			
			800 kitts, at 21 s. - -		840 — —			
			50 fresh fish, at 25 s. -		62 10 —			
					902 10 —			
			Charges.	L. s. d.				
			Freight, - -	35 10 —				
			Scullerage and porterage,	— 8 6				
			Wharfage and cartage -	1 1 6				
			Commission on L. 902, 10 s. at 2½ per cent. -	22 11 3				
					59 11 3			
			Neat proceeds to his credit, -			842	18	9
				Carried forward,				

					L.	s.	d.
		March 10th.					
		Brought forward,			842	18	9
.9	Dr,	*Peter Keir's acct of Salmon,*	L. 902 10 —				
.3	Crs,	*Cash,*		37 — —			
.1		*Profit and Loss,*		22 11 3			
.9		*Peter Keir's account-current,*		842 18 9			
.3	Dr,	*Cash,* L. 902 10 —					
.9	Cr,	*Peter Keir's account of Salmon.*					
		15th.					
		Bought 2 bales checks, containing 2000 yards, at 14 d. whereof have paid,					
				L. s. d.			
		In money,		76 13 4			
		By Simon Swan's draught on George Dennison, No 1.		40 — —			
					116	13	4
.10	Dr,	*Checks,*	L. s. d. 116 13 4				
.3	Crs,	*Cash,*	76 13 4				
.9		*Bills Receivable,* No 1.	40 — —				
		20th.					
		Transmitted Peter Keir's account of sales, with orders to value on Peter Prince, at 10 days sight, for neat proceeds, being			842	18	9
.9		Dr, *Peter Keir's account-current.*					
.6		Cr, *Peter Prince.*					
		25th.					
		Accepted Murdoch and Walker's bill, to the order of John Sloan of Hull, at 60 days, being in full of 1810 guilders, at 22½ d.			169	13	9
.8		Dr, *Murdoch and Walker our account-current.*					
.10		Cr, *Bills Payable.*					
		31st.					
		Charges this month,			6	8	10
.8	Dr,	*Charges of Merchandise.*					
.3	Cr,	*Cash.*					

April

		L.	s.	d.
	April 5th.			
	Received from on board the Spink, Captain Lockhart, from Bennet Brown in Virginia, for ſale and returns, 200 hhds tobacco, which being weighed, amounts to - 195348 lb. neat.			
	Of ſhrinkage, at 10 lb. per hd, 2000			
	Remains for exportation, 193348			
	L. s. d.			
	Old ſubſidy paid down, L. 604 4 3			
	Charges, - 32 10 3			
	636 14 6			
	Bonded duties, - - 4336 18 —			
		4973	12	6
	L. s. d.			
.10	Dr, *B. Brown's ac. of Tobacco*, 4973 12 6			
.3	Crs, { *Caſh*, - 636 14 6			
.10	{ *Cuſtomhouſe-bonds*, 4336 18 0			
	6th.			
	Sold Peter Grant 2000 lb. of Bennet Brown's tobacco, being the ſhrinkage on 200 hhds, at $9\frac{1}{4}$ d. to pay at 6 months, - - -	77	1	8
.2	Dr, *Peter Grant's account-proper*,			
.10	Cr, *Bennet Brown's account of Tobacco.*			
	7th.			
	Sold John Sands 100 hhds of Bennet Brown's tobacco for France, and received his acceptance at 108 days, No 2.			
	Weight of the 100 hhds, 100684 lb.			
	Off nailage, at 4 lb. per hhd, 400			
	Remains, - 100284 which			
	At $2\frac{1}{2}$ d. per lb. makes - L. 1044 12 6			
	Diſcount at 4 per cent. for prompt payment, - - 41 15 8			
		1002	16	10
.9	Dr, *Bills Receiv.* No 2. L. 1002 16 10			
.10	Cr, *Bennet Brown's account of Tobacco.*			

April

		L.	s.	d.
	April 8th.			
	Sold John Gray, on bill, No 3. at 7 months, the remainder of Bennet Brown's tobacco, for Holland.			
	Weight, - - 92664 lb.			
	Off nailage, at 4 lb. per hhd, - 360			
	At $2\frac{3}{4}$ d. per lb. - - 92304 makes	1057	13	2
.9	Dr, *Bills Receiv.* No 3. L. 1057 13 2			
.10	Cr, *Bennet Brown's acct of Tobacco.*			
	9th.			
	Bought of Robert Smith 2 bales broad cloth, on demand, viz.			
	L. s. d.			
	N° 4—30 pieces, 450 yds, at 11 s. 247 10 —			
	5—25 pieces, 375 yds, at 12 s. 225 — —	472	10	—
.4	Dr, *Broad Cloths*, L. 472 10 —			
.10	Cr, *Robert Smith.*			
	12th.			
	Paid Captain Lockhart freight for Bennet Brown's tobacco, at 40 s. per hhd, as under, viz.			
	L. s. d.			
	Paid in money, - - 200 — —			
	Granted my bill at 3 months, for 200 — —	400	—	—
	L. s. d.			
.10	Dr, *B. Brown's ac. of Tobacco*, 400 — —			
.3	Crs, { *Cash*, - 200 — —			
.10	{ *Bills Payable*, - 200 — —			
	24th.			
	Taken to myself 1 bale broad cloth, viz. No 4. valued at - - - -	250		
.2	Dr, *John Scot's account-proper.*			
.4	Cr, *Broad Cloths.*			
	30th.			
	Charges this month, - - -	5	8	10
.8	Dr, *Charges of Merchandise.*			
.3	Cr, *Cash.*			

May

				L.	s.	d.
	May 3d.					
	Paid Robert Smith in full for broad cloth, as follows.		L. s. d.			
	By a draught on Peter Prince, for		222 10 —			
	Paid in money, my own,		250 — —			
				472	10	—
.10	Dr, *Robert Smith,*	L. 472 10 —				
.6	Crs, *Peter Prince,*	222 10 —				
.2	Crs, *J. Scot's acct-proper,*	250 — —				
	12th.					
	The charges on Bennet Brown's tobacco turn out as follows.		L. s. d.			
	Cellar-rent,		3 10 —			
	Brokerage,		1 16 —			
	Commission at 7 s. 6 d. per hhd,		75 — —			
				80	6	—
.10	Dr, *B. Brown's ac. of Tobacco,*	L. 80 6 —				
.3	Crs, *Cash,*	5 6 —				
.1	Crs, *Profit and Loss,*	75 — —				
	16th.					
	Received at the customhouse,		L. s. d.			
	Old subsidy for B. Brown's tobacco,		604 4 3			
	Also our bond for the secured duties,		4336 18 —			
				4941	2	3
.3	Drs, *Cash,*	L. 604 4 3				
.10	Drs, *Customhouse-bonds,*	4336 18 —				
.10	Cr, *B. Brown's ac. of Tobacco,*	4941 2 3				
	20th.					
	The Swan, just arrived from Barbadoes, brings advice of the safe arrival of the Mermaid, and has brought from George Gordon on our account, as per invoice and bill of loading,		L. s. d.			
	25 punch. rum, cont. 2625 gall. at 3 s.	L. 393 15 —				
	Commiss. and charges,	25 15 —				
			419 10 —			
	Freight,	50 — —				
	Duties on 2625 gallons,	665 — —				
	Charges here,	23 10 —				
			738 10 —			
	Carried forward,			1158	—	—

			L.	s.	d.
	May 20th.				
	Brought forward, - -		1158	—	—
.10	Dr, *Rum*, -	L. 1158 — —			
.11	Crs, { *G. Gordon our ac.-cur.*	419 10 —			
.3	*Cash*, - -	738 10 —			
	25th.				
	Paid John Sloan of Hull, in full of Murdoch and Walker's bill, - - -		169	12	9
.10	Dr, *Bills Payable.*				
.3	Cr, *Cash.*				
	30th.				
	Borrowed of J. Arnot, to be repaid on demand,		100	—	—
.3	Dr, *Cash.*				
.11	Cr, *John Arnot.*				
	31st.				
	Charges this month, - -			1	6
.8	Dr, *Charges of Merchandise.*				
.3	Cr, *Cash.*				
	June 1st.				
	Shipped on board the Hope, John Smith, for Virginia, by order and for account of Bennet Brown, marked B. B. and numbered as per margin.				
N°		L. s. d.			
1.2.	2 bales checks, our own, containing 2000 yards, at 15 d. -	125 — —			
3.4.	2 bales ditto, cont. 1575 yds, at 16 d. bought of G. Seton, at 6 months,	105 — —			
5.	1 box linen, cont. 60 pcs, 1200 yds, at 30 d. of J. Onslow, at 6 months,	150 — —			
6.7. 8.9.	4 hhds, cont. 640 pair pumps and shoes, weighing 896 lb. of John Brent, at 6 months, -	143 — —			
10.11.	2 boxes cutlery, bought for ready money, - -	280 — —			
	Shipping-charges, - -	16 18 4			
	Commission at 2½ per cent. -	20 9 1			
	5 per cent. for advance on L. 296 : 18 : 4,	14 16 11			
			855	4	4
.11	Dr, *B. Brown's acct-cur.* L. 855 4 4				
.10	Crs, { *Checks*, -	125 — —			
.11	*George Seton*, -	105 — —			
.11	*Jacob Onslow*,	150 — —			
.11	*John Brent*, -	143 — —			
.3	*Cash*, -	296 18 4			
.1	*Profit and Loss*, -	35 6 —			

		L.	s.	d.
	June 4th.			
	Sold George Fisher 13 puncheons rum, per the Swan, containing 1365 gallons, at 10 s.			
	L. s. d.			
	Received in money, - - 332 10 —			
	His acceptance at 4 months, No 4. 350 — —			
		682	10	—
.3	Drs, { *Cash*, - L. 332 10 —			
.9	{ *Bills Receivable*, No 4. 350 — —			
.10	Cr, *Rum*, - 682 10 —			
	5th.			
	Paid John Arnot in full, - -	100	—	—
.11	Dr, *John Arnot.*			
.3	Cr, *Cash.*			
	8th.			
	Received of John Sim in full, as follows.			
	L. s. d.			
	In money, - - 801 8 —			
	A bill on G. Dennison, at 10 days, which I have indorsed to P. Prince, } 500 — —			
		1301	8	—
.3	Drs, { *Cash*, - L. 801 8 —			
.6	{ *Peter Prince*, - 500 — —			
.6	Cr, *John Sim*, - 1301 8 —			
	12th.			
	Sold for ready money our other 12 punch. rum, per the Swan, containing 1260 gallons, at 10 s. 6 d.	661	10	—
.3	Dr, *Cash.*			
10	Cr, *Rum.*			
	18th.			
	Received from on board the Amity, R. Steel, on account of John Blain merchant in Antigua, for sale and returns, 40 hhds sugar, weighing neat 440 C.			
	L. s. d.			
	Paid duties, - - 139 19 10			
	Charges, - - - 12 — —			
	Freight, at 40 d. per C. - 73 6 8			
		225	6	6
.12	Dr, *J. B.'s sugar per Amity*, L. 225 : 6 : 6.			
.5	Cr, *Cash.*			

June

		L.	s.	d.
	June 24th.			
	The Mermaid arrived from Barbadoes, brings advice, that George Gordon hath sold our cargo outward, the neat proceeds, per account of sales, being	2040	—	—
.11	Dr, *George Gordon our account-current.*			
.5	Cr, *Voyage to Barbadoes.*			
	25th.			
	Received from on board the Mermaid, shipped by George Gordon, by our order, and for our account,			
	L. s. d.			
	40 puncheons rum, cont. 4400 gall. 660 — —			
	160 C. cotton, - - 400 — —			
	Commission and charges, - 140 — —			
		1200	—	—
.12	Dr, *Goods per the Mermaid,* L. 1200.			
.11	Cr, *G. Gordon our account-current.*			
	30th.			
	Charges this month, - -	9	12	6
.8	Dr, *Charges of Merchandise.*			
.3	Cr, *Cash.*			
	July 2d.			
	Paid duties and import-charges on our goods per the Mermaid, - L. 1230 — —			
	Settled also with the master, and paid him in full, - - 150 — —			
		1380	—	—
.12	Drs, *Goods per the Merm.* L. 1230 — —			
.5	*Ship Mermaid,* - 150 — —			
.3	Cr, *Cash,* - 1380 — —			
	8th.			
	Received of sundry persons in full of freight on the Mermaid from Barbadoes, - -	740	—	—
.3	Dr, *Cash.*			
.5	Cr, *Ship Mermaid.*			
	15th.			
	Retired my bill granted the 12th April to Captain Lockhart, - - - -	200	—	—
.10	Dr, *Bills Payable.*			
.3	Cr, *Cash.*			

July

July 24th.

John Sands has retired his bill with us, N° 2. as under,

	L.	s.	d.
By paying in money, -	502	16	10
By a draught on P. Prince, on demand, - -	500	—	—
	1002	16	10

.3 Drs { *Cash*, - L. 502 16 10
.6 { *Peter Prince*, - 500 — —

.9 Cr, *Bills Receivable*, No 2. 1002 16 10

28th.

Sold Robert Norry, John Blain's 440 C. sugar per the Amity, at 54 s. and received his acceptance, No 5. at 2 months, - - - - 1188 — —

.9 Dr, *Bills Receivable*, No 5.
.12 Cr, *John Blain's Sugar per Amity*.

30th.

The charges on John Blain's sugar, now sold, are,

	L.	s.	d
Cellar-rent and incidents, -	8	12	4
Commission on L.1188, at 2½ per cent.	29	14	3
	38	6	7

.12 Dr, *J. Blain's Sugar per Amity*, L. 38 6 7

.3 Crs, { *Cash*, - - 8 12 4
.1 { *Profit and Loss*, - 29 14 3

31st.

Charges this month, - - - 4 9 4

.8 Dr, *Charges of Merchandise*.
.3 Cr, *Cash*.

August 3d.

Received from on board the Rose, Captain Nairn, from George Wood, Gottenburg, by our order, and for our account, he being desired to value on Peter Prince for the whole at 20 days sight.

	L.	s.	d.
20 tuns Swedish iron, - -	250	—	—
1800 Swedish deals, - -	75	—	—
16 C. copper, - -	104	—	—
25 lasts tar, - -	262	10	—
25 lasts ditto, delivered by Captain Nairn to Peter Hunter, Dundee, to sell for our account, -	262	10	—
Carried forward,	954	—	—

		L.	s.	d.
	August 3d.			
	Brought forward, -	954	—	—
.12	Drs, { *Swedish goods,* L. 691 10 —			
.12	*P. Hunter our ac. of Tar,* 262 10 —			
.6	Cr, *Peter Prince,* - 954 — —			
	7th.			
	Paid duties on our Swedish goods, L. 90 12 10			
	Freight, - - - 77 10 6			
	Charges, - - - 8 12 8	176	16	—
.12	Dr, *Swedish goods,* L. 176 16 —			
.3	Cr, *Cash.*			
	12th.			
	Received advice from John Pitcairn, Perth, that he has sold our goods, the neat proceeds, per account of sales, amounting to - -	1245	14	6
.13	Dr, *John Pitcairn our account-current.*			
.8	Cr, *Ditto our account of Goods.*			
	18th.			
	Sold James Oliphant our 40 puncheons rum, per the Mermaid, containing 4400 gallons, at 10s. 6d.			
	Received in money, - 400 — —			
	A draught on Peter Prince at sight, 600 — —			
	His own acceptance, No 6. at 3 months, 1310 — —	2310	—	—
.3	Drs, { *Cash,* - L. 400 — —			
.4	*Peter Prince,* - 600 — —			
.6	*Bills Receivable,* No 6. 1310 — —			
.12	Cr, *Goods per the Mermaid,* 2310 — —			
	23d.			
	Received from on board the Fly, John Francis, to sell for account of David Watt, merchant in Kingston, Jamaica,			
	200 casks rum.			
	30 hhds sugar, containing 360 C.			
	20 hhds pymento, containing 7474 lb.			
	48 barrels indigo, containing 1000 lb.			
	Paid freight, duties, and charges, -	290	—	—
.13	Dr, *Watt's consignment per the Fly.*			
.3	Cr, *Cash.*			

August

		L.	s.	d.
	August 28th.			
	Received from on board the Athol, Robert Bett, from John Pitcairn, Perth, by our order, and for our account, in part of neat proceeds,			
	Three packs linen. L. s. d. L. s. d.			
	N° 1—40 pcs, 960 yds, at 13 d. } 52 — —			
	2—50 pcs, 1200 yds, at 11 d. } 55 — —			
	3—30 pcs, 640 yds, at 12 d. } 32 — —			
	Commission and charges, 3 — —			
	142 — —			
	Charges paid here, - - 1 10 —			
		143	10	—
.13	Dr, *Linen*, - L. 143 10 —			
.13	Crs, { *J. Pitcairn our ac.-cur.* 142 — —			
.3	*Cash*, - 1 10 —			
	31st.			
	Charges this month, - -	5	14	—
.8	Dr, *Charges of Merchandise.*			
.3	Cr, *Cash.*			
	September 2d.			
	Shipped on board the Swift, John Kent, consigned to George Young in Hamburg, to sell for account of David Watt, 15 hhds of his sugar, containing 180 C.			
	Consigned also by the Hynd, John Dick, to James Elder in Aberdeen, his other 15 hhds sugar, containing 180 C.			
	Consigned likewise by the Hawk, John Peter, to David Watson, his 200 casks rum.			
	Charges at shipping on the whole, -	12	14	—
.13	Dr, *D. Watt's consignment per the Fly.*			
.3	Cr, *Cash.*			
	6th.			
	Received of John Pitcairn, Perth, in full of neat proceeds, as follows.			
	A draught on the Royal Bank, Edinburgh, at sight, } L. 400 — —			
	Carried forward, L. 400 — —			

							L.	s.	d.
				September 6th.					
					L. s. d.				
				Brought forward, -	400 — —				
				A bill on G. Monro, Glas. No 7. at 1 month,	L.200 — —				
				1 on J. Ramsay, Perth, No 8. at 2 months,	200 — —				
				1 on J. Rollo, Dundee, No 9. at 1 month,	200 — —				
				His own acceptance, No 10. at 4 months,	103 14 6				
						703 14 6	1103	14	6
.13				*Royal Bank*	L. 400 — —				
.9	Drs,			*Bills Receivable,* No 7, 8, 9, 10.	703 14 6				
.13	Cr,	*J. Pitcairn our acct-cur.*			1103 14 6				
				12th.					
				Drawn on George Morgan of Manchester,		L. s. d.			
				In favour of Basil Stalker of Birmingham, for - -		430 12 —			
				And in favour of Herron and Company, Newcastle, for -		119 8 —			
							550	—	—
.9	Drs,	*Basil Stalker,*			L. 430 12 —				
.9		*Herron and Comp.*			119 8 —				
.8	Cr,	*George Morgan,*			- 550 — —				
				18th.					
				Received advice from George Stirling, Madeira, that he, according to our order, has shipped on board the Helen, for account of J. Blain, Antigua,					
						L. s. d.			
				35 pipes Madeira wine, amounting in Sterling to - -		875 — —			
				Charges, - - -		35 — —			
				Commission, - -		22 15 —			
							932	15	—
.14	Dr,	*J. Blain's acct-current,*			L.932 15 —				
.14	Cr,	*George Stirling our acct-current.*							

September

		L.	s.	d.
	September 25th.			
	Paid Herron and Company the balance due on their account, by a draught on Peter Prince, the sum being - - -	48	12	—
.9	Dr, *Herron and company.*			
.6	Cr, *Peter Prince.*			
	30th.			
	Charges this month, - -	6	18	4
.8	Dr, *Charges of Merchandise.*			
.3	Cr, *Cash.*			
	October 1st.			
	Received of Robert Norry in full of his bill, No 5. for John Blain's sugar per Amity, as under.			
	A draught on Peter Prince, at sight, L. 500 — —			
	A bill on James Forbes, No 11. at 14 days date. - - L. 400 — —			
	In money, - - L. 288 — —	1188	—	—
.6	Drs, *Peter Prince,* L. 500 — —			
.9	*Bills Receiv.* No 11. 400 — —			
.3	*Cash,* - 288 — —			
.9	Cr, *Bills Receivable,* No 5. 1188 — —			
	6th.			
	Received of George Fisher, in full of his bill for rum, No 4. - - -	350	—	—
.3	Dr, *Cash.*			
.9	Cr, *Bills Receivable,* No 4.			
	10th.			
	Received of Peter Grant, - L. 77 s. 1 d. 8			
	of John Gray, in full of his bill, No 3. - 1057 13 2	1134	14	10
.3	Dr, *Cash,* - L. 1134 s. 14 d. 10			
.2	Crs, *P. Grant's acc.-proper,* 77 1 8			
.9	*Bills Receiv.* No 3. 1057 13 2			

			L.	s.	d.
		October 15th.			
	Accepted three bills of G. Stirling, Madeira, viz.				
		L. s. d.			
	One to John Flint, at 30 days sight, at the house of G. Ross, Bristol,	300 — —			
	One to John Whiston of Liverpool, at 90 days sight,	232 15 —			
	One to James Forbes, London, at sight, which I have retired by R. Norry's draught on him, No 11.	400 — —			
			932	15	—
.14	Dr, *G. Stirling our ac.-cur.* L. 932 15 —				
.10	Crs, *Bills Payable*, - 532 15 —				
.9	*Bills Receivable*, No 11. 400 — —				
		22d.			
	Sold John Fleming for account of David Watt, as under.				
		L. s. d.			
	20 hhds pymento, cont. 7474 lb. at 1 s.	373 14 —			
	48 barrels indigo, containing 1000 lb. at 4 s. 6 d.	225 — —			
			598	14	—
	Received in money,	298 14 —			
	His bill on Thomas Armstrong, at 20 days, which we have remitted to George Ross, Bristol, to retire our bill with John Flint,	300 — —			
			598	14	—
.3	Drs, *Cash*, - L. 298 14 —				
.10	*Bills Payable*, (at G. Ross's), 300 — —				
.13	Cr, *D. Watt's consignment per the Fly*, 598 14 —				
		27th.			
	Sold our bills on Glasgow and Dundee, at par, for ready money, No 7. & 9.		400	—	—
.2	Dr, *Cash*.				
.9	Cr, *Bills Receivable*, No 7. & 9.				
		31st.			
	Charges this month,		8	9	4
.8	Dr, *Charges of Merchandise*.				
.3	Cr, *Cash*.				
		November			

		L.	s.	d.
	November 3d.			
	Received from on board the Swallow, Peter Gib, from George Gordon, Barbadoes, 40 hhds sugar, containing 480 C. at 34 s. 6 d. - -	828	—	—
	Being in full of neat proceeds of our cargo per the Mermaid; with orders to retire some bills due by him with the overplus.			
.7	Dr, *Sugar*.			
.11	Cr, *George Gordon our account-current*.			
	8th.			
	Paid duties, freight, and charges, on our sugar,	192	18	—
.7	Dr, *Sugar*.			
.3	Cr, *Cash*.			
	14th.			
	Received drawback on David Watt's sugar exported to Hamburg, - L. 56 18 6			
	Ditto on Bennet Brown's shoes, - 5 12 2	62	10	8
.3	Dr, *Cash*, - L. 62 10 8			
.13	Crs, *D. Watt's consignment per the Fly*, 56 18 6			
.11	Crs, *B. Brown's acct-current*, 5 12 2			
	19th.			
	Retired, as ordered, bills on George Gordon, to sundry persons, amounting to - -	407	10	—
.11	Dr, *G. Gordon our account-current*.			
.3	Cr, *Cash*.			
	24th.			
	Sold John Pitcairn's draught on the Royal Bank, at 2 per cent. exchange, and received, -	408	—	—
.3	Dr, *Cash*, - L. 408 — —			
.13	Crs, *Royal Bank*, - 400 — —			
.1	Crs, *Profit and Loss*, - 8 — —			
	26th.			
	George Young of Hamburg writes, that he has received and sold David Watt's sugar, the neat proceeds amounting to 630 l. Flemish, which he has remitted, exchange at 35 s. in bills on the following persons, viz.			
	Carried forward,			

		L.	s.	d.	L.	s.	d.
	November 26th.						
	Brought forward,						
	On George Knox, sold at par,	50	—	—			
	On David Lemon, at 14 days sight,	110	—	—			
	On J. Lindsay, Gravesend, at 20 days,	70	—	—			
	On J. Ward, Norwich, at 15 days,	130	—	—	360	—	—
.3	Drs, *Cash*,	50	—	—			
.14	*Bills for ac. of D. Watt*,	310	—	—			
.13	Cr, *D. Watt's consignment per the Fly*,	360	—	—			
	28th.						
	David Watson of Leith advises, that he has received and sold David Watt's rum, and has sent us a draught on the Royal Bank, in full of neat proceeds, amounting to - - -				500	—	—
.13	Dr, *Royal Bank*.						
.13	Cr, *D. Watt's consignment per the Fly*.						
	29th.						
	Sold David Watson's draught on the Royal Bank, at 2 per cent. exchange, and received -				510	—	—
.3	Dr, *Cash*,	510	—	—			
.13	Crs, *Royal Bank*,	500	—	—			
.13	*D. Watt's consignment per the Fly*,	10	—	—			
	30th.						
	Charges this month, - -				8	10	6
.8	Dr, *Charges of Merchandise*.						
.3	Cr, *Cash*.						
	Dec. 2d.						
	James Elder of Aberdeen writes, that he has received and sold David Watt's sugar, and has remitted the neat proceeds in a bill, at 90 days, on Geo. Humphrey, which I have discounted at 3 months interest.						
	Carried forward,						

					L.	s.	d.
	December 2d.						
	Brought forward,						
			L.	s. d.			
	The sum of the bill is -		450	— —			
	Off discount, - -			5 12 6			
	Received neat, - -				444	7	6
.2	Dr, *Cash*, L. 444 : 7 : 6.						
.13	Cr, *D. Watt's consignment per the Fly.*						
	4th.						
			L.	s. d.			
	Charges on David Watt's consignment per the Fly, -			18 12 4			
	Commission at 2½ per cent. -			56 16 4			
					75	8	8
.13	Dr, *D. Watt's consignment per the Fly,* -	L. s. d. 75 8 8					
.3	Crs, *Cash,* -	18 12 4					
.1	*Profit and Loss,*	56 16 4					
	8th.						
	Shipped on board the Success, Captain Hunt, by order and for account of David Watt, Kingston, Jamaica, in part of neat proceeds of his consignment per the Fly, the following goods, marked D. W. and numbered 1. 2. 3. 4.						
			L.	s. d			
	N° 1—120 pieces Perth linen, see Aug. 28. -			143 10 —			
	2—400 pcs Irish linen, bought of O. Hart, at 6 months,			1000 — —			
	3—20 pieces Holland, of John Fraser, at 3 months,			324 — —			
	4—1 chest China, of John Monro, on demand, -			75 — —			
	Charges, - -			15 10 —			
	Premium of insurance, at 3 per cent.			36 — —			
	Commission, - -			38 19 —			
	Carried forward,				1632	19	—

					L.	s.	d.
		December 8th.					
		Brought forward,			1632	19	—
.14	Dr, *D. Watt's ac-cur.*		L. 1632 19 —				
.15	Crs, *Linen,*		143 10 —				
.15	*Oliver Hart,*		1000 — —				
.15	*John Fraser,*		324 — —				
.15	*John Monro,*		75 — —				
.5	*Cash,*		51 10 —				
.1	*Profit and Loss,*		38 19 —				
		12th.					
	Sold Cochran and Company our ship Mermaid, and			L. s. d.			
	Received in part,			400 — —			
	Due at 1 month,			390 — —	790	—	—
.3	Drs, *Cash,*		L. 400 — —				
.15	*Cochran and Comp.*		390 — —				
.5	Cr, *Ship Mermaid,*		790 — —				
		15th.					
				L. s. d.			
	Paid to George Seton,			105 — —			
	and to John Brent,			143 — —	248	—	—
.11	Drs, *George Seton,*		L. 105 — —				
.11	*John Brent,*		143 — —				
.2	Cr, *Cash,*		248 — —				
		18th.					
	Peter Hunter of Dundee writes, that he has sold our tar, and has sent me a draught on the Royal Bank, in full of neat proceeds, amounting to				385	—	—
.13	Dr, *Royal Bank*						
.12	Cr, *Peter Hunter our account of Tar.*						
		20th.					
	Sold our 20 tuns iron for			L. 375 — —			
	Off 6 months discount,			9 7 6			
	Received neat,				365	12	6
.3	Dr, *Cash,* L. 365 : 12 : 6.						
.12	Cr, *Swedish goods.*						
				December			

		L.	s.	d.
	December 21ſt.			
	Paid John Monro in full, as under, viz.			
	In caſh, - - - L. s. d. 5 — —			
	By bill on John Lindſay, - 70 — —			
.15	Dr, *John Monro,* - L. 75 — —	75	—	—
.3	Crs, *Caſh,* - 5 — —			
.14	Crs, *Bills for ac. of D. Watt,* 70 — —			
	22d.			
	Thomas Millar of New York adviſes, that he has ſold our adventure per the Snype, deſiring us to value on John Broomfield of Briſtol for neat proceeds, amounting, per account of ſales, to -	615	—	—
.15	Dr, *John Broomfield.*			
.7	Cr, *Voyage to New York.*			
	26th.			
	Sold for ready money our 1800 Swediſh deals, at 15 d. - - - -	112	10	—
.3	Dr, *Caſh.*			
.12	Cr, *Swediſh goods.*			
	30th.			
	My commiſſion for laſt 12 months, at 2 per cent. on the capital, is - - -	120	—	—
.1	Dr, *Profit and Loſs.*			
.2	Cr, *John Scot's account-proper.*			
	31ſt.			
	Charges this month, - -	9	14	6
.8	Dr, *Charges of Merchandiſe.*			
.3	Cr, *Caſh.*			

INDEX

			Fo	L.	s.	d.
		Stock, Dr				
1783 *Jan.*	1	To *Sundries,* - - -	—	6000	—	—
		To *Balance,* for capital rem. -	16	6000	—	—
				12000	—	—
		Profit and Loss, Dr				
1783 *Dec.*	30	To *John Scot's account-proper,* for com.	2	120	—	—
		To *Charges of Merchandise,* for -	8	84	8	—
		To *Murdoch and Walker our account-current,*	8	3	15	5
		To *Swedish goods,* lost, - -	12	23	13	6
		To *John Scot's acct in comp.* for $\frac{1}{3}$ gained,	2	929	14	$11\frac{1}{4}$
		To *Peter Grant's acct in comp.* for $\frac{1}{3}$ gained,	2	929	14	$11\frac{1}{4}$
		To *James Bell's acct in comp.* for $\frac{1}{3}$ gained,	2	929	14	$11\frac{1}{4}$
				3021	1	$8\frac{3}{4}$

			Fo	L.	s.	d.
		Contra, Cr				
1783						
Jan.	1	By *Sundries,* - - -	—	6000	—	—
		By *J. Scot's acct in comp.* for $\frac{1}{3}$ capital rem.	2	2000	—	—
		By *P. Grant's acct in comp.* for $\frac{1}{3}$ capital rem.	2	2000	—	—
		By *J. Bell's acct in comp.* for $\frac{1}{3}$ capital rem.	2	2000	—	—
				12000	—	—

		Contra, Cr				
1783						
Jan.	10	By *G. Paton's acct-current,* for commission,	6	8	—	—
Feb.	3	By *Peter Prince,* for exchange, -	6	12	3	$4\frac{3}{4}$
Mar.	10	By *P. Keir's acct of Salmon,* for commission,	9	22	11	3
May	12	By *B. Brown's acct of Tobacco,* for commiss.	10	75	—	—
June	1	By *ditto's acct-current,* for commission, &c.	11	35	6	—
July	30	By *J. Blain's Sugar per Amity,* for commiss.	12	29	14	3
Nov.	24	By *Cash,* for exchange, - -	3	8	—	—
Dec.	4	By *D. Watt's consignment per the Fly,* for com.	13	56	16	4
	8	By *D. Watt's acct-current,* for commission,	14	38	19	—
		By *Linen yarn,* gained, -	4	83	6	8
		By *Broad Cloth,* - -	4	14	16	—
		By *Shalloon,* - - -	4	13	6	8
		By *Silk,* - - -	4	160	—	—
		By *Kerseys,* - -	5	45	—	—
		By *Ship Mermaid,* - -	5	660	—	—
		By *Voyage to Barbadoes,* -	5	840	—	—
		By *Voyage to New York,* - -	7	153	8	—
		By *John Pitcairn our account of Goods,*	8	167	17	6
		By *Checks,* - - -	10	8	6	8
		By *Rum,* - - -	10	186	—	—
		By *Goods per the Mermaid,* -	12	280	—	—
		By *Peter Hunter our account of Tar,*	12	122	10	—
				3021	1	$8\frac{3}{4}$

			Fo	L.	s.	d.
		John Scot's acct-proper, Dr				
1783						
Jan.	1	To *Stock*, for his $\frac{1}{3}$ capital, -	1	2000	—	—
Apr.	24	To *Broad Cloths*, for No 4. valued at	4	250	—	—
		To *Balance*, - - -	16	120	—	—
				2370	—	—
		Peter Grant's acct-proper, Dr				
1783						
Jan.	1	To *Stock*, for his $\frac{1}{3}$ capital, -	1	2000	—	—
Apr.	6	To *B. Brown's acct of Tobacco*, at 6 months,	10	77	1	8
				2077	1	8
		James Bell's acct-proper, Dr				
1783						
Jan.	1	To *Stock*, for his $\frac{1}{3}$ capital, -	1	2000	—	—
	20	To *Sundries*, in full, - -	—	320	—	—
				2320	—	—
1783		*John Scot's acct in comp.* Dr				
		To *Stock*, for $\frac{1}{3}$ capital rem. -	1	2000	—	—
		To *Balance*, for $\frac{2}{3}$ dividend, -	16	929	14	$11\frac{1}{4}$
				2929	14	$11\frac{1}{4}$
1783		*Peter Grant's acct in comp.* Dr				
		To *Stock*, for $\frac{1}{3}$ capital rem. -	1	2000	—	—
		To *Balance*, for $\frac{2}{3}$ dividend, -	16	929	14	$11\frac{1}{4}$
				2929	14	$11\frac{1}{4}$
1783		*James Bell's acct in comp.* Dr				
		To *Stock*, for $\frac{1}{3}$ capital rem. -	1	2000	—	—
		To *Balance*, for $\frac{2}{3}$ dividend, -	16	929	14	$11\frac{1}{4}$
				2929	14	$11\frac{1}{4}$

			Fo	L.	s.	d.
		Contra, Cr				
1783 *Jan.*	2	By *Sundries*, in full, - -	—	2000	—	—
May	3	By *Robert Smith*, in full, -	10	250	—	—
Dec.	30	By *Profit and Loſs*, for 1 year's commiſſion,	1	120	—	—
				2370	—	—
		Contra, Cr				
1783 *Jan.*	3	By *Sundries*, in part, - -	—	1795	2	—
	6	By *Peter Prince*, - -	6	204	18	—
Oct.	10	By *Caſh*, in full, - -	3	77	1	8
				2077	1	8
		Contra, Cr				
1783 *Jan.*	4	By *Sundries*, - - -	—	2320	—	—
		Contra, Cr				
1783 *Jan.*	1	By *Stock*, for his $\frac{1}{3}$ capital, -	1	2000	—	—
		By *Profit and Loſs*, for $\frac{1}{3}$ gained, -	1	929	14	$11\frac{1}{4}$
				2929	14	$11\frac{1}{4}$
		Contra, Cr				
1783 *Jan.*	1	By *Stock*, for his $\frac{1}{3}$ capital, -	1	2000	—	—
		By *Profit and Loſs*, for $\frac{1}{3}$ gained, -	1	929	14	$11\frac{1}{4}$
				2929	14	$11\frac{1}{4}$
		Contra, Cr				
1783 *Jan.*	1	By *Stock*, for his $\frac{1}{3}$ capital, -	1	2000	—	—
		By *Profit and Loſs*, for $\frac{1}{2}$ gained, -	1	929	14	$11\frac{1}{4}$
				2929	14	$11\frac{1}{4}$

			Fo	L.	s.	d.
		Cash, Dr				
1783						
Jan.	2	To *John Scot's account-proper*, in part,	2	1000	—	—
Mar.	4	To *Simon Swan*, - -	7	15	16	8
	10	To *Peter Keir's account of Salmon*, -	9	902	10	—
May	16	To *B. Brown's acct of Tobacco*, for old subsidy,	10	604	4	3
	30	To *John Arnot*, borrowed, -	11	100	—	—
June	4	To *Rum*, in part for 13 puncheons, -	10	332	10	—
	8	To *John Sim*, in part, - -	6	801	8	—
	12	To *Rum*, for 12 puncheons, -	10	661	10	—
July	8	To *Ship Mermaid*, for freight, -	5	740	—	—
	24	To *Bills Receivable*, in part, -	9	502	16	10
Aug.	18	To *Goods per the Mermaid*, in part,	12	400	—	—
Oct.	1	To *Bills Receivable*, R. Norry, (for J. Blain),	9	288	—	—
	6	To *Bills Receivable*, G. Fisher, -	9	350	—	—
	10	To *Sundries*, - -	—	1134	14	10
	22	To *D. Watt's consignment per the Fly*,	13	298	14	—
	27	To *Bills Receivable*, sold at par, -	9	400	—	—
Nov.	14	To *Sundries*, for drawback, -	—	62	10	8
	24	To *Sundries*, - -	—	408	—	—
	26	To *D. Watt's consignment per the Fly*,	13	50	—	—
	29	To *Sundries*, - -	—	510	—	—
Dec.	2	To *D. Watt's consignment per the Fly*,	13	444	7	6
	12	To *Ship Mermaid*, in part, -	5	400	—	—
	20	To *Swedish goods*, for iron, -	12	365	12	6
	26	To *ditto*, for deals, - -	12	112	10	—
				10885	5	3

		Contra, Cr	Fo	L.	s.	d.
1783						
Jan.	10	By *G. Paton's acct-current*, for charges,	6	11	13	4
	15	By *Voyage to New York*, for charges,	7	12	4	—
	20	By *James Bell's account-proper*, -	2	115	2	—
	30	By *Godolphin's warehouse*, -	6	304	—	—
Feb.	13	By *John Pitcairn our account of goods*,	8	4	16	8
Mar.	10	By *P. Keir's acct of Salmon*, for freight, &c.	9	37	—	—
	15	By *Checks*, in part, - -	10	76	13	4
Apr.	5	By *Bennet Brown's account of Tobacco*,	10	636	14	6
	12	By *ditto*, in part for freight, -	10	200	—	—
May	12	By *B. Brown's acct of Tobacco*, -	10	5	6	—
	20	By *Rum*, for freight, duty, charges, -	10	738	10	—
	25	By *Bills Payable*, to John Sloan, -	10	169	13	9
June	1	By *B. Brown's account-current*, -	11	296	18	4
	5	By *John Arnot*, in full, -	11	100	—	—
	18	By *J. Blain's Sugar per Amity*, -	12	225	6	6
July	2	By *Sundries*, for duties, charges, &c.	—	1380	—	—
	15	By *Bills Payable*, to Captain Lockhart,	10	200	—	—
	30	By *J. Blain's Sugar per Amity*, -	12	8	12	4
Aug.	7	By *Swedish goods*, for duties, freight, charges,	12	176	16	—
	23	By *D. Watt's consignment per the Fly*,	13	290	—	—
	28	By *Linen*, for charges, - -	13	1	10	—
Sept.	2	By *D. Watt's consignment per the Fly*,	13	12	14	—
Nov.	8	By *Sugar*, for duty, freight, charges,	7	192	18	—
	19	By *George Gordon our account-current*,	11	407	10	—
Dec.	4	By *D. Watt's consignment per the Fly*, for charg.	13	18	12	4
	8	By *D. Watt's acct-cur.* for charges and prem.	14	51	10	—
	15	By *Sundries*, in full, - -	—	248	—	—
	21	By *John Monro*, - -	15	5	—	—
	31	By *Charges of Merchandise*, this year,	8	84	8	—
		By *Balance*, rem. - -	16	4873	16	2
				10885	5	3

			Fo	L.	s.	d.
		Linen Yarn, Dr				
1783		*Spindles.*				
Jan.	2	To *J. Scot's ac.-proper*, at 30 d. for 8000	2	1000		—
		To *Profit and Loſs*, gained, -	1	83	6	8
				1083	6	8

			5 Yds	1 Yds	2 Yds	3 Yds	4 Yds	Fo	L.	s.	d.
		Broad Cloths, Dr									
1783											
Jan.	3	To *P. Grant's ac.-prop.*		40	50	60	64	2	155	2	—
Apr.	9	To *Robert Smith*,	375				450	10	472	10	—
		To *Pr. and Loſs*, gained,						1	14	16	—
							514		642	8	—

			1 Ps	2 Ps	3 Ps	Fo	L.	s.	d.
		Shalloons, Dr							
1783									
Jan.	3	To *P. Grant's acct-proper*,	80	60	40	2	300	—	—
		To *Profit and Loſs*, gained,	—	—	—	1	13	6	8
							313	6	8

			lb.	Fo	L.	s.	d.
		Silk, Dr					
1783							
Jan.	3	To *Peter Grant's acct-proper*, at 50 s.	320	2	800	—	—
		To *Profit and Loſs*, gained, -	—	1	160	—	—
					960	—	—

Contra, Cr

			Spindles.	Fo	L.	s.	d.
1783							
Jan.	10	By *G. Paton's ac.-cur.* at 32 d. for	4000	6	533	6	8
Feb.	8	By *G. Morgan,* at 33 d. for	4000	8	550	—	—
			8000		1083	6	8

Contra, Cr

			5 Yds	1 Yds	2 Yds	3 Yds	4 Yds	Fo	L.	s.	d.
1783											
Jan.	8	By *J. Sim,* at 11 s. at 16 s. at 17 s. -		40	50		64	6	116	8	—
	25	By *Sundries,* in barter, at 17 s. -				60			51	—	—
Apr.	24	By *J. Scot's ac.-prop.* for					450	2	250	—	—
		By *Balance,* rem.	375					16	225	—	—
							514		642	8	—

Contra, Cr

			1 Ps	2 Ps	3 Ps	Fo	L.	s.	d.
1783									
Jan.	25	By *Sundries,* in barter, for	80				133	6	8
Feb.	13	By *J. Pitcairn our ac. of goods,*	—	60	40	8	180	—	—
							313	6	8

Contra, Cr

			lb.	Fo	L.	s.	d.
1783							
Jan.	8	By *John Sim,* at 3 l. for -	200	6	600	—	—
	10	By *G. Paton's acct-current,* at 3 l. for	120	6	360	—	—
			320		960	—	—

			Pcs	Fo	L.	s.	d.
		Kerseys, Dr					
1783 Jan.	3	To *P. Grant's account-proper,* at 6 l.	90	2	540	—	—
		To *Profit and Loss,* gained,		1	45	—	—
					585	—	—
		Ship Mermaid, Dr					
1783 Jan.	4	To *James Bell's account-proper,*		2	720	—	—
July	2	To *Cash,* paid the master,		3	150	—	—
		To *Profit and Loss,* gained,		1	660	—	—
					1530	—	—
		Voyage to Barbadoes, Dr					
1783 Jan.	4	To *James Bell's account-proper,*		2	1200	—	—
		To *Profit and Loss,* gained,		1	840	—	—
					2040	—	—
		Hardware, Dr					
1783 Jan.	4	To *James Bell's account-proper,*		2	400	—	—

			Fo	L.	s.	d.
		Contra, Cr				
1783 *Jan.*	8	By *John Sim,* at 6l. 10s. for - Pcs 90	6	585	—	—
		Contra, Cr				
1783 *July*	8	By *Cash,* for freight, - -	3	740	—	—
Dec.	12	By *Sundries,* sold, - - -	—	790	—	—
				1530	—	—
		Contra, Cr				
1783 *June*	24	By *G. Gordon our acct-current,* for n. proc.	11	2040	—	—
		Contra, Cr				
1783 *Jan.*	15	By *Voyage to New York,* - -	7	400	—	—

			Fo	L.	s.	d.
		P. Prince, (our banker), Dr				
1783						
Jan.	6	To *Peter Grant's account-proper,* -	2	204	18	—
Feb.	3	To *Sundries,* for my draught on G. Paton,	—	1229	3	$4\frac{3}{4}$
June	8	To *John Sim,* for a bill on G. Dennison,	6	500	—	—
July	24	To *Bills Receivable,* for J. Sands's draught,	9	500	—	—
Aug.	18	To *Goods per the Mermaid,* for Oliphant's dr.	12	600	—	—
Oct.	1	To *Bills Receivable,* R. Norry, (for J. Blain),	9	500	—	—
				3534	1	$4\frac{3}{4}$
		John Sim, Dr				
1783						
Jan.	8	To *Sundries,* at 5 months, -	—	1301	8	—
		G. Paton's acct-current, Dr				
1783						
Jan.	10	To *Sundries,* per the Rose, -	—	1233	—	—
		Godolphin's Warehouse, Dr				
1783						
Jan.	30	To *Sundries,* in full, - -	—	320	—	—

			Fo	L.	s.	d.
		Contra, Cr				
1783						
Jan.	20	By *James Bell's account-proper,* -	2	204	18	—
Mar.	20	By *Peter Keir's account-current,* -	9	842	18	9
May	3	By *Robert Smith,* - - -	10	222	10	—
Aug.	2	By *Sundries,* for - -	—	954	—	—
Sept.	25	By *Heron and Company,* - -	9	48	12	—
		By *Balance,* - - -	16	1261	2	7½
				3534	1	4½
		Contra, Cr				
1783						
June	8	By *Sundries,* in full, - -	—	1301	8	—
		Contra, Cr				
1783						
Jan.	30	By *Godolphin's warehouse,* for discount,	6	16	—	—
Feb.	3	By *Peter Prince,* for my draught, -	6	1217	—	—
				1233	—	—
		Contra, Cr				
1783						
Jan.	10	By *G. Paton's account-current,* on demand,	6	320	—	—

			Fo	L.	s.	d.
		Voyage to New York, Dr				
1783 Jan.	15	To *Sundries*, per the Snipe, -	—	461	12	—
		To *Profit and Loss*, gained, -	1	153	8	—
				615	—	—
		Smart and Bisset, Dr				
		To *Balance*, - - -	16	49	8	—
		China Ware, Dr				
1783 Jan.	25	To *Sundries*, in barter, - -		48	10	—
		Sugar, Dr				
1783 Jan.	25	To *Sundries*, in barter, at 4l. for	C. 20 —	80	—	—
Nov.	3	To *George Gordon our account-current*,	480 11	828	—	—
	8	To *Cash*, for duties, freight, charges,	3	192	18	—
			500	1100	18	—
		Simon Swan, Dr				
1783 Jan.	25	To *Sundries*, for a balance in barter,	—	55	16	8

			Fo	L.	s.	d.
		Contra, Cr				
1783 Dec.	22	By *John Broomfield,* for neat proceeds,	15	615	—	—
		Contra, Cr				
1783 Jan.	15	By *Voyage to New York,* at 12 months,	7	49	8	—
		Contra, Cr				
1783 Feb.	13	By *J. Pitcairn our account of Goods,* -	8	48	10	—
		Contra, Cr				
1783 Feb.	13	By *J. Pitcairn our account of Goods,* C. 20 8		80	—	—
		By *Balance,* remaining, - 480 16		1020	18	—
		500		1100	18	—
		Contra, Cr				
1783 Mar.	4	By *Sundries,* in full, -	—	55	16	8

			Fo	L.	s.	d.
		Charges of Merchandise, Dr				
1783						
Jan.	31	To *Cash*, expended this month, -	—	6	13	4
Feb.	28	To *ditto*, - - -	—	7	10	—
Mar.	31	To *ditto*, - - - -	—	6	8	10
Apr.	30	To *ditto*, - - -	—	5	8	10
May	31	To *ditto*, - - -	—	4	18	6
June	30	To *ditto*, - -	—	9	12	6
July	31	To *ditto*, - - -	—	4	9	4
Aug.	31	To *ditto*, - -	—	5	14	—
Sept.	30	To *ditto*, - -	—	6	18	4
Oct.	31	To *ditto*, - -	—	8	9	4
Nov.	30	To *ditto*, - -	—	8	10	6
Dec.	31	To *ditto*, - - - -	—	9	14	6
		Posted to -	3	84	8	—
		G. Morgan, (Manchester), Dr				
1783						
Feb.	8	To *Linen Yarn*, at 6 months, -	4	550	—	—
		J. Pitcairn our acct of Goods, Dr				
1783						
Feb.	13	To *Sundries*, per the Tay, -	—	313	6	8
	20	To *Murdoch and Walker our acct-current*,	8	165	18	4
	26	To *Sundries*, per the Concord, -	—	598	12	—
		To *Profit and Loss*, gained, -	1	167	17	6
				1245	14	6
		Murdoch & Walker our ac.-cur. Dr				
1783						
Mar.	25	To *Bills Payable*, at 22½ d. } *Guilds.* 1810	10	169	13	9

			Fo	L.	s.	d.
		Contra, *Cr*				
		By *Profit and Loss,* for	1	84	8	—
		Contra, *Cr*				
1783 *Sept.*	12	By *Sundries,* in full,	—	550	—	—
		Contra, *Cr*				
1783 *Aug.*	12	By *ditto our acct-current,* for neat proceeds,	13	1245	14	6
		Contra, *Cr*				
1783 *Feb.*	20	By *J. Pitcairn our ac. of goods,* at 22 d. *Guilds.* 1810	8	165	18	4
		By *Profit and Loss,* lost by exchange, —	1	3	15	5
				169	13	9

					Fo	L.	s.	d.
		Basil Stalker,						
1783								
Sept.	12	To *George Morgan,* for my draught,			8	430	12	—
		Herron and Company,						
1783								
Sept.	12	To *George Morgan,* for my draught,			8	119	8	—
	25	To *Peter Prince,* for ditto, -			6	48	12	—
						168	—	—
		Bills Receivable,						
1783			No.	*Due,*				
Mar.	4	To *S. Swan,* on G. Dennison,	1	Mar. 14.	7	40	—	—
Apr.	7	To *B Brown's acct of Tobacco,* on J. Sands, -	2	July 24.	10	1002	16	10
	8	To *ditto,* on John Gray,	3	Oct. 8.	10	1057	13	2
June	4	To *Rum,* on George Fisher,	4	Oct. 4.	10	350	—	—
July	28	To *J. Blain's Sugar per Amity,* R. Norry, -	5	Sept. 28.	12	1188	—	—
Aug	18	To *Goods per the Mermaid,* J. Oliphant, -	6	Nov. 18.	12	1310	—	—
Sept.	6	To *John Pitcairn our account-current,* G. Monro, Glasg.	7	Oct. 6.	13	200	—	—
		James Ramsay, Perth,	8	Nov. 6.	—	200	—	—
		John Rollo, Dundee,	9	Oct. 6.	—	200	—	—
		John Pitcairn,	10	Jan. 6.	—	103	14	6
Oct.	1	To *Bills Receivable,* J. Forbes for J. Blain, -	11	Oct. 15.	9	400	—	—
						6052	4	6
		P. Keir's acct of Salmon,						
1783								
Mar.	10	To *Sundries,* for charges and neat proceeds,			—	902	10	—
		P. Keir's acct-current,						
1783								
Mar.	20	To *Peter Prince,* in full, - -			6	842	18	9

			Fo	L.	s.	d.
		Contra, Cr				
1783 Feb.	26	By *John Pitcairn our account of goods,*	8	430	12	—
		Contra, Cr				
1783 Feb.	26	By *John Pitcairn our account of goods,*	8	168	—	—
		Contra, Cr				
1783 Mar.	15	By *Checks,* for No 1. - -	10	40	—	—
July	24	By *Sundries,* for No 2. - -	—	1002	16	10
Oct.	1	By *Sundries,* for No 5. - -	—	1188	—	—
	6	By *Caſh,* for No 4. - -	3	350	—	—
	10	By *Caſh,* for No 3. - -	3	1057	13	2
	15	By *G. Stirling our acct-current,* for No 11.	14	400	—	—
	27	By *Caſh,* for No 7. and 9. -	3	400	—	—
		By *Balance,* outſtanding, No 6. 8. 10.	16	1613	14	6
				6052	4	6
		Contra, Cr				
1783 Mar.	10	By *Caſh,* for ſales, - -	3	902	10	—
		Contra, Cr				
1783 Mar.	10	By *ditto his acct of Salmon,* for n. proceeds,	9	842	18	9

					Fo	L.	s.	d.
		Checks,		Dr				
			Bales	Yds				
1783 Mar.	15	To *Sundries*, at 14 d. per yd. for	2	2000	—	116	13	4
		To *Profit and Loss*, gained,			1	8	6	8
						125	—	—
		Bills Payable,		Dr				
1783 May	25	To *Cash*, in full to John Sloan,		-	3	169	13	9
July	15	To *Cash*, to Captain Lockhart,		-	3	200	—	—
Oct.	22	To *D. Watt's consignment per the Fly*, at G. Ross's, Bristol,		-	13	300	—	—
		To *Balance*,			16	232	15	—
						902	8	9
		B. Brown's acct of Tobacco,		Dr				
				lb.				
1783 Apr.	5	To *Sundries*, for duties and char. on		195348	—	4973	12	6
	12	To *Sundries*, for freight,			—	400	—	—
May	12	To *Sundries*, for char. and commiss.			—	80	6	—
		To *ditto's account-current*,			11	1624	15	5
						7078	13	11
		Customhouse-bonds,		Dr				
1783 May	16	To *B. Brown's acct of Tobacco*, taken up No 1.			10	4336	18	—
		Robert Smith,		Dr				
1783 May	3	To *Sundries*, in full,		-	—	472	10	—
		Rum,		Dr				
			Pun.	Gall.				
1783 May	20	To *Sundries*, per the Swan,	25	2625	—	1158	—	—
		To *Profit and Loss*, gained,			1	186	—	—
						1344	—	—

					Fo	L.	s.	d.
		Contra,		*Cr*				
1783			*Bales.*	*Yds.*				
June	1	By *B. Brown's acc-current,* at 15 d. for -	2	2000	11	125	—	—
		Contra,	*Cr*	*Due,*				
1783								
Mar.	25	By *Murdoch and Walker our account-current,* to J. Sloan,		May 24.	8	169	13	9
Apr.	12	By *B. Brown's acct of Tobacco,* to Captain Lockhart, -		July 12.	10	200	—	—
Oct.	15	By *G. Stirling our acct-current,* to J. Flint at G. Ross's, Brist.		Nov. 14.	14	300	—	—
		to J. Whiston, Liverpool,		Jan. 15.	—	232	15	—
						902	8	9
		Contra,		*Cr*				
1783				*lb.*				
Apr.	18	By *Peter Grant's acct-proper,* for		2000	2	77	1	8
	28	By *Bills Receivable,* at $2\frac{1}{2}$ d. for		100684	9	1002	16	10
May	7	By *ditto,* at $2\frac{3}{4}$ d. for -		92664	9	1057	13	2
	16	By *Sundries,* received up the duties,				4941	2	3
				195348		7078	13	11
		Contra,		*Cr*				
1783								
Apr.	5	By *Bennet Brown's acct of Tobacco,* No 1.			10	4336	18	—
		Contra,		*Cr*				
1783								
Apr.	9	By *Broad Cloth,* on demand, -			4	472	10	—
		Contra,		*Cr*				
1783			*Pun.*	*Gall.*				
June	4	By *Sundries,* at 10 s. per gallon, for - -	13	1365	—	682	10	—
	12	By *Cash,* at 10 s. 6 d. per gallon, for - -	12	1260	3	661	10	—
			25	2625		1344	—	—

			Fo	L.	s.	d.
		G. Gordon our acct-current, Dr				
1783						
June	24	To *Voyage to Barbadoes*, for neat proceeds,	5	2040	—	—
Nov.	19	To *Cash*, for bills retired, - -	3	407	10	—
				2447	10	—
		John Arnot, *Dr*				
1783						
June	5	To *Cash*, in full, - - -	3	100	—	—
		B. Brown's acct-current, *Dr*				
1783						
June	1	To *Sundries*, per the Hope, -	—	855	4	4
		To *Balance*, - - -	16	775	3	3
				1630	7	7
		George Seton, *Dr*				
1783						
Dec.	15	To *Cash*, in full, - - -	3	105	—	—
		Jacob Onslow, *Dr*				
		To *Balance*, - - -	16	150	—	—
		John Brent, *Dr*				
1783						
Dec.	15	To *Cash*, in full - - -	3	143	—	—

			Fo	L.	s.	d.
		Contra, Cr				
1783						
May	20	By *Rum,* for prime cost, - -	10	419	10	—
June	25	By *Goods per the Mermaid,* for ditto,	12	1200	—	—
Nov.	3	By *Sugar per the Swallow,* for ditto,	7	828	—	—
				2447	10	—
		Contra, Cr				
1783						
May	30	By *Cash,* borrowed, - -	3	100	—	—
		Contra, Cr				
1783						
Nov.	14	By *Cash,* for drawback on shoes, -	3	5	12	2
		By *ditto's account of Tobacco,* -	10	1624	15	5
				1630	7	7
		Contra, Cr				
1783						
June	1	By *B. Brown's acct-current,* at 6 months,	11	105	—	—
		Contra, Cr				
1783						
June	1	By *B. Brown's acct-current,* at 6 months,	11	150	—	—
		Contra, Cr				
1783						
June	1	By *B. Brown's acct-current,* at 6 months,	11	143	—	—

J. Blain's Sugar per Amity, Dr

			Hds.	C.	Fo	L.	s.	d.
1783 June	18	To *Cash*, for duties, freight, and charges, on -	40	440	3	225	6	6
July	30	To *Sundries*, for char. and com.			—	38	6	7
		To *ditto's account-current*,			14	924	6	11
						1188	—	—

Goods per the Mermaid, Dr

			Rum. P.	Rum. Gall.	Cotton. C.	Fo	L.	s.	d.
1783 June	25	To *G. Gordon our acct-current*,	40	4400	160	11	1200	—	—
July	2	To *Cash*, for duties and charg.				3	1230	—	—
		To *Profit and Loss*, gained,				1	280	—	—
							2710	—	—

Swedish Goods, Dr

			Iron. Tuns	Deals	Cop. C.	Tar. Lasts	Fo	L.	s.	d.
1783 Aug.	3	To *P. Prince*, for value of	20	1800	16	25	6	691	10	—
	7	To *Cash*, for duties, freight, and char. on					3	176	16	—
								868	6	—

P. Hunter our acct of Tar, Dr

			Lasts.	Fo	L.	s.	d.
1783 Aug.	3	To *Peter Prince*, for value of	25	6	262	10	—
		To *Profit and Loss*, gained, -		1	122	10	—
					385	—	—

						Fo	L.	s.	d.
		Contra,			*Cr*				
1783 *July*	28	By *Bills Receiv.* at 54 s. per C.	*Hds.* 40		*C.* 440	9	1188	—	—

		Contra,			*Cr*				
			Rum.		*Cotton.*				
1783 *Aug.*			*P.*	*Gall.*	*C.*				
	18	By *Sundries,* at 10 s. 6 d. per gallon, for -	40	4400		—	2310	—	—
		By *Balance,* remaining,			160	16	400	—	—
							2710	—	—

		Contra,				*Cr*				
			Iron.	*Deals.*	*Cop.*	*Tar.*				
1783 *Dec.*			*Tuns*		*C.*	*Lasts*				
	20	By *Cash,* for -	20				2	365	12	6
	26	By *Cash,* at 15 d. for		1800			3	112	10	—
		By *Balance,* rem.			16	25	16	366	10	—
		By *Profit and Loss,* lost,					1	23	13	6
								868	6	—

		Contra,			*Cr*				
1783 *Dec.*	18	By *Royal Bank,* for neat proceeds of			*Lasts* 25	13	385	—	—

			Fo	L.	s.	d.
		J. Pitcairn our acct-cur. Dr				
1783 *Aug.*	12	To *ditto our acct of goods*, for neat proceeds,	8	1245	14	6
		D. Watt's consignment per the Fly, - - Dr				
1783 *Aug.*	23	To *Cash*, for freight and duties on (*Rum Casks* 200, *Sug. Hds.* 30, *Pim. Hds.* 20, *Ind. Bar.* 48)	3	290	—	—
Sept.	2	To *Cash*, for charges,	3	12	14	—
Dec.	4	To *Sundries*, for charges and commission,		75	8	8
		To *Balance*, -	16	1970	—	—
				2348	2	8
		Linen, Dr				
1783 *Aug.*	28	To *Sundries*, at 13 d. at 11 d. at 12 d. (1. P. 40 Y. 960; 2. P. 50 Y. 1200; 2. P. 30 Y. 640)	—	143	10	—
		Royal Bank, Dr				
1783 *Sept.*	6	To *John Pitcairn our account-current*,	13	400	—	—
Nov.	28	To *David Watt's consignment per the Fly*,	13	500	—	—
Dec.	18	To *Peter Hunter our account of Tar*,	12	385	—	—
				1285	—	—

			Fo	L.	s.	d.
		Contra, Cr				
1783						
Aug.	28	By *Linen*, in part of neat proceeds, -	13	142	—	—
Sept.	6	By *Sundries*, in full, - -	—	1103	14	6
				1245	14	6

				Rum Casks	Sug. Hds	Pim. Hds	Ind. Bar.				
		Contra, Cr									
1783											
Oct.	22	By *Sundries*, at 373 l. 14 s. at 225 l.				20	48	—	598	14	—
Nov.	14	By *Cash*, for drawback on sugar, -						3	56	18	6
	26	By *Sundries*, for several bills, -						—	360	—	—
	28	By *Royal Bank*, for						13	500	—	—
	29	By *Cash*, for exchange,						3	10	—	—
Dec.	2	By *Cash*, for a bill discounted, -						3	444	7	6
		By *Balance*, rem.		200	30			16	378	2	8
									2348	2	8

				1. P.	1. Y.	2. P.	2. Y.	3. P.	3. Y.				
		Contra, Cr											
1783													
Dec.	8	By *D. Watt's acct-cur.*		40	960	50	1200	30	640	14	143	10	—

			Fo	L.	s.	d.
		Contra, Cr				
1783						
Nov.	24	By *Cash*, in full, - - -	3	400	—	—
	29	By *Cash*, in full, - - -	3	500	—	—
		By *Balance*, - - -	16	385	—	—
				1285	—	—

			Fo	L.	s.	d.
		J. Blain's acct-current, Dr				
1783 *Sept.*	18	To *George Stirling our account-current,*	14	932	15	—
		G. Stirling our acct-current, Dr				
1783 *Oct.*	15	To *Sundries,* in full,	—	932	15	—
		Bills for acct of D. Watt, Dr				
1783 *Nov.*	26	To *David Watt's consignment per the Fly,*	13	310	—	—
		David Watt's acct-current, Dr				
1783 *Dec.*	8	To *Sundries,* per the Success,	—	1632	19	—

			Fo	L.	s.	d.
		Contra, Cr				
1783		By *ditto's sugar per the Amity,* -	12	924	6	11
		By *Balance,* - - -	16	8	8	1
				932	15	—
		Contra, Cr				
1783 *Sept.*	18	By *John Blain's account-current,* -	14	932	15	—
		Contra, Cr				
1783 *Dec.*	21	By *John Monro,* for bill on J. Lindsay,	15	70	—	—
		By *Balance,* outstanding, - -	16	240	—	—
				310	—	—
		Contra, Cr				
		By *Balance,* - - -	16	1632	19	—

			Fo	L.	s.	d.
		Oliver Hart, Dr				
		To *Balance,* - - -	16	1000	—	—
		John Fraser, Dr				
		To *Balance,* - - -	16	324	—	—
		John Monro, Dr				
1783 Dec.	21	To *Sundries,* in full, - -	—	75	—	—
		Cochran and Company, Dr				
1783 Dec.	12	To *Ship Mermaid,* at 1 month, -	5	390	—	—
		J. Broomfield, (*Bristol*), Dr				
1783 Dec.	22	To *Voyage to New York,* for neat proceeds,	7	615	—	—

			Fo	L.	s.	d.
		Contra, Cr				
1783 *Dec.*	8	By *David Watt's acct-current,* at 6 months,	14	1000	—	—
		Contra, Cr				
1783 *Dec.*	8	By *D. Watt's account-current,* at 3 months,	14	324	—	—
		Contra, Cr				
1783 *Dec.*	8	By *D. Watt's acct-current,* on demand,	14	75	—	—
		Contra, Cr				
		By *Balance,* - -	16	390	—	—
		Contra, Cr				
		By *Balance,* - -	16	615	—	—

	Fo	L.	s.	d.
Balance, Dr.				
To *Cash*, remaining, - -	3	4873	16	2
To *Broad Cloth*, rem. No 5.—375 yards,	4	225	—	—
To *Peter Prince*, due by him, -	6	1261	2	7½
To *Sugar*, rem. 480 C. - -	7	1020	18	—
To *Bills Receivable*, outstanding, No 6. 8. 10.	9	1613	14	6
To *Goods per the Mermaid*, rem. 160 C. Cotton, - -	12	400	—	—
To *Swedish goods*, rem. 16 C. copper,	12	104	—	—
and 25 lasts tar, -	—	262	10	—
To *David Watt's consignment per the Fly*,	13	378	2	8
To *Royal Bank*, - -	13	385	—	—
To *John Blain's account-current*, -	14	8	8	1
To *Bills for account of D. Watt*, outstanding,	14	240	—	—
To *D. Watt's account-current*, -	14	1632	19	—
To *Cochran and Company*, - -	15	390	—	—
To *John Broomfield*, - -	15	615	—	—
		13410	11	¾

	Fo	L.	s.	d.
Contra, Cr				
By *John Scot's account-proper,* due to him for commission, - -	2	120	—	—
By *Smart and Bisset,* - -	7	49	8	—
By *Bills Payable,* one on J. Whiston,	10	232	15	—
By *Bennet Brown's account-current,* -	11	775	3	3
By *Jacob Onslow,* - -	11	150	—	—
By *D. Watt's consignment per the Fly,*	13	1970	—	—
By *Oliver Hart,* - -	15	1000	—	—
By *John Fraser,* - -	15	324	—	—
By *John Scot's acct in comp.* for $\frac{1}{3}$ dividend,	2	929	14	$11\frac{1}{4}$
By *P. Grant's acct in comp.* for $\frac{1}{3}$ dividend,	2	929	14	$11\frac{1}{4}$
By *J. Bell's acct in comp.* for $\frac{1}{3}$ dividend,	2	929	14	$11\frac{1}{4}$
By *Stock,* for John Scot's $\frac{1}{3}$ capital, -	1	2000	—	—
Peter Grant's $\frac{1}{3}$ capital,	1	2000	—	—
James Bell's $\frac{1}{3}$ capital,	1	2000	—	—
		13410	11	$\frac{3}{4}$

London, 1st January 1784. Partners having inspected the books, find the profits of last year amount to L. 2789 : 4 : $9\frac{1}{2}$, and the cash remaining on hand L. 4873 : 16 : 2, out of which they have paid L. 120 to John Scot as his commission, and divided the profits equally among themselves; and by their several subscriptions hereto annexed they discharge one another.

JOHN SCOT.
PETER GRANT.
JAMES BELL.

Fo	Trial Balance.	Dr Sides. L.	s.	d.	Cr Sides. L.	s.	d.
1	Profit and Loſs,	120	—	—	286	10	2¼
2	John Scot's account-proper,	2250	—	—	2370	—	—
	Ditto's account in company,	—	—	—	2000	—	—
	Peter Grant's account in company,	—	—	—	2000	—	—
	James Bell's account in company,				2000	—	—
3	Caſh,	10885	5	3	6011	9	1
4	Linen Yarn,	1000	—	—	1083	6	8
	Broad Cloth,	627	12	—	417	8	—
	Shalloons,	300	—	—	313	6	8
	Silk,	800	—	—	960	—	—
5	Kerſeys,	540	—	—	585	—	—
	Ship Mermaid,	870	—	—	1530	—	—
	Voyage to Barbadoes,	1200	—	—	2040	—	—
6	Peter Prince,	3534	14	4½	2272	18	9
7	Voyage to New York,	461	12	—	615	—	—
	Smart and Biſſet,	—	—	—	49	8	—
	Sugar,	1100	18	—	80	—	—
8	Charges of Merchandiſe,	84	8	—	—	—	—
	John Pitcairn our account of goods,	1077	17	—	1245	14	6
	Murdoch and Walker our ac.-current,	169	13	9	165	18	4
9	Bills Receivable,	6052	4	6	4438	10	—
10	Checks,	116	13	4	125	—	—
	Bills Payable,	669	13	9	1 902	8	9
	Bennet Brown's account of Tobacco,	5453	18	6	7078	13	11
	Rum,	1158	—	—	1344	—	—
11	Bennet Brown's account-current,	855	4	4	5	12	2
	Jacob Onſlow,	—	—	—	150	—	—
12	J. Blain's Sugar per Amity,	263	13	1	1188	—	—
	Goods per the Mermaid,	2430	—	—	2310	—	—
	Swediſh goods,	868	6	—	478	2	6
	Peter Hunter our account of Tar,	262	10	—	385	—	—
13	D. Watt's conſignment per the Fly,	378	2	8	1970	—	—
	Royal Bank,	1285	—	—	900	—	—
14	J. Blain's account-current,	932	15	—	—	—	—
	Bills for account of D. Watt,	310	—	—	70	—	—
	D. Watt's account-current,	1632	19	—	—	—	—
15	Oliver Hart,	—	—	—	1000	—	—
	John Fraſer,	—	—	—	324	—	—
	Cochran and Company,	390	—	—	—	—	—
	John Broomfield,	615	—	—	—	—	—
	Proof,	48695	7	6¼	48695	7	6¼

LONDON, the 1st of *January* 1784.

					L.	s.	d.
	John Scot, Peter Grant, and James Bell, resolving still to trade in company, have put their affairs under the same direction as last year, and continued their shares of capital, viz.						
	John Scot,	L. 2000	—	—			
	Peter Grant,	2000	—	—			
	James Bell,	2000	—	—			
					6000	—	—

JOURNAL B.

Drs,	*Cash*, for ready money,	L. 1964	11	4¼	
	Br. Cloth, for No 5.—378 yds,	225	—	—	
	Sugar, for 480 C. -	1020	18	—	
	Goods per the Mermaid, for 160 C. cotton, -	400	—	—	
	Swedish goods, for 16 C. copper,	104	—	—	
	25 lasts tar,	262	10	—	
	D. Watt's consign. per the Fly,	378	2	8	
	Peter Prince, -	1261	2	7¾	
	Royal Bank, - -	385	—	—	
	J. Blain's account-current,	8	8	1	
	D. Watt's account-current,	1632	19	—	
	Cochran and Company, -	390	—	—	
	John Broomfield, -	615	—	—	
	Bills for acct of D. Watt,	240	—	—	
	Bills Rec. for J. Oliphant's, due 18th Nov. last,	1310	—	—	
	J. Ramsay, 6th Nov.	200	—	—	
	J. Pitcairn, 6th Jan.	103	14	6	
Cr,	*Stock*, - -	10501	6	3	
Dr,	*Stock*, - -	L. 10501	6	3	
Crs,	*Smart and Bisset*, -	49	8	—	
	Bills Payable, for J. Whiston's, due 15th Jan.	232	15	—	
	Bennet Brown's acct-current,	775	3	3	
	Jacob Onslow, -	150	—	—	
	D. Watt's consign. per the Fly,	1970	—	—	
	Oliver Hart, -	1000	—	—	
	John Fraser, - -	324	—	—	
	J. Scot's ac. in co. for ⅓ capital,	2000	—	—	
	P. Grant's ac. in co. for ditto,	2000	—	—	
	J. Bell's ac. in comp. for ditto,	2000	—	—	

Questions in Partnership, for the exemplification of X. n. 6. with solutions of the first five, the rest being left as a proper exercise to the learner.

QUESTION I.

TWO merchants, Robert and Roger, agree to trade in company; upon which Roger delivers to Robert 8 pieces broad cloth, value L. 100. Robert adds to these 9 pieces of his own, worth L. 108. They buy of Laurence Love 3 pieces more, for L. 37, 10 s. payable at ten days. Robert disposes of the cloth as follows: He sells to John Cole 11 pieces, for L. 143, of which he receives L. 116, the rest being allowed in payment of a debt due by him to ditto Cole: He sells also the other nine pieces, for L. 121, 10 s. of which he receives L. 60, and for the rest gets a bill on his partner Roger: After this he pays Laurence Love in full L. 37, ditto Love abating the 10 s. Now, it is required to settle accounts betwixt Robert and Roger, according to the method of Debtor and Creditor.

Waste-Book.		L.	s.	d.	Journal.				
Roger's, 8 pieces broad cloth, value, -	L. 100 — —				Dr, *Broad Cloth*,	L. 245	10	—	
Robert's, 9 pieces,	108 — —				Crs, *Roger*, -	100	—	—	
Bought of L. Love, 3 pcs, at 10 days,	37 10 —				*Robert*, -	108	—	—	
		245	10	—	*Laur. Love*,	37	10	—	
Sells to J. Cole 11 pcs, and receives, -	L. 116 — —				Drs, *Cash*, -	L. 116	—	—	
Debt due by Rob. to ditto Cole,	27 — —				*Robert*, -	27	—	—	
		143	—	—	Cr, *Broad Cloth*,	143	—	—	
Sells 9 pcs, and receives	L. 60 — —				Drs, *Cash*, -	L. 60	—	—	
A bill on Roger, for	61 10 —				*Roger*, -	61	10	—	
		121	10	—	Cr, *Broad Cloth*,	121	10	—	
Paid to L. Love,	L. 37 — —				Dr, *Laur. Love*,	L. 37	10	—	
Abated by ditto Love,	— 10 —				Crs, *Cash*, -	37	—	—	
		37	10	—	*Broad Cloth*,	—	10	—	

	L.	s.	d.		L.	s.	d.
Broad Cloth, Dr				*Contra,* Cr			
To *Sundries,* -	245	10	—	By *Sundries,* -	143	—	—
To *Roger,* for ½ gained,	9	15	—	By *Sundries,* -	121	10	—
To *Robert,* for ½ gained,	9	15	—	By *Laurence Love,* abated,	—	10	—
	265	—	—		265	—	—
Roger, Dr				*Contra,* Cr			
To *Broad Cloth,* -	61	10	—	By *Broad Cloth,* -	100	—	—
To *Balance,* -	48	5	—	By *Broad Cloth,* gained,	9	15	—
	109	15	—		109	15	—
Robert, Dr				*Contra,* Cr			
To *Broad Cloth,* -	27	—	—	By *Broad Cloth,* -	108	—	—
To *Balance,* -	90	15	—	By *Broad Cloth,* gained,	9	15	—
	117	15	—		117	15	—
L. Love, Dr				*Contra,* Cr			
To *Sundries,* -	37	10	—	By *Broad Cloth,* -	37	10	—
Cash, Dr				*Contra,* Cr			
To *Broad Cloth,* -	116	—	—	By *Laurence Love,* -	37	—	—
To *Broad Cloth,* -	60	—	—	By *Balance,* -	139	—	—
	176	—	—		176	—	—
Balance, Dr				*Contra,* Cr			
To *Cash,* - -	139	—	—	By *Roger,* -	48	5	—
				By *Robert,* -	90	15	—
					139	—	—

QUESTION II.

TWO merchants, Ebenezer and Edward, resolving upon an equal joint adventure to Virginia, Ebenezer brings into company 600 yards linen, valued at 12 d. per yard; Edward brings in 400 yards, at 10 d. per yard; moreover, they buy of Oliver Hart 1000 yards more, at 12 d. per yard, to pay at two months; and ship the whole on board the Thistle, Captain A. B. master. Edward pays charges till on board, amounting to L. 2, 10 s. At two months end, partners meet, and pay Oliver Hart in full, as follows, viz. Ebenezer gives him L. 19 : 11 : 8, and Edward the rest, being L. 30 : 8 : 4. Some months after this, the Thistle arrives, with 40 hogsheads of tobacco, the prime cost being L. 3, 10 s. per hhd, which was all they had in return for their linen. Edward pays duties, freight, and charges, L. 1117. Next day he sells for ready money on the quay 10 hhds, at L. 36 per hhd. This being done, Ebenezer and he part the remainder equally between them, each taking 15 hhds, valued at L. 31 : 8 : 6 per hogshead. A fair state of this account is required.

WASTE-

WASTE-BOOK.	L.	s.	d.	L.	s.	d.	JOURNAL.	L.	s.	d.
Ebenezer puts in 600 yds linen, at 12 d. per yard,	30	—	—				Dr, *Voyage to Virginia*,	99	3	4
Edward puts in 400 yds ditto, at 10 d.	16	13	4				Crs, *Ebenezer*,	30	—	—
							Edward, -	19	3	4
Bought of O. Hart, 1000 yds ditto, at 12 d. to pay at 2 months, -	50	—	—				*Oliver Hart*,	50	—	—
Edward pays charges,	2	10	—							
				99	3	4				
Ebenezer pays to O. Hart,	L. 19	11	8				Dr, *Oliver Hart*,	L. 50	—	—
Edward pays him,	30	8	4				Crs, *Ebenezer*,	19	11	8
				50	—	—	*Edward*, -	30	8	4
	L.	s.	d.					L.	s.	d.
The Thistle brings 40 hhds tobacco, at L. 3, 10s.	140	—	—				Dr, *Tobacco*, -	1257	—	—
Edward pays duties, freight, and charges, -	1117	—	—				Crs, *V. to Virginia*,	140	—	—
							Edward,	1117	—	—
				1257	—	—				
Edward sells for ready money, 10 hhds tobacco, at L. 36 per hhd, - -				360	—	—	Dr, *Edward*, -	360	—	—
							Cr, *Tobacco*.			
	L.	s.	d.							
The tobacco is parted; Ebenezer gets 15 hhds, at L. 31 : 8 : 6,	471	7	6				Drs, *Ebenezer*,	L. 471	7	6
Edward ditto,	471	7	6				*Edward*,	471	7	6
				942	15	—	Cr, *Tobacco*, - -	942	15	—

	L.	s.	d.		L.	s.	d.
Voy. to Virginia, Dr				*Contra,* Cr			
To *Sundries,* -	99	3	4	By *Tobacco,* - -	140	—	—
To *Ebenezer,* for ½ gained,	20	8	4				
To *Edward,* for ½ gained,	20	8	4				
	140	—	—				
Ebenezer, Dr				*Contra,* Cr			
To *Tobacco,* -	471	7	6	By *Voyage to Virginia,*	30	—	—
				By *Oliver Hart,* -	19	11	8
				By *Voy. to Virginia,* gained,	20	8	4
				By *Tobacco,* gained,	22	17	6
				By *Balance,* -	378	10	—
					471	7	6
Edward, Dr				*Contra,* Cr			
To *Tobacco,* -	360	—	—	By *Voyage to Virginia,*	19	3	4
To *Tobacco,* - -	471	7	6	By *Oliver Hart,* -	30	8	4
To *Balance,* -	378	10	—	By *Tobacco,* -	1117	—	—
				By *Voy. to Virginia,* gained,	20	8	4
	1209	17	6	By *Tobacco,* gained,	22	17	6
					1209	17	6
O. Hart, Dr				*Contra,* Cr			
To *Sundries,* -	50	—	—	By *Voyage to Virginia,*	50	—	—
Tobacco, Dr				*Contra,* Cr			
To *Sundries,* -	1257	—	—	By *Edward,* -	360	—	—
To *Ebenezer,* for ½ gained,	22	17	6	By *Sundries,* - -	942	15	—
To *Edward,* for ½ gained,	22	17	6				
	1302	15	—		1302	15	—
Balance, Dr				*Contra,* Cr			
To *Ebenezer,* -	378	10	—	By *Edward,* -	378	10	—

QUESTION III.

TWO tradesmen, Hugh and Henry, agree to go equal halves in a cargo of timber from Norway; and accordingly freight a ship, and purchase some small wares, which, with charges at shipping, cost them L. 19, 14 s. each. This petty cargo they consign to A. B. their factor at Bergen; which he disposes of, and, in return, ships on board the same ship 4000 deals, and 100 square pieces; and at same time he draws on them for what deburſements he had made, over and above the neat proceeds of the cargo consigned to him. Hugh accepts and pays the bill, being L. 25. By and by the ship arrives; upon which Hugh pays duty, halage, cartage, pilage, &c. L. 67, 10 s.: Henry pays the freight, which amounted to L. 98, 12 s. After this Hugh sells 1000 deals to Joseph Stanhope, for L. 47 : 18 : 4, and receives in part L. 30, the rest being due at 4 months. About this time Henry happens to build a house, and has occasion for 1400 deals, which he takes, and with Hugh's consent values at L. 58 : 6 : 8. He takes also 10 of the square pieces, valued at L. 9, 10 s. Hugh sells the other 1600 deals to George Steel, for L. 76 : 13 : 4, and a month after accepts of L. 76, 10 s. in full payment. Hugh next puts off the 90 square pieces, in barter for 30 hogsheads lintseed, at L. 3 per hogshead, which he and Henry part equally betwixt them. The timber being thus disposed of, Hugh brings in his bill of proper charges, which amounted to L. 4 : 10 : 8, and desires to have accounts stated betwixt him and Henry.

Waste-Book.	L.	s.	d.	Journal.
Goods consigned to Bergen, with charges at shipping, cost Hugh, - L. 19 14 — Henry, - 19 14 —	39	8	—	Dr, *Voy. to Bergen*, L. 39 8 — Crs, { *Hugh*, - 19 14 — *Henry*, - 19 14 —
Hugh accepts and pays factor's draught, - -	25	—	—	Dr, *Voy. to Bergen*, L. 25 — — Cr, *Hugh*.
The ship arrives with timber from Bergen, viz. 4000 deals, and 100 square pieces, in ret. for our goods, L. 64 8 — Hugh pays duty, cartage, &c. - 67 10 — Henry pays freight, 98 12 —	230	10	—	Dr, *Timber*, L. 230 10 — Crs, { *Voy. to Bergen*, 64 8 — *Hugh*, - 67 10 — *Henry*, - 98 12 —
Hugh sells Joseph Stanhope 1000 deals, for L. 47 : 18 : 4, and receives in part, L. 30 — — Due at 4 months, 17 18 4	47	18	4	Drs, { *Hugh*, - L. 30 — — *J. Stanhope*, 17 18 4 Cr, *Timber*, - 47 18 4
Henry takes for his own use 1400 deals, value L. 58 6 8 10 square pieces, 9 10 —	67	16	8	Dr, *Henry*, - L. 67 16 8 Cr, *Timber*.
Hugh sells George Steel the 1600 deals, to pay at 1 month,	76	13	4	Dr, *George Steel*, L. 76 13 4 Cr, *Timber*.
Hugh receives of George Steel, in full, - L. 76 10 — Abated him, — 3 4	76	13	4	Drs, { *Hugh*, - L. 76 10 — *Timber*, - — 3 4 Cr, *George Steel*, 76 13 4
Hugh barters the remaining 90 square pieces for 30 hhds of linseed, at L. 3 per hhd, which he and Henry part equally betwixt them, value	90	—	—	Drs, { *Hugh*, - L. 45 — — *Henry*, - 45 — — Cr, *Timber*, - 90 — —
Hugh brings in his account of charges, amounting to -	4	10	8	Dr, *Timber*, - L. 4 10 8 Cr, *Hugh*.

	L.	s.	d.		L.	s.	d.
Voy. to Bergen, Dr				*Contra,* Cr			
To *Sundries,* -	39	8	—	By *Timber,* -	64	8	—
To *Hugh,* -	25	—	—				
	64	8	—				
Hugh, Dr				*Contra,* Cr			
To *Timber,* -	30	—	—	By *Voyage to Bergen,*	19	14	—
To *George Steel,* -	76	10	—	By *Voyage to Bergen,*	25	—	—
To *Timber,* -	45	—	—	By *Timber,* -	67	10	—
				By *Timber,* -	4	10	8
	151	10	—	By *Timber,* gained,	23	12	2
				By *Balance,* -	11	3	2
					151	10	—
Henry, Dr				*Contra,* Cr			
To *Timber,* -	67	16	8	By *Voyage to Bergen,*	19	14	—
To *Timber,* -	45	—	—	By *Timber,* -	98	12	—
To *Balance,* -	29	1	6	By *Timber,* gained,	23	12	2
	141	18	2		141	18	2
Timber, Dr				*Contra,* Cr			
To *Sundries,* -	230	10	—	By *Sundries,* -	47	18	4
To *George Steel,* abated,	—	3	4	By *Henry,* -	67	16	8
To *Hugh,* -	4	10	8	By *George Steel,* -	76	13	4
To *Hugh,* for ½ gained,	23	12	2	By *Sundries,* -	90	—	—
To *Henry,* for ½ gained,	23	12	2				
	282	8	4		282	8	4
J. Stanhope, Dr				*Contra,* Cr			
To *Timber,* -	17	18	4	By *Balance,* -	17	18	4
G. Steel, Dr				*Contra,* Cr			
To *Timber,* -	76	13	4	By *Sundries,* -	76	13	4
Balance, Dr				*Contra,* Cr			
To *Hugh,* -	11	3	2	By *Henry,* -	29	1	6
To *Joseph Stanhope,*	17	18	4				
	29	1	6				

QUESTION IV.

THree merchants, David, Daniel, and Duncan, sent a joint adventure to sea. David put in goods to the value of L. 48, Daniel to the value of L. 60, and Duncan to the value of L. 72. David paid the outset-charges, which amounted to L. 42 : 13 : 4; of which, in a few days, the other two partners paid him back their respective proportions. Some time after this, they have returns in goods to the value of L. 312. David also paid the inset-charges, amounting to L. 56, 14 s. The partners take the goods that best suit their dealings; David got sugar to the value of L. 116; Daniel had cotton to the value of L. 100; and Duncan, tamarinds and ginger to the value of L. 152, 14 s. Now, the question is, How matters stand among partners? who are debtors, and how much? proportioning their shares of gain according to their shares of stock.

Waste-Book.	L.	s.	d.	Journal.
David puts in goods to the value of - L. 48 — — Daniel, - 60 — — Duncan, - 72 — —	180	—	—	Dr, *Voyage*, L. 180 — — Crs, { *David*, - 48 — — *Daniel*, - 60 — — *Duncan*, - 72 — —
David pays outset-charges,	42	13	4	Dr, *Voyage*, - L. 42 13 4 Cr, *David*.
Partners pay David their respective shares of charges. Daniel pays, L. 14 4 5 1/3 Duncan pays, 17 1 4	31	5	9 1/3	Dr, *David*, L. 31 5 9 1/3 Crs, { *Daniel*, - 14 4 5 1/3 *Duncan*, - 17 1 4
Ship arrives with returns to the value of L. 312 — — David pays inset-charges, 56 14 —	368	14	—	Dr, *Goods in return*, L. 368 14 — Crs, { *Voyage*, - 312 — — *David*, - 56 14 —
Partners divide the goods; whereof David got sugar to the value of L. 116 — — Daniel cotton to the value of 100 — — Duncan tamarinds and ginger to the value of 152 14 —	368	14	—	Drs, { *David*, L. 116 — — *Daniel*, - 100 — — *Duncan*, - 152 14 — Cr, *Goods in return*, 368 14 —

Voyage, Dr	L.	s.	d.	*Contra,* Cr	L.	s.	d.
To *Sundries,* -	180			By *Goods in return,* -	312		
To *David,* -	42	13	4				
To *David,* for his share gained, -	23	16	$5\frac{1}{3}$				
To *Daniel,* for his share gained, -	29	15	$6\frac{2}{3}$				
To *Duncan,* for his share gained, -	35	14	8				
	312						

David, Dr	L.	s.	d.	*Contra,* Cr	L.	s.	d.
To *Sundries,* -	31	5	$9\frac{1}{3}$	By *Voyage,* -	48		
To *Goods in return,* -	116			By *Voyage,* -	42	13	4
To *Balance,* -	23	18		By *Goods in return,* -	56	14	
				By *Voyage,* gained, -	23	16	$5\frac{1}{3}$
	171	3	$9\frac{1}{3}$		171	3	$9\frac{1}{3}$

Daniel, Dr	L.	s.	d.	*Contra,* Cr	L.	s.	d.
To *Goods in return,* -	100			By *Voyage,* -	60		
To *Balance,* -	4			By *David,* - -	14	4	$5\frac{1}{3}$
				By *Voyage,* gained, -	29	15	$6\frac{2}{3}$
	104				104		

Duncan, Dr	L.	s.	d.	*Contra,* Cr	L.	s.	d.
To *Goods in return,* -	152	14		By *Voyage,* - -	72		
				By *David,* - -	17	14	
				By *Voyage,* gained,	35	14	8
				By *Balance,*	27	18	
					152	14	

Goods in return, Dr	L.	s.	d.	*Contra,* Cr	L.	s.	d.
To *Sundries,* -	368	14		By *Sundries,* -	368	14	

Balance, Dr	L.	s.	d.	*Contra,* Cr	L.	s.	d.
To *Duncan,* -	27	18		By *David,* -	23	18	
				By *Daniel,* - -	4		
					27	18	

QUESTION V.

OLiver of London sent out a large assortment of goods to the West Indies, under the care of two joint supercargoes, Peter and Paul, who were to be allowed, equally between them, 5 per cent. commission on sales, with passage paid out and home. The goods were bought at 12 months credit, the value being L.2850: Oliver pays charges at shipping, freight, and passage out, amounting to L. 150. The supercargoes arrive at Barbadoes, where they are informed, that Jamaica would prove a better market for several parts of their cargo. Upon this advice, it is agreed that Paul should sail for Jamaica, and carry along with him the goods that appeared proper for that place; which accordingly he did. Peter continues at Barbadoes, and sells off that part of the cargo left with him, the gross amount of sales being L. 2000; but the charges, consisting of wharfage, negro-hire, storage, &c. came to L. 24, and the commission amounted to L. 100. Paul likewise sells his part of the cargo in Jamaica for L. 2500, the charges being L. 30, and commission L. 125. He next clears with the buyers, and receives rum to the value of L. 2345, and in money L. 155, and presently ships home the rum to Oliver, per the Rose, G. S. master. Peter gets payment in bills on London and Bristol, to the value of L. 1200 in sugar to the value of L. 676, and in cotton to the value of L. 124. By a vessel just going off, he dispatches the sugar and bills to Oliver; and after staying some little time longer on the island, he sailed for Britain, carrying the cotton along with him. He and Paul arrived much about the same time, and found the goods sent home had all come safe to hand. Their passage home amounted to L.40, which Oliver instantly paid. Now, it is required to give a just state of affairs between the supercargoes or partners, and their employer Oliver, to shew how much each party gained, with an exhibition of both their books.

Super-

Supercargoes or Partners Books united.

Waste-Book.	L.	s.	d.	Journal.
Peter sells his part of the cargo for - -	2000	—	—	Dr, *Buyers*, L. 2000 — — Cr, *Oliver's Sales.*
Peter pays charges, L. 24 — — Commission is 100 — —	124	—	—	Dr, *Oliver's Sales*, L. 124 — — Crs, { *Cash*, - 24 — — *Profit and Loss*, 100 — —
Paul sells his part of the cargo for - -	2500	—	—	Dr, *Buyers*, L. 2500 — — Cr, *Oliver's Sales.*
Paul pays charges, L. 30 — — Commission is, 125 — —	155	—	—	Dr, *Oliver's Sales*, L. 155 — — Crs, { *Cash*, - 30 — — *Profit and Loss*, 125 — —
Paul clears with the buyers, and receives rum to the value of - L. 2345 — — And in money, 155 — —	2500	—	—	Drs, { *Rum*, L. 2345 — — *Cash*, - 155 — — Cr, *Buyers*, - 2500 — —
Paul ships home the rum to Oliver per the Rose, G. S. the value being -	2345	—	—	Dr, *Oliver*, L. 2345 — — Cr, *Rum.*
Peter gets payment in bills to the value of - L. 1200 — — In sugar, to the value of 676 — — In cotton, to the value of 124 — —	2000	—	—	Drs, { *Bills Rec.* L. 1200 — — *Sugar*, - 677 — — *Cotton*, - 124 — — Cr, *Buyers*, - 2000 — —
Peter dispatches to Oliver, The sugar, in value L. 676 — — The bills, in value 1200 — —	1876	—	—	Dr, *Oliver*, - L. 1876 — — Crs, { *Sugar*, - 676 — — *Bills Rec.* 1200 — —

		L.	s.	d.
Buyers,	Dr			
To *Oliver's Sales,* -		2000	—	—
To *Oliver's Sales,* -		2500	—	—
		4500	—	—
Oliver's Sales,	Dr			
To *Sundries,* -		124	—	—
To *Sundries,* -		155	—	—
To *Oliver,* for neat proc.		4221	—	—
		4500	—	—
Cash,	Dr			
To *Buyers,* -		155	—	—
Profit and Loss,	Dr			
To *Peter,* for his ½ gained,		112	10	—
To *Paul,* for his ½ gained,		112	10	—
		225	—	—
Rum,	Dr			
To *Buyers,* -		2345	—	—
Oliver,	Dr			
To *Rum,* -		2345	—	—
To *Sundries,* -		1876	—	—
		4221	—	—
Bills Receivable,	Dr			
To *Buyers,* -		1200	—	—
Sugar,	Dr			
To *Buyers,* -		676	—	—
Cotton,	Dr			
To *Buyers,* -		124	—	—
Peter,	Dr			
To *Balance,* -		112	10	—
Paul,	Dr			
To *Balance,* -		112	10	—
Balance,	Dr			
To *Cash,* -		101	—	—
To *Cotton,* -		124	—	—
		225	—	—

		L.	s.	d.
Contra,	Cr			
By *Sundries,* -		2500	—	—
By *Sundries,* -		2000	—	—
		4500	—	—
Contra,	Cr			
By *Buyers,* -		2000	—	—
By *Buyers,* -		2500	—	—
		4500	—	—
Contra,	Cr			
By *Oliver's Sales,* -		24	—	—
By *Oliver's Sales,* -		30	—	—
By *Balance,* -		101	—	—
		155	—	—
Contra,	Cr			
By *Oliver's Sales,* -		100	—	—
By *Oliver's Sales,* -		125	—	—
		225	—	—
Contra,	Cr			
By *Oliver,* -		2345	—	—
Contra,	Cr			
By *Oliver's Sales,* for neat proceeds, -		4221	—	—
Contra,	Cr			
By *Oliver,* -		1200	—	—
Contra,	Cr			
By *Oliver,* -		676	—	—
Contra,	Cr			
By *Balance,* -		124	—	—
Contra,	Cr			
By *Profit and Loss,* gained,		112	10	—
Contra,	Cr			
By *Profit and Loss,* gained,		112	10	—
Contra,	Cr			
By *Peter,* -		112	10	—
By *Paul,* -		112	10	—
		225	—	—

WASTE-BOOK.	L.	s.	d.	JOURNAL.				
Shipped for the West Indies, goods bought at 12 months, to the value of L. 2850 — —				Dr, *Voyage*,	L. 3000	—	—
Paid charges, freight, and passage out, } 150 — —				Crs, { *Sellers*,	2850	—	—
				{ *Cash*,	150	—	—
	3000	—	—				
Receiv. from the W. Indies rum to the value of L. 2345 — —				Drs, { *Rum*,	L. 2345	—	—
Sugar to the value of 676 — —				{ *Sugar*,	676	—	—
Bills to the value of 1200 — —				{ *Bills Receiv.*	1200	—	—
	4221	—	—	Cr, *Voyage*	4221	—	—
Paid passage home,	40			Dr, *Voyage*,	L. 40	—	—
				Cr, *Cash*.			

L E D G E R.

		L.	s.	d.			L.	s.	d.
Voyage,	Dr				*Contra*,	Cr			
To *Sundries*,		3000	—	—	By *Sundries*,		4221	—	—
To *Cash*,		40	—	—					
To *Profit and Loss*, gained,		1181	—	—					
		4221	—	—					
Sellers,	Dr				*Contra*,	Cr			
To *Balance*,		2850	—	—	By *Voyage*,		2850	—	—
Cash,	Dr				*Contra*,	Cr			
To *Balance*,		190	—	—	By *Voyage*,		150	—	—
					By *Voyage*,		40	—	—
							190	—	—
Rum,	Dr				*Contra*,	Cr			
To *Voyage*,		2345	—	—	By *Balance*,		2345	—	—
Sugar,	Dr				*Contra*,	Cr			
To *Voyage*,		676	—	—	By *Balance*,		676	—	—
Bills Receivable,	Dr				*Contra*,	Cr			
To *Voyage*,		1200	—	—	By *Balance*,		1200	—	—
Profit and Loss,	Dr				*Contra*,	Cr			
To *Balance*,		1181	—	—	By *Voyage*, gained,		1181	—	—
Balance,	Dr				*Contra*,	Cr			
To *Rum*,		2345	—	—	By *Sellers*,		2850	—	—
To *Sugar*,		676	—	—	By *Cash*,		190	—	—
To *Bills Receivable*,		1200	—	—	By *Profit and Loss*,		1181	—	—
		4221	—	—			4221	—	—

QUESTION VI.

1783. *March* 1. THree merchants, Simon, Socrates, and Samuel, agree to make an equal joint adventure; Simon to be trustee, and to have $1\frac{1}{2}$ per cent. commission on neat proceeds. In pursuance of this agreement, Simon buys of Michael Merchant 20 tuns lead, at L. 14 per tun, to pay at 6 months: he buys also, for ready money, 1000 lb. tanned leather, at 1 s. per lb. To these two commodities he adds 600 yards flannel, taken from his own warehouse, which, with partners consent, he values at 18 d. per yard; and ships the whole on board the Speedwell, Captain Mariner master, consigning the cargo to John Pope merchant at Leghorn, to sell for the company's account. The charges he paid at shipping, including premium, amounted to L. 60. March 16. partners meet, and Socrates pays to Simon L. 36 : 13 : 4, as his $\frac{1}{3}$ share for leather and charges; Samuel gives him on the same score L. 16 : 13 : 4, counts with him for L. 10 on private dealings, and gives him a bill for the other L. 10 on William Love. July 8. Simon is advised by John Pope, that he hath received and sold the cargo consigned to him, the neat proceeds amounting to 2352 piastres, which, exchange at 50 d. per piastre, makes Sterling L. 490. July 16. Simon receives a remittance of 1176 piastres, in a bill on George Rollin merchant in Bristol, payable at double usance, exchange at 52 d. per piastre. August 10. Simon draws a bill on ditto Pope for the rest, viz. 1176 piastres, for which he receives ready money, at 52 d. per piastre. August 12. he divides this sum betwixt himself and partners, giving each their $\frac{1}{3}$ share, and keeping $\frac{1}{3}$ for himself. Some time after this, Simon brings in his account of incidental charges, amounting to L. 3 : 6 : 8, and his commission came to L. 7 : 12 : $10\frac{1}{2}$. Now it is required to give a true state of this account, according to the method of Debtor and Creditor.

QUESTION VII.

FOur merchants in company, Jacob, Joseph, John, and James, buy a ship, for which they pay down their 100 guineas each. Next they purchase a cargo of several sorts of goods for Virginia, from Samuel Crouch, to the value of L. 636, 10 s. to pay at 2 months.

months. Jacob pays charges, L. 67, 15 s. Joseph victuals the ship, which cost him L. 28 : 6 : 8. John pays to Mr Eachard L. 35 as premium for insuring L. 1000 outward. James advances to the mate and sailors a month's wages, amounting to L. 16, 10 s. goes himself master, and immediately sets sail for Virginia. Two months after this, the three partners who remained at home pay Samuel Crouch as follows: Jacob gives him goods to the value of L. 197; Joseph gives him a bill of L. 248 on George Sands; John pays him in specie L. 185, ditto Crouch abating them the rest, viz. L. 6, 10 s. Much about this time the ship is lost upon the coast of Virginia; but the crew, by help of the long-boat, are preserved, and part of the cargo saved. Upon this misfortune, James dismisses his mate and sailors, paying them the rest of their wages, which came to L. 19 : 16 : 8. After this he exposes the goods he had saved to public sale, the amount of which, deducting all charges, came to L. 575; for L. 400 of which he receives 80 hogsheads tobacco, and for the rest he gets a bill on Elias Burnet merchant in London. He puts the tobacco on board a vessel homeward bound, goes himself along and arrives safe in Britain; the tobacco being weighed on the quay, amounted to 72,000 lb. The partners immediately pay the duty, viz. each L. 381 : 11 : 3, and then divide the tobacco, valued at 8 d. per lb. equally among them. James presents his bill to Elias Burnet, and receives payment. After this he pays the freight, being L. 92. Joseph pays the inset-charges, L. 37, 10 s. Mr Eachard, the insurer, discounting 16 per cent. and deducting L. 575 saved, pays John in full L. 265. James brings in his bill of petty charges, not yet mentioned, including his own commission, which amounts to L. 42, 11 s. 6 d. Now, it is required to make a true state of this account, according to the method of Debtor and Creditor.

QUESTION VIII.

Bickerstaff of Bristol, and Penn of Philadelphia, agree to go equal halves in a trading voyage; whereupon Penn buys a ship called the *Spider*, for L. 1500, and pays the owners in money L. 750, and for the rest gives them a draught on his partner Bickerstaff. Penn loads the Spider with 300 hhds flax-seed, at 25 s. per hhd; he appoints Robin master, who hires a mate and eight sailors. Penn also victuals the ship, which, with charges, cost him L. 100. Robin sets sail, and arrives at Bristol; where having unloaded the flax-seed, Bickerstaff pays him, in name of wages to himself and sailors, L. 70. Bickerstaff immediately reloads the

Spider

Spider with a cargo of goods, on his own and partner's account, consigned to Penn, which amounted to L. 4000; charges at shipping came to L. 36, 15 s. and victualling to L. 80. Robin sails for Philadelphia; Bickerstaff disposes of the flax-seed, the neat proceeds being L. 815, 12 s. Penn receives from on board the Spider the cargo consigned to him by Bickerstaff, pays charges at landing, L. 46, 10 s. and the ship's account for wages, &c. L. 85, and immediately loads her with 3000 quintals of fish, bought at 18 s. per quintal: He pays charges, L. 32, 16 s. and for victualing L. 60; consigns this cargo to George Duff of Lisbon, and Robin sets out to sea again. In a few weeks he arrives at Lisbon, and George Duff receives the fish, conform to invoice, and pays Robin in full of the ship's account 280 millrees, which, at 65 d. per millree, is L. 75 : 16 : 8. He then disposes of the fish at 5 millrees per quintal, which, at 65 d. per millree, makes L. 4062, 10 s.: Charges in selling, and his own commission, came to 500 millrees, which, at 65 d. is L. 135 : 8 : 4. In the mean time some English merchants proposed to freight the Spider for Bristol, and G. Duff agrees with them for L. 250, to be paid to Bickerstaff upon delivery of their goods at that place. George Duff lays out 138,461 rees, or L. 37, 10 s. on victualling the ship, and purchases 2825 moidores, valued at 27 s.; which he remits by Robin to Bickerstaff, in full of neat proceeds. Robin quickly arrives at Bristol, delivers the 2825 moidores to Bickerstaff, who likewise received the L. 250 freight. Bickerstaff pays the ship-account to Robin, being L. 40, and makes him a present of L. 30 more for good services. In the mean time he receives advice from Penn, that the cargo consigned to him is all sold off, and the debts all collected, except L. 50 lost by bankrupts, the neat proceeds collected being L. 5000. A state of these transactions is required.

QUESTION IX.

FOur tradesmen, Allan, Bennet, Claud, and Donald, each $\frac{1}{4}$, agree to build a house according to an approved plan. Allan undertakes the mason-work for L. 550. Bennet buys a cargo of logs and deals, for which he pays down L. 95, and also a parcel from Key and Guild, per account, L. 75, 10 s. for which he gives the partners joint acceptance at 6 months. Claud undertakes the carpenter-work, upon condition of getting the timber and deals already purchased, and L. 475, 15 s. in money; which was agreed to. Donald purchases the ground from the proprietor, pays him down L. 90, and gives him a draught on Peter Paywell for the rest,

rest, being L. 100, at 1 month. Bennet pays for the plaster-work L. 23, 5 s. also an account for iron-work, such as nails, locks, &c. L. 30, 10 s. and gives Allan an order on Elias Bell his banker, for L. 80, and retires the Company's acceptance to Key and Guild. Donald buys several articles for the building, amounting per account to L. 37, 14 s. and advances to Allan in cash L. 70, and to Claud L. 50. The building being finished, they put the house to sale in four lots, the purchasers to give their acceptance at 6 months. Thomas Trusty buys the first lot for L. 445; Bennet buys the second lot for L. 440; John Maxton buys the third lot for L. 429, 10 s.; and David Walker buys the fourth lot for L. 420. After which the partners give in the purchasers bills to be discounted, and, charges of sale deducted, receive neat L. 1699, 7 s. Now, partners being resolved to clear accounts immediately, by paying back to each of the company what they had debursed, together with their $\frac{1}{4}$ of profit, a state of the affair becomes necessary, and is here required.

QUESTION X.

A Widower gentleman dies, leaving two children, Lovat and Lucy; to Lovat he bequeathed the estate of Rosebank, rented at L. 40 per annum; to Lucy the whole household-furniture, valued at L. 500; and in all other things they were to share equally. Lucy got possession of the effects in the cellar, valued at L. 340 : 12 : 8, and also of the ready money in the house, amounting to L. 156 : 14 : 6. She received likewise payment of several debts, to the amount of L. 800, and paid some shop-accounts, and other small debts, to the value of L. 34 : 18 : 4. Lovat, who had lately borrowed L. 200 of his father, pays the funeral-charges, amounting to L. 42 : 10 : 8. He exposes to auction the cattle and victual on the ground, the sale whereof amounted to L. 650, 15 s. He receives for timber that had been cut, and for waggons, carts, and tools of husbandry, L. 235 : 14 : 10. He gets possession of bills, bonds, and other securites, to the amount of L. 4596. Now, it is required to state accounts between him and Lucy.

APPENDIX.

CHAP I.

Of the ſubſidiary books uſed by merchants.

THOUGH all merchant-accounts may be kept by the *Waſte-book*, *Journal*, and *Ledger*, alone; yet men of great buſineſs find it convenient, either for abridging theſe, or for other ends, to uſe ſome others, generally called *ſubſidiary* or *ſubſervient books*; the moſt common of which are theſe following, viz.

1. *The* Caſh-book.

THIS book is kept in a folio form, like the *Ledger*, and ſerves to abridge the caſh-account there On the left-hand page, or Dr ſide, *Caſh* is charged Dr for all the ſums received; and on the right-hand page, *Caſh* is made Cr for all the ſums paid. Once a-week, or, which is more ordinary, once a-month, this book is poſted to the *Ledger*, viz. *Caſh* Dr to *Sundries*, for all the receipts, and *Caſh* Cr by *Sundries*, for all the payments. By this means the caſh-account in the *Ledger* will be ſo far contracted, as to conſiſt of twelve lines, viz. one for each month in the year. A ſpecimen of this book follows.

N. B. In the printing of this ſpecimen, the Cr ſide, or right-hand page, of the folio, is, for conveniency, placed immediately under the Dr ſide, or left-hand page.

		L.	s.	d.
	1783.			
	Cash, Dr			
July				
1	To *George Hill*, received in full for lead,	90	—	—
5	To *John Scot*, in part for sugar,	109	10	—
12	To *Robert Hunter*, for A. B.'s bill on him,	30	—	—
18	To *Port Wine*, received for 1 pipe,	26	10	—
31	To *James Neil and Comp.* in full for tobacco,	100	—	—
		356	—	—

		L.	s.	d.
	1783.			
	Contra, Cr			
July				
2	By *George Duncan*, paid in full for Canary,	100	—	—
11	By *R. Richmond and Company*, in part for dowlas,	60	—	—
20	By *Samuel Smith*, paid him R. Blair's bill,	10	—	—
25	By *Holland*, for 2 pieces, at 18 l.	36	—	—
31	By *Charges of Merchandise*,	56	2	—
	By *House-expences*,	36	—	—
		298	2	—

See the *Cash-book* subjoined to the first *Journal*.

2. *The book of* Charges of Merchandise.

THIS book is only paged, and designed to abbreviate the *Cash-book*. It contains charges that affect trade in general; such as, warehouse-rent, shop-rent, accountant's wages, postage of letters, and the like. At the end of each month the money-columns of this book are added up, and the sum carried to the credit-side of the *Cash-book*, or, if none is kept, to the *Waste-book*. The form of this book follows.

	1783.	L.	s.	d.
	Charges of Merchandise, Dr			
June				
1	Paid shop-rent,	18	—	—
3	warehouse-rent,	20	15	—
8	rent of a garret,	—	18	—
12	porterage of various goods,	—	2	6
—	stationers for paper,	2	14	—
18	postage of letters,	—	10	6
27	rent of 2 cellars,	3	18	—
31	clerks fees,	9	4	—
	To *Cash,*	56	2	—

3. *The book of* House-expences.

THIS book is also paged, and serves to abridge the *Cash-book,* or *Cash-account.* It contains all deburſements for family-uſes, ſuch as houſe-rent, ſervants wages, apparel, vivres, utenſils, &c. The money-columns of this book are added up once a-month, and the ſum transferred to the Cr ſide of the *Cash-book*; or rather once a-year, and carried to the *Waſte-book.* A ſpecimen for one month follows.

	1783.	L.	s.	d.
	Houſe-expences, Dr			
Jan				
1	Paid for new cloaths, hat, and ſhoes,	10	—	3
10	for ſix drinking-glaſſes,	—	2	9
17	for earthen ware,	—	3	—
25	for 12 dozen bottles,	1	5	—
31	of pocket-expences,	9	9	—
—	to the houſekeeper,	15	—	—
	To *Cash,*	36	—	—

4. *The*

4. *The* Invoice-book.

THIS book, which is used chiefly by factors, is paged, and contains doubles or copies of the invoices of goods sent to sea, or of goods received from abroad. The form of an invoice is as follows.

London, 1st July 1783.

Invoice of 8 boxes indigo, and 4 boxes spiceries, shipped per the Bonadventure, Robert Hay, for Leith, by order, and for account of A. B. merchant there.

			L.	s.	d.
A. B.	INDIGO, 8 boxes.				
	Gross.	*Tare.*			
N° 1	70½	14½			
2	65	13½			
3	80	15			
4	67	13			
5	75	14			
6	57¼	12½			
7	64	13¼			
8	85¾	16			
	564½	111¾			
	111¾				
	452¾ lb. neat, at 4 s. 3 d.	L. s. d. 96 4 2¼			
	Boxes, - -	— 9 4	96	13	6¼
	SPICERIES, 4 boxes.				
	lb.	L. s. d.			
N° 1	12 cinnamon, at 7 s 9 d.	4 13 —			
2	4 nutmegs, at 8 s. 8 d.	1 14 8			
3	57 pymento, at 8 d. -	1 18 —			
4	1 mace, - -	— 15 6			
	Boxes, - -	— 4 6	9	5	8
	Bill of lading, cocket, and other charges,		—	9	9
			106	8	11¼
	Commission at 2½ per cent. - -		2	13	—
	Insurance on the above L. 100, at 1½ per cent. and policy, 4 s. 6 d. is - -		1	14	6
	Commission on ditto at ½ per cent. -		—	10	—
			111	6	5¼

Errors excepted, per M. S.

When a merchant ſhips off goods to his correſpondent, it is uſual, along with the invoice, which is diſpatched either by poſt or by the ſhip, to write a letter relative to the ſubject of their correſpondence. In imitation of which practice, I ſhall here ſubjoin the following letter.

London, 1ſt July 1783.

SIR,

I Had the favour of yours of the 8th of June laſt; which I have obſerved as exactly as poſſibly I could. I hope, when the Bonadventure arrives, the goods will pleaſe, both in quality and price. The whole amount, including all charges, as per invoice, is L. 111, 6 *s.* 5¼ *d. at your debit, for which I have drawn on you a bill to A. G. merchant in Edinburgh, which pleaſe honour with acceptance, per advice of*

Your very humble ſervant,

To Mr A. B.
Merchant in Leith.

M. S.

N. B. When a merchant in Britain ſhips off imported goods, ſuch as tobacco, to Holland, or other places, for ſale, the invoice ſent to the factor uſually contains only the marks, numbers, and quantity ſhipped, but nothing of the prime coſt or charges; which in this caſe could not be eaſily aſcertained; and the want thereof is pretty well ſupplied, by inſtructing the factor not to ſell under ſuch a price. But invoices of all kinds of manufactures and goods conſigned from Britain to North America or the Weſt Indies, generally exhibit prime coſt and all charges; which is neceſſary, not only as it ſerves for a ſort of directory to the factor, but ſtill more ſo, in regard Britiſh goods are frequently ſold in thoſe places at ſo much advance on the invoice-prices. See the *Invoice-book* of chap. 6. & 8.

5. *The* Sales-book.

THis book, too, is chiefly uſed by factors; and into it is poſted, from the *Waſte-book*, the particular ſales of every conſigned cargo; by which means the ſeveral articles of a ſale, that lie ſcattered in the *Waſte book*, are brought together, and repreſented under one view, and that in a manner more full and minute than they are collected in the *Ledger* account. This book exhibits the ſales of every conſignment ſeparately and by themſelves; to which are ſubjoined the reſpective charges, ſuch as freight, cuſtom, the

factor's

factor's commiſſion, as alſo abatements allowed to buyers, &c. whoſe ſum ſubtracted from the groſs amount of ſales, gives the neat proceeds. From this book, when a cargo is ſold off, an account of ſales is drawn out, in order to be tranſmitted to the employer. If the conſignment conſiſt but of one kind of goods, the *Sales-book* may be ruled and written up as in the following example.

Rotterdam, 1ſt June 1783.

Sales of 6 packs ſerges, containing 4380 *yards, received per the Friendſhip, Samuel Sharp, for account of A. B. merchant in Glaſgow, North Britain.*

1783			Guil.	ſt.	d.
June	24	Sold Frederick Gordon, at 1 month.			
		Packs. Pieces. Yards. N° 1——19——743 4——20——643 ——1386 at 7 ſtivers,	485	2	—
	28	Sold for ready money,			
		N° 2——17——717 3——18——730 5——14——830 6——16——717 ——2994 at 6 ſtivers,	898	4	—
		Total, 4380 yards.	1383	6	—

CHARGES.

	G.	ſt.	d.			
Freight and average, -	25	10	—			
Cuſtom and waiters dues, -	31	—	—			
Scout-freight, and other ſmall charges,	3	—	—			
Meaſuring, at 4 ſtivers per 100 yards,	8	14	—			
Charges in ſelling, and packhouſe-rent,	4	4	—			
Commiſſion, at 2 per cent. -	27	13	—			
				100	1	—
Neat proceeds, (errors and bad debts excepted), carrried to the credit of his account-current,				1283	5	—

If the conſigned cargo conſiſt of two or more kinds of goods, the *Sales-book* muſt be ruled with columns for the different ſorts of goods; and the heads of theſe columns muſt be titled with the names

and quantities of the goods from the invoice: of which see specimens in the *Sales-book* of chap. 6.

The sales being finished, and the charges stated, the factor, without loss of time, ought to draw out an account of sales, (for the manner of doing which see the description of the *Sales-book*, ch. 6.), and transmit it to his employer by first opportunity. And along with the account of sales, it is usual to write a letter of advice, to the following or like purpose.

SIR, Rotterdam, 1st July 1783.

Your serges I have disposed of to the best advantage I could; and I doubt not but the inclosed account of sales will be agreeable, the neat proceeds being 1283 *G.* 5 *st. at your credit. Your account-current you shall have with the invoice of goods commissioned in yours by last post. In the mean time I remain,*

Your very humble servant,

To Mr A. B.
Merchant in Glasgow, N. B. *A. C.*

6. *The* Month-book.

THE design of this *Month-book* is, to furnish a merchant with a ready way of knowing the time when debts become payable to or by him. It consists of twelve folios, one for each month in the year. The left-hand page contains the debts that fall due to the merchant in the month on the top, and the right-hand page contains the debts payable by him to others in the same month; as in the annexed specimen.

N. B. In the printing of this specimen, the right-hand page of the folio is, for conveniency, placed immediately after the left-hand page.

Days.	1783. *January, to receive.*	L.	s.	d.
1	Of Edward Finch,	135	—	—
10	Of Robert Banks, for lintseed,	86	10	—
23	Of George Halley, for Norwich stuffs,	35	—	—
31	Of John Short,	246	—	—
		502	10	—

1783.

Days.	1783. *January, to pay,*	L.	s.	d.
3	To Simon Smith, - -	70	—	—
12	To James Jeffrey, for sundry goods, -	68	13	4
25	To James Martin and Company, -	125	—	—
30	To James Halley, for oil, - -	76	9	10
		340	3	2

N. B. Upon the payment of any sum, merchants either cancel the line, or, which is better, they write the word *Received* or *Paid* upon the margin; or use some mark of their own, to signify that the sum to which it is affixed is paid.

7. *The* Bill-book.

THis book serves to remind the merchant of the time when bills fall due: and some make the *Month-book* answer the purpose here intended; but such as deal largely in bills, generally keep a *Bill-book*, purely for the purpose of bills; on the left-hand page of which are recorded the draughts on the merchant, and on the right-hand page the remittances sent him. Bills drawn so many days after sight have the date of acceptance, not of drawing, inserted in this book. Each of the pages consists of seven columns: in the last whereof, the letter *A* signifies *Accepted*; *P*, *Protested*; and *A. S. P. Accepted Supra Protest*.

Left-hand Page.

1783		*By whom drawn.*	*To whom drawn*	*When presented*		*When payable*		*Contents*	*Whose account*	*Fate*
Sept.	1	John Spence	Robert Tod	N° 9.	Sep. 11	Oct.	8	L.436 14 8	Alex. Morton	A.
	4	Simon Short	George Grant	10.	18	Nov.	11	209 13 4	George Gordon	A.
	7	James Knox	John Smart	11.	27	Dec.	10	100 6 8	James Young	P.

Right-hand Page.

1783		*By whom drawn*	*On whom drawn*	*When presented*		*When payable*		*Contents*	*Whose account*	*Fate*
Sept.	5	John Strange	Peter Park	N° 12.	Sep. 11	Oct.	10	L.210 6 8	Edmond Ward	P.
	7	Thomas Tait	John Sanders	13.	17		20	300 — —	George Stirling	A.
	9	Henry Hyde	Ralph Roger	14.	18	Nov.	1	432 13 4	Hugh Wilson	P.—A. S. P.

8. *The* Receipt-book.

IN this book a merchant takes receipts of the payments he makes. The receipt ſhould contain the date; the ſum received, expreſſed in words at large, and alſo in figures in the money-columns; the reaſon why; and whether in full or in part; and muſt be ſigned by the perſon receiving But there is no occaſion to mention the merchant's name; for the book being his own, ſufficiently implies that. This book is paged, and the form of it is as follows.

	L.	s.	d.
Received, July 1. 1783, in part for ſugar, the ſum of one hundred thirty-ſix pounds, - Per *John Stewart.*	136	—	—
Received, this 4th of July 1783, in full for indigo, the ſum of forty-eight pounds ten ſhillings, Per *Tho. Green.*	48	10	—
Received, July 6. 1783, in part for lead, twenty pounds, for my maſter David Douglas, - Per *Sam. Sprat.*	20	—	—
Received, July 10. 1783, in full for coperas, thirty-ſix pounds twelve ſhillings, for ſelf and company, - - - - Per *David Duff.*	36	12	—
Received, July 11. 1783, forty-five pounds twelve ſhillings and nine pence, in full for tobacco ſold the 10th of January laſt, for ſelf and partner, - Per *Simon Truſty.*	45	12	9
Received, July 12. 1783, the ſum of fifty pounds, by order, and for the account of Geo. Grant, Per *Nath. Smith.*	50	—	—

9. *The* Letter-book.

IT is very imprudent in any perſon to ſend away a letter of buſineſs, without keeping a double of it to himſelf; and therefore, to prevent the bad conſequences of ſuch a careleſs practice, merchants are provided with a large book, in folio, into which is copied verbatim every letter of buſineſs before it be ſent off. So that this book, together with the letters received, (which muſt alſo be carefully

carefully kept in files or boxes), makes a complete hiſtory of all the dealings that paſs betwixt a merchant and his correſpondents; which may be very uſeful and neceſſary on many occaſions.

To make the *Letter-book* convenient, there ſhould be aſſigned to every correſpondent, three, four, or more pages, as the intercourſe may require; and the names of the correſpondents ought to be diſpoſed alphabetically in an index, with the number of the pages annexed; by which means the letters to every correſpondent will be placed together, and eaſily found by help of the index. The letters from correſpondents ought in like manner to have each a different box, or be filed upon different wires, and have an index fitted to them.

N. B. Merchants of extenſive dealings have a caſe, with a diviſion for every letter in the alphabet, into which they put their letters, after folding and backing them; and at the cloſing of each ſet of books, the caſe is emptied, and the letters carefully put up and marked, what year or period they belong to: As for example, a letter from Thomas Walker goes into the diviſion marked with W.

10. *The* Memorandum-book.

THis is a ſmall book, of a portable ſize, which a merchant carries in his pocket when buſineſs calls him abroad to a tavern, a fair, the country, or other places. In this he ſets down the bargains he makes, the debts he pays, or ſums he receives, with every other part of buſineſs he tranſacts while abroad. And when he comes home to his counting-houſe or ſhop, he transfers the things contained in this book, each to their proper places in the *Waſte-book*, or *books ſubſidiary*.

11. *Book of Commiſſions.*

THis book contains commiſſions or orders from correſpondents, and the execution of theſe commiſſions is noted on the margin, as in the following ſpecimen.

Jan.

Jan.	12	To send William Murdoch, Rotterdam, 3 hhds tobacco.	Sent per the Griffin.
	18	To remit L.100 to James Meik, Liverpool, for John Roberts.	Remitted.
	20	To send 80 lb. silk to William Murray, Perth.	None to be got.
	24	To send Hugh Wilson, Leith, 2 puncheons rum.	Sent per the Eagle.
	25	To purchase a silver watch for Geo. Gib, Manchester	Done.
	30	To consign 10 hhds of R. Ainsley's sugar to Hamburg.	Consigned.

12. *Book of Consignments.*

MErchants, from the letters of advice, sometimes find it convenient to take a note, in this book, of all goods consigned to them; by which means they have daily under their eye the time when such a ship may be expected to arrive, and the goods she brings. A specimen follows.

Naples, 8th June 1783.

Per the Prosperity, silk for account of Anthony Carew, marked *A. C.* No 122. to 140.

Barbadoes, 20th June 1783.

Per the Neptune, for account of George Gordon, 40 hhds sugar, and 20 casks rum.

13. *Book of Wares.*

THe design of this book is, to know by inspection what goods are lodged in the warehouse, what are sold off, and consequently what remain on hand.

Species of goods.		*Wt. or Measure*	*Date of Sales.*		*Debtors.*
One bale broad cloth.	Yds.	2000	Sep.	5	John Paton
One bale printing-demy.	Reams.	80	Sep.	10	Cash
Two boxes silk.	lb	500			
One bale Osnaburg.	Yds.	1000	Sep.	15	Geo. Greig

14. *Book of Accounts-current.*

IT is usual to draw out a correspondent's account-current in plain simple language, stripped of all the artificial trimming of the *Ledger*; the word *Sundries* is every where rejected, and the particulars inserted in its stead; and before the account be sent away, it is transcribed into a book, that in case the account sent off be lost or mislaid, or pretended to be amissing, you may be able to give a new copy in the very words of the old. If there be any outstanding debts, the correspondent's account on time ought to be sent along with his account-current. Part of the title stands on the head of the Dr side, and part on the head of the Cr side, with *Dr* prefixed, and *Cr* annexed. The date and subscription are divided in like manner on the foot. Two examples follow, the first taken from the *Ledger*, No 92. the other from real business. In both, for the conveniency of printing, the Cr side is subjoined to the Dr side.

			L.	s.	d.
		Dr, H. V. Beek of Amsterdam in acct—			
1783 *May*	28	To *My bill on William Murdoch*, at 10 days sight,	227	6	8
June	1	To *G. Watt*, abated for madder damaged,	—	10	—
		To *Cash*, paid your bill to James Hill,	8	—	—
		To *Invoice of Tobacco*, per the Friendship,	21	13	1
			257	9	9
		London, 1st June 1783.			
		—current with A. B. *Cr,*			
1783 *May*	21	By neat proceeds of goods, per account of sales,	257	9	9
		Errors excepted A. B.			

1781.

			L.	s.	d.
		Dr, J. Hunter, Perth, in acct-cur.—			
1781					
Sept.	5	To *Invoice of goods*, per the Anne, A. Baxter,	15	19	9
1782					
Mar.	6	To *ditto*, per Capt. Robert Bett, -	19	1	10
Apr	26	To *ditto*, per Capt. Baxter, - -	15	1	2
July	7	To *ditto*, per Capt. Shepherd, -	37	15	6
Nov.	26	To *ditto*, per Capt. Oliphant, -	21	13	—
1783					
June	18	To *ditto*, per the Tay, Capt. G. Bett,	11	2	11
Nov.	20	To *ditto*, per the Active, Thomas Stewart,	50	2	3
	29	To *Postage of letters*, - -	—	4	—
		To *Interest for advance*, - -	2	9	9
			173	10	2
		London, 29th November 1783.			
		—*with A. Anderson & Davidson, Cr,*			
1782					
Feb.	7	By *D. Walker on Hannah and Son.* June 5.	16	—	—
July	7	By *William Sandeman on John Smith*, Oct. 13.	20	—	—
1783					
June	19	By *ditto on William Petrie*, August 25.	35	—	—
Oct.	29	By *John Anderson and Co. to his order*, Feb. 14.	30	—	—
Nov.	29	By *Balance*, due A. A. and Davidson, -	72	10	2
			173	10	2
		Errors excepted, *A. Anderson & Davidson.*			

15. *Ship-book.*

THIS book is kept in a folio form; the ship is charged Dr for expences of victualling, outfits, wages, repairs, &c. and gets credit for freight; and when the voyage is completed, the total of each side is carried to the *Waste-book*, or, if you please, directly to the *Ledger*.

16. *Book of Workmen.*

THis book is chiefly uſed by merchants who employ manufacturers, and is kept in the way of Dr and Cr. Each workman has an account, in which he is charged Dr for the materials furniſhed to him, and the money advanced to him, and is credited for the work or manufacture he brings home.

17. *Book of Poſtages.*

IN this book are entered all the poſtages chargeable on correſpondents; the totals whereof are carried, at proper periods, to their reſpective accounts current.

18. *Book of Pocket-expences.*

IN this book are entered perſonal expences of every ſort; and are carried in totals to the account of *Profit and Loſs*, or to *Houſe-expences*.

Theſe are the ſubſidiary books moſt in uſe: but a merchant is not tied down or reſtricted to them; he may keep ſome, and neglect others, or invent more, as the nature of his buſineſs requires, and he finds convenient.

I ſhall now conclude this chapter by obſerving, that merchants, in the courſe of trade, come to have ſeveral books of the ſame kind, which they commonly diſtinguiſh from one another by the letters of the alphabet. Thus the firſt ſet of the three grand books have their cover marked with the letter *A*, the ſecond with *B*, the third with *C*, &c.

CHAP.

CHAP. II.

Of monies and exchanges, bills of exchange, promissory notes, and bills of parcels.

SECTION I.

Of monies and exchanges.

THE things to be considered here are, 1. The real monies of each country or trading town. 2. Their imaginary monies. 3. The *par* of exchange. 4. The course, or current price, of exchange.

1. By *real* money is meant, a certain quantity of metal, coined by the authority of a state, and current at a certain price, by virtue of the said authority; as, a *guinea*, a *crown*, a *shilling*, a *farthing*, &c. in Great Britain.

2. By *imaginary* money we are to understand all denominations used to express such sums as have no real species, or coins, to answer them; such as, a *pound*, a *mark*, an *angel*, a *noble*, a *penny*, &c. in Great Britain, where there is no real species or coin that bears the value of any of these denominations; for we have no species or coin of the value of 20 s. of 13 s. 4 d. of 10 s. of 6 s. 8 d. or of 4 farthings.

3. For understanding the *par* of exchange, it must be observed, that it has been found convenient, in the fabrication of monies, to mix a certain quantity of baser metal, called *alloy*, with the pure gold and silver: and the proportion of alloy is different in different kingdoms: and accordingly the coins are said to be of a different degree of fineness; and two coins, though of a different weight, that have an equal quantity of pure gold or silver, are said to be at *par*.

4. The exchange betwixt one country and another does not run always at *par*, but rises above it, or falls below it, according to the plenty or scarcity of money and bills; and the present rate at any time is called the *course*, or *current price*, of exchange.

To discourse this subject of exchange at large, and as practised by all the places of trade in Europe with one another, would require

quire a volume by itself; all therefore I propose is, to give a brief account of the exchanges of London with the chief countries she deals with that way. And,

First, with HOLLAND.

The real monies of Holland.

GOLD COINS.

		Florins.		*Sterl.* L.	s.	d.
A ducat,	=	20	=	1	16	—
A sovereign,	=	15	=	1	7	—
A rose noble,	=	11	=	—	19	$9\frac{3}{5}$

SILVER *and* COPPER COINS.

		Stivers.		*Sterl.* s.	d.
A ducatoon,	=	63	=	5	$8\frac{1}{25}$
A drie guilder,	=	60	=	5	$4\frac{4}{5}$
A rix dollar,	=	50	=	4	6
A crown,	=	40	=	3	$7\frac{1}{5}$
A dollar,	=	30	=	2	$8\frac{2}{5}$
A guilder or florin,	=	20	=	1	$9\frac{3}{5}$
A schilling,	=	6	=	—	$6\frac{12}{25}$
A stiver,	=	1	=	—	$1\frac{2}{25}$

Imaginary monies.

The guilder, or florin of 20 stivers, or 240 groots.

The pound Flemish, of 20 schillings, or 6 guilders, = 10 s. $9\frac{3}{5}$ d. Sterl.

The groot or penny Flemish, of half a stiver, or 8 pennics.

The pennic, or penningen, $\frac{1}{16}$ of a stiver.

At Amsterdam, Rotterdam, Middleburgh, &c. they keep their accounts either in guilders, stivers, and pennics; or in pounds, shillings, and pence, Flemish; which are divided as ours, viz. their pound into 20 shillings, and their shilling into 12 pence.

The exchange with London upon the pound Sterling, is, when at par, 36.59 schillings Flemish.

The course of exchange runs between 33 and 38 s. Flemish per pound Sterling.

In

In Hamburg, and Antwerp too, they keep their accounts, and exchange with London, in the ſame manner as in Holland.

London exchanges alſo with Denmark, Norway, Swedeland, Muſcovy, Germany, Switzerland, Savoy, &c.; but it is commonly done by the way of Hamburg, Amſterdam, or Antwerp.

Secondly, with FRANCE.

The real monies of France, current ever ſince Lewis XV. was declared of age, in 1725, are,

Copper Coins.

The liard, or 3 deniers.
The two liards, or 6 deniers, called a *dardent*.
A patart, or 5 liards.
The ſol, or ſou, being 12 deniers.

In ſome of the remote provinces are ſtill to be ſeen the denier piece; but they are now as little current as the Scots penny, or as the bodle has lately become in Scotland.

Copper coins plated or done over with ſilver.

Two ſous, having a figure 2 diſtinct on one ſide, and L. on the other.
Six liards, or $1\frac{1}{2}$ ſous.

When the former of theſe is worn ſo as to deface the figure and letter, it paſſes only at 6 liards; and if very much worn, muſt have a flower-de-luce ſtamped on it at the mint, to continue its currency even at that rate.

Silver Coins.

Six ſous.
Twelve ſous.
A frank = 20 ſous, or 1 livre = $9\frac{1}{4}$ d. Sterling.
Twenty-four ſous, or 1 livre 4 ſous.
Three livres, or écu, or crown.
Six livres, or écu de 6 francs, or double crown.

Beſides theſe, in the remote provinces are ſtill current,

Thirty ſous, or L. 1, 10s.; and
Fifteen ſous.

But the former goes at Paris in payment for 24 ſous, and the latter at 12 ſous.

GOLD COINS.

Louis d'or, or French guinea, which passes both in French sea-ports and in Holland, at the same rate as an English guinea, being 8 crowns, or 24 livres; but the true value is only 19 s. 6 d. Sterling.
Louis au soleil, because marked with the figure of the sun, 21 livres 10 sous.
Double Louis au soleil, 43 livres.

The last two more common in the remote provinces than at Paris.

Imaginary coins, which were probably once current, and are still mentioned in conversation and in books.

A pistole, 10 livres, = 8 s. 1½ d. Sterling.
A livre, 20 sous.

Accounts are kept in livres, sous, and deniers; 12 deniers are 1 sou, 20 sous 1 livre. Other nations draw bills of exchange on merchants in France for écus of three livres. Whatever is paid for each crown, or écu, more or less than 29¼ d. Sterling, is profit or loss of bankers.

In the above computation the metal or silver is valued at 5 s. 2 d. per ounce; but if the metal be valued, as is frequently done, at 5 s. 6 d. per ounce, the crown will be worth 31¼ d. and the livre 10⅓ d. Sterling. The course runs from 30 d. to 34 d. per crown.

Thirdly, with SPAIN.

The money of Spain is of two sorts, viz. of plate, and of vellon. The money of plate is of good silver, never changes its price, and is reckoned more than 20 per cent. better than the money of vellon, which is a mixture of silver and brass, and is often varying in its price. In many places they buy and sell in rials of vellon; but when they state the accounts in their books, they commonly reduce them, by an allowance of so much per cent. to rials of plate. Exchange is always made by plate.

The real and imaginary monies of Spain.

GOLD COINS.	*Mervadies.*
A pistole, valued at 4 pesos, or pieces of eight, or at	1088
An half pistole, at 2 pesos, or - -	544

SILVER

SILVER COINS.	*Mervadies.*
A piaſtre, dollar, peſo, or piece of eight, $\frac{5}{6}$, at -	272
A rial, at - - - -	34

A mervadie is a ſmall piece of braſs or copper, whereof 5 and about $\frac{1}{27}$ are in value equal to an Engliſh penny.

The imaginary ducat in exchange is valued at 375 mervadies, but in buying and ſelling it is only accounted 374.

The piaſtre, peſo, or piece of eight, is valued at 8 rials of plate, but at 10, and ſometimes at 11 rials of vellon.

In Madrid, Seville, &c. they keep their accounts in piaſtres, rials, and mervadies; and exchange upon the piaſtres, or piece of eight; the par of which with London is 3 s. 7 d. but the courſe of exchange runs between 35 d. and 45 d. Sterling. Exchange is ſometimes made on the ducat.

Fourthly, with PORTUGAL.

The real monies of Portugal.	*Rees.*
Broad ducat of gold, valued at -	10000
Double piſtole, - - -	4000
Piſtole, - - - -	2000
Half-piſtole, or millree, - -	1000
Stamped patacoon, - - -	600
Current patacoon, - - -	500
Stamped Cruſade, - - -	500
Current cruſade, - - -	400
Stamped peſo, - - -	480
Teſton, - - - -	100

There are alſo the fractions of a teſton, at 80, 60, 40, 20, and 10 rees: which are of a mixed metal, made up of ſilver and braſs.

There are ſeveral other ſpecies in Portugal, ſuch as the moidore, a gold coin), valued at 27 s. Sterling; the John, or Joannes, (which is alſo gold), worth 36 s. Sterling; the half Joannes, and quarter Joannes; as alſo the double Joannes, valued at 3 l. 12 s. Sterling, &c.

In Liſbon, Oporto, &c. they keep their accounts in rees, and exchange on the half-piſtole, or millree; the par of which is 5 s. $7\frac{1}{2}$ d. Sterling; but the courſe of exchange runs commonly betwixt 63 d. and 68 d. Sterling per millree.

Fifthly, with ITALY.

The ſpecies or coins of Italy are very numerous, and would require more room than can be ſpared in this place: Paſſing, there-

fore, the real monies, I shall only shew the manner of exchange betwixt London and Genoa, Leghorn, Milan, Venice, and Rome.

At Genoa, they keep their accounts in pezzos, soldi, and denari, reckoning 12 deniers to a soldi, and 20 soldi to a pezzo; and exchange upon the pezzo, of $5\frac{3}{4}$ lires, whose par is 4 s. 6 d. Sterling; and the course of exchange is from 47 d. to 58 d. Sterling per pezzo.

At Leghorn, they keep their accounts in the same kind of money, and exchange also upon the pezzo or piastre, which consists here of 6 lires. The course of exchange runs between 47 d. and 58 d. Sterling per pezzo.

At Milan, accounts are kept in lires, sols, and deniers; and exchange is made on the écu, crown, or ducat, of 117 sols; the par is 55 d. and the course runs from 50 d. to 60 d. Sterling per ducat or crown.

At Venice, merchants keep their accounts in lires, soldi, and denari, reckoning 12 denari to the soldi, and 20 soldi to the lire. But the bank reckons by ducats and grosses The ducat consists of 24 grosses. They exchange upon the ducat; the par whereof is about $50\frac{1}{4}$ d. Sterling, and the course is from 45 d. to 55 d. Sterling per ducat banco.

Rome exchanges with London upon the crown, whose par is about $73\frac{1}{3}$ d. Sterling. The course of exchange is from 65 d. to 75 d. Sterling per crown.

Sixthly, with the plantations in AMERICA.

In the plantations, they reckon their monies, and keep their accounts, the same way as they do in Britain: But their money is of far less value; for bills upon London, from any of the Caribbee islands, are usually charged with 25 per cent. in favour of London; that is, if St Christopher's, Montserrat, Antigua, &c. should draw upon London L. 100, the merchants of London charge the drawer with L. 125, for the said L. 100; and for Jamaica, Virginia, Maryland, Pennsylvania, New England, &c. the difference is commonly greater. It may not be improper to observe here, that Spanish and Portuguese coins, as well as British, pass in all parts, both of the west Indies and North America; the most common of which, with their value in Jamaica currency, are these following, viz. a rial, valued at $7\frac{1}{2}$ d.; a dollar, 6 s. 3 d.; a pistole, L. 1 : 3 : 9; a moidore, L. 1 : 18 : 9; a Joannes, L. 2, 10 s.; a guinea, L. 1 : 8 : 9; a double doubloon is 4 pistoles, viz. L. 4, 15 s.

London exchanges also with Ireland; but the course of exchange varies, according to the demand for money or bills; it is commonly

monly between 6 and 15 per cent. loſs to Ireland, or in favour of London.

N. B. In Dublin, and all Ireland, they keep their accounts, and reckon their monies, juſt as they do in Britain; and exchange with foreign countries moſtly by way of London. In Ireland a ſhilling Sterling paſſes for 13 d. and other coins in proportion.

London exchanges with the other towns of Great Britain, for a ſmall allowance per cent. in favour of London.

SECTION II.

Of bills of exchange.

BILLS of exchange are of great antiquity. Some are for carrying up their origin to the days of Ariſtotle; others, only to the flouriſhing times of the Roman empire; and others aſſign a much later date. But, without fixing upon any one of theſe opinions as certain, it is ſufficient to obſerve, that the uſe of bills has been introduced many ages ago, and obtains now among all nations, as being the moſt convenient method of ſupplying the want of money in carrying on commerce. And certainly foreign trade could not long ſubſiſt without them, ſince they are almoſt the only way merchants have to retire the balance of traffic from other kingdoms. The tranſporting of gold or ſilver is in ſome places abſolutely diſcharged, under very ſevere penalties; and in places where this is not the caſe, it often happens, that money cannot be tranſported without great loſs to the tranſporter, on account of the leſs value of the ſpecie in the place tranſported to; add to this the hazard of robbery, and other misfortunes incident to tranſportation: and theſe conſiderations put together, abundantly ſhew the great uſe and neceſſity for bills of exchange; the nature of which I ſhall here explain.

A bill of exchange may be defined, A ſhort written order for money, to be received in one place or country, for value paid in another. Their ſtyle admits of ſeveral variations, according as one or more bills are granted for the ſame ſum; or according to the time of payment, as, at ſight, ſo long after ſight, at uſance, at two or more uſances, at a certain day, at ſome fair or market, at ſo many days, weeks, or months, after date, &c.; or according to the place of payment, (though the place is but ſeldom mentioned), as, at his own houſe, at his own ſhop, at the houſe of A. B. at ſuch a coffeehouſe, &c.; or according to the ſpecies in which payment is to be made, as, in Engliſh money, French money,

ney, Dutch money, &c.; or according to the different kinds of value received for them; for tho' commonly in Britain bills bear only *Value received* in general, yet bills drawn on other countries use to particularise whether the value was given in money, goods, or bills, &c.; or according to the number of persons concerned in the bill; for bills may be drawn by, upon, and payable to, not only single persons, but also persons in company or copartnership; or according as the person drawn upon is to expect or not further direction from the drawer, and so run either thus, *as per advice from your humble servant;* or, *as per advice from A. B.;* or, *without further advice*, &c. Examples follow.

N° 1. *London, 22d September* 1783, *L.* 300 *Sterling.*

At sight of this my only bill of exchange, pay to John Finch, or order, three hundred pounds Sterling, value received of him,

THOMAS SMITH.

To Mr George Bennet,
merchant in Bristol.

N° 2. *London, 22d July* 1783, *for* 248,360 *rees, 2 usance.*

At double usance, pay this my first of exchange, (my second and third not paid), to James Hunter, or order, the sum of two hundred forty-eight thousand three hundred and sixty rees, value received of John Monro, and place the same to account, per advice from

ANTHONY BROWN.

To George Duff, merchant in Lisbon.

SECOND BILL.

London, 22d July 1783, *for* 248,360 *rees, 2 usance.*

At double usance, pay this my second of exchange, (my first and third not paid), to James Hunter, or order, &c.

THIRD

THIRD BILL.

London, 22d July 1783. *for* 248,360 *rees, 2 usance.*

At double usance, pay this my third of exchange, (my first and second not paid), to James Hunter, or order, &c.

N° 3. *London, 15th March* 1783. 2000 *G. current money.*

Ten days after sight, pay to Simon Swan, or order, two thousand guilders, current money, value received,

JOHN SMART.

To Mess. Murdoch and Walker, merchants, Rotterdam.

N° 4. *Amsterdam, 22d Sept.* 1783. *For L.*200 *Sterl.*

Two months after date of this my first of exchange, pay to D. E. or order, at his own house in the Strand, two hundred pounds Sterling, value received of E. L. and pass the same to account, as per advice from

A. B.

To G. K. merchant in London.

N° 5. *London, 22d Sept.* 1783. *For L.*300 *Sterling.*

Ten days after sight, pay to Simon Sharp, or order, three hundred pounds Sterling, value of him at clearing accounts, and place same to account of A. B. and Co. as per advice from

A. B.

To G. R. and M S. in company merchants in Bristol.

Sept. 28*th. Seen and accepted, G. R. and M. S.*

No 6.

N° 6. *Hamburg, 22d Sept.* 1783. *For L.* 562 *Sterling.*

At twelve days ſight, pay this our firſt of exchange, to the order of Meſſ. Jenkins and Paton, the ſum of five hundred ſixty-two pounds Sterling, value of them in two bills of exchange, and paſs ſame to account, as per advice from

Your humble ſervants,
GRANGER and MILLER.

To Meſſ. Wilſon and Nugent, merchants in London.

October 18*th*, 1783. *Accepts, Wilſon and Nugent.*

N° 7. *London, 22d Sept.* 1783. *For* 173,381 *rees. Uſance.*

At uſance, pay this my firſt of exchange to Mr A. B. or order, the ſum of one hundred ſeventy-three thouſand three hundred and eighty-one rees, value received of him in goods, and paſs it to account, as per advice from

D. E.

To Mr T. R. merchant in Oporto.

N° 8. *Londres, le 22d Sept.* 1783. *Pour* 400 *écus Tournois.*

A double uſance, payez, par cette premiere de change, à l'ordre de T. B. quatre cents écus, valeur reçue de Monſieur D. F. et paſſez à compte, ſuivant l'avis de votre très humble ſerviteur,

G. F.

A Monſieur R. S. marchand à Paris.

No 9. *London, 22d Sept. 1783. For L. 200 Sterling.*

At ſight pay to A. B. or order, two hundred pounds Sterling, value in your own hands, and place it to account, without further advice from

To Z. R. merchant in Briſtol. G. F.

Accepts, Z. R.

Having thus given ſpecimens of the various forms of bills, I ſhall deliver what ſeems further neceſſary on this ſubject in the following notes.

1. BIlls of exchange are either inland or foreign.

Inland bills are, when the drawer and perſon drawn upon live both in the ſame country. Of this ſort are No 1. 5. 9. Foreign bills are ſuch as are drawn in one country, and payable in another; as, No 2. 3. 4. 6. 7. 8.

2. Four perſons are ordinarily concerned in a bill of exchange, viz. two at the place where it is drawn, and two at the place of payment. The two at the place where the bill is drawn, are, the drawer, and the remitter or deliverer, ſo called, becauſe he remits, i. e. ſends the bill to his correſpondent, in order to have it accepted, and pays or delivers the value to the drawer. The two perſons at the place of payment are, he to whom the bill is payable, called the *porteur*, *preſenter*, or *poſſeſſor* of the bill; and he upon whom the bill is drawn, who, after accepting the bill, is called the *accepter*. But it frequently happens, eſpecially in inland bills, that only three perſons are concerned, one and the ſame perſon being both remitter and poſſeſſor; as it falls out, when he who pays the value to the drawer, takes the bill, goes to the place where he upon whom the bill is drawn lives, and receives payment. Again, ſometimes there are only two perſons concerned; as when a merchant ſells goods on time, and, for ſecurity of payment, takes the buyer's bill, called his *acceptance*; as in the following example.

No 10.

N° 10. *London, 22d Sept.* 1783. L. 200.

Pay to me A. B. grocer in London, or order, at my own ſhop, upon the firſt lawful day of November next, the ſum of two hundred pounds Sterling, value in goods, of

Your humble ſervant,

To G. H. vintner in Weſtminſter. A. B.

Accepts, G. H.

Bills of the following form are ſometimes uſed between two perſons.

N° 11. *London, Aug. 1ſt,* 1783. *For* 4000 *M. at 2 uſance.*

At double uſance, pay this my firſt of exchange to myſelf, or order, the ſum of four thouſand millrees, value in your hands, and place it to account, as per advice from

To Jacob Hill, merchant at Oporto. GEORGE MONRO.

Upon advice that the bill is accepted, Monro ſends up a ſecond bill of the ſame tenor, indorſed to his order; which Hill, in conſequence of his former acceptance, will be obliged to pay; and ſo the debt, that formerly perhaps was dubious, will by this means be conſtituted and ſecured.

N° 12. *London, July 10th,* 1783. *For* L. 132.

At your fair in September next, pay to yourſelf one hundred and thirty-two pounds Sterling, out of the proceeds of goods this day conſigned to you for ſale on my account, per the Eagle of Milford.

To Peter Biſſet, merchant, Briſtol. JAMES LANG.

3. The

3. The direction or addreſs of Engliſh bills, and Scots and French bills, is commonly written under the bill, on the left ſide thereof; but Italian and Dutch bills have generally the direction on the back of the bill. A ſingle perſon addreſſed to, muſt be mentioned by his name and ſurname, with his deſignation or employment. But when a bill is drawn upon partners, it is ſufficient to expreſs their ſurnames, deſignation, or firm, and place of reſidence, with the title of *Meſſieurs* or *Maſters* prefixed, as in the 6th bill above.

4. If the drawer of a bill be a ſingle perſon, he ſubjoins thereto his ordinary ſubſcription; but if two or more perſons in company draw bills, they only ſign their ſurnames; and if one partner draws in abſence of the reſt, he ſubſcribes his own name and ſurname, with theſe words, *for ſelf and company*, which equally binds him and them. See No 6. and 5.

5. The drawer of a bill, to prevent forgeries, and that he who is drawn upon may not be ſurpriſed with the draught, muſt inform the perſon drawn upon, by a letter of advice, concerning the ſum drawn for, the ſpecies of money, time of payment, and other circumſtances of the bill; and it is not ſafe for any perſon to accept a bill without ſuch a letter, unleſs the bill expreſsly bear, *without further advice*.

N. B. A drawer who fears his bills may be refuſed, commonly recommends it by a letter of advice to ſome other friend or correſpondent at the place of acceptance, to prevent the diſhonour of his bills.

6. In drawing foreign bills, it is uſual and neceſſary to draw two, three, or four, of the ſame tenor and date, and to ſend them by different ſhips, that in caſe one or two ſhould miſcarry, ſome one at leaſt may come to hand: And this is called a *ſet of exchange*.

7. When a bill is payable at a certain day, or ſome time after date, the form of acceptance is, an underwriting or ſubſcribing of the bill, thus, *Accepts*, or *Accepted*, *A. B.* as in the 9th and 10th examples above. But if the bill be payable ſo long after ſight, the form ſometimes is, *Seen and accepted*, *A. B.* No 5. A ſervant who accepts for his maſter, ſubſcribes thus, *Accepted for my maſter's account*, *A. B.* Partners accept bills in the ſame manner as they draw, viz. by adding their ſurnames to the word *Accepted*; and if one partner accept in name of the reſt, he ſubſcribes his name and ſurname, with theſe words, *for ſelf and company*. If any perſon accept a bill *ſupra proteſt*, for honour of the drawer or indorſer, the form is, *Accepts*, *S. P.* The acceptance of bills payable on a ſet day, or ſome time after date, needs not be dated; but bills upon days ſight muſt bear, *Accepted ſuch a day*, becauſe the time

time of payment is to be reckoned from the next day after acceptance. No 5. 6.

8. The poſſeſſor of a bill may transfer his right, and make the bill payable to another perſon, by a ſhort writing on the back of the bill, called an *indorſement*; which commonly runs in theſe or the like words.

Pay to T. S. or order, value received of him. A. B.

Pay to T. S. or order, value in account. A. B.

Pay to T. S. or order. A. B.

Or the poſſeſſor of a bill may ſimply write his name on the back of the bill, called a *blank indorſation*, above which name may be inſerted a receipt for payment, or a new indorſement.

For the poſſeſſor of a bill may not only indorſe the bill to another perſon, T. S. but T. S. may again indorſe the bill to R. M. and he to a third, and he again to a fourth, &c. And the laſt poſſeſſor (called the *indorſee*) has this advantage, that in caſe the bill ſhould be proteſted, he has the ſecurity not only of the drawer, but of all the indorſers; ſo that he can ſue all, or which of them he pleaſeth. But it is cuſtomary to begin with the drawer, if near at hand.

N. B. Indorſements are more privileged than the bills themſelves: for date and place are neceſſary ſolemnities in bills; whereas indorſements commonly want both, and yet are ſuſtained.

9. Before one can judge when a foreign bill falls due, (which is commonly drawn at ſingle, double, or treble uſance), he muſt know, *1ſt*, What uſance is, betwixt the place where the bill is drawn, and the place of payment; *2dly*, What places reckon by old, and what by new ſtyle; *3dly*, How many days of grace are allowed at the place of payment.

1ſt, Uſance is a cuſtomary time for the payment of foreign bills. In ſome places it is a calendar month, that is, the time betwixt a certain day in one month, to the ſame day in the month following. Thus, from the 7th of January to the 7th of February, is ſingle uſance; and from the 7th of January to the 7th of March, is double uſance, &c.; and 15 days is half uſance. But then the word *uſance* does not always import this ſpace of time, but ſignifies ſometimes more, ſometimes leſs, according to the cuſtom of different nations or cities. Thus,

Uſance between London and any part in France is 30 days after date.

Uſance

Usance from London to	Hamburg, Amsterdam, Rotterdam, Middleburg, Antwerp, Brabant, Zealand, Flanders,	and from these places to London, is 1 calendar month after the date of the bill.
Usance from London to	Spain, Portugal,	and from these places to London, is 2 calendar months after date.
Usance from London to	Genoa, Leghorn, Milan, Venice, Rome,	and from these places to London, is 3 months.

The usance of Amsterdam,

Upon Italy, Spain, and Portugal, is 2 months.

Upon France, Flanders, Brabant, Geneva, and upon any place in Holland or Zealand, is 1 month.

Upon Francfort, Nuremburg, Vienna, and other places of Germany, upon Hamburg, and Breslaw, is 14 days after sight, 2 usance 28, and half usance 7.

Usance from Dantzick, Konigsberg, and Riga, upon Amsterdam, is at one month's sight.

And from Amsterdam on the said places, at 1 month's date, without mentioning usance.

2dly, The vernal equinox, as the year was rectified by Julius Cæsar, happened, in the year 325, (at the time of the Nicene council, when the terms for observing Easter were settled), to fall upon the 21st of March. But in the year 1582, Pope Gregory XIII. observing the equinox to have changed from the 21st to the 11th of March, ordered ten days to be taken out of the calendar, and the 11th day of March to be accounted the 21st. This edict was generally observed by the nations then subject to his authority, but did not obtain universally; for most of the Protestant countries continued to reckon their time as formerly; and this gave rise to the different ways of computation that now obtain in Europe, called *Old* and *New Style*. And it is to be observed, that since the days of Pope Gregory, the equinox has changed from the 11th to the 10th of March: so that there are now 11 days of difference betwixt Old Style and New; that is, the 1st day of any month according to Old Style, is the 12th according to New.

Old

Old Style, (O. S.), or the Julian account, obtained in Britain, Ireland, Muſcovy, Denmark, Sweden, Holſtein, Hamburg, Utrecht, Gueldre, Eaſt Frieſland, Geneva, Straſburg, and in all the Proteſtant principalities of Germany and cantons of Switzerland. But the New Style has been adopted in all the dominions ſubject to the crown of Great Britain, from and after the ſecond of September 1752. It is adopted likewiſe in Sweden.

New Style, (N. S.) or the Gregorian calendar, obtains in Amſterdam, Rotterdam, Leyden, Harlem, Middleburg, Ghent, Bruſſels, Brabant, and in all the Netherlands, except Utrecht and Gueldre; and in France, Spain, Portugal, Italy, Hungary, Poland, and in all the Popiſh principalities of Germany, and cantons of Switzerland.

3dly, Moſt nations have agreed in allowing the accepter of a bill ſome little time for payment, beyond the term mentioned in the bill, called *days of grace*, or *reſpite days*. But then the number of theſe reſpite-days varies according to the cuſtom of different places.

At London, Bergamo, and Vienna, three days are allowed; at Francfort, out of the time of the fair, four; at Leipſic, Naumburg and Auſburg, five; at Venice, Portugal, Amſterdam, Rotterdam, Middleburg, Antwerp, Cologne, Breſlaw, and Nuremburg, ſix; at Naples, Denmark, and Norway, eight; at Dantzic, Konigſberg, and in France, ten; at Hamburg and Stockholm, twelve; in Spain, fourteen; at Rome, fifteen; at Genoa, thirty; at Leghorn, Milan, and ſome other places of Italy, there is no fixed number of reſpite-days. Sundays and holidays are included in the reſpite-days at London, Naples, Amſterdam, Rotterdam, Antwerp, Middleburg, Dantzick, Konigſberg, and in France; but not at Venice, Cologne, Breſlaw, and Nuremburg. At Hamburg, and in France, the day on which the bill falls due, makes one of the days of grace; but it is not ſo elſewhere.

Now, ſuppoſe A, at Amſterdam, draws a bill on B, at London, before New Style was adopted, payable at uſance, dated June 14. Here deducting eleven days for the difference of ſtyles, brings it to June 3. from which to July 3. is 1 uſance; and to this adding the three days of grace, the ſum is July 6 on which day, before the ſun go down, the bill becomes due, and payable by B. Again, a bill dated at Amſterdam, March 2. New Style, payable in London at double uſance, will be due April 22. and not April 24 as ſome may be ready to imagine; for the 11 days for difference of ſtyles is to be deducted from the date of the bill, and not from the end of double uſance.

N. B. Sometimes the drawer of a bill makes the date both according to Old and New Style, ſetting the one above, and the other below, a ſmall line drawn between them, thus, $\frac{14}{25}$. This prevents

vents disputes concerning the time of payment betwixt the possessor and accepter. In like manner the English, who began their year the 25th of March, gave a double date of the year to all their bills and letters written betwixt the 1st of January and the 25th of March, thus, 17$\frac{3}{4}$$\frac{4}{5}$. But from and after the 1751, the year begins on the 1st of January in all the dominions subject to the crown of Great Britain.

10. When the possessor receives payment, he writes the receipt on the back of the bill, in words to this purpose.

Received, 22d September 1783, *the full contents of the within bill, being thirty-six pounds ten shillings and sixpence.*

Peter Punctual.

If Mr Punctual send his servant Joseph Careful to receive the money, he writes his name on the back of the bill; to which the servant, upon receiving the money, fills up a receipt thus:

Received, 22d September 1783, *the full contents of the within bill, being thirty-six pounds ten shillings and sixpence, for my master.*

Peter Punctual.

Per Joseph Careful.

11. Protesting is a profitable remedy, whereby the possessor of a bill preserves his right entire against all parties concerned, and founds a title for immediate diligence against them, not only for the contents of the bill, but also for all damages and expences. It is an essential piece of diligence, that cannot be supplied by witnesses, or oath of party, or any other way. The form of protesting differs in different countries. At Venice, bills are protested only by the servants of the college of commerce, and then entered in a certain register patent to all merchants. In France, bills must be protested by two notaries, or one notary and two witnesses, or by a macer or serjeant with two witnesses. In England, bills are protested by a notary-public; or, in default of such a notary, by any substantial person of the place, in the presence of two or more witnesses, betwixt sun-rising and sun-setting. In Scotland, bills are protested, by taking instruments in the hands of a notary-public, in the presence of two or more witnesses, against the party, either personally, or at his dwelling-place where he lives, or where he died; unless the protest be made for non-payment, and then it is sufficient to protest at the place of payment mentioned in the bill, whether the accepter reside there or not.

In all protests, a copy of the bill must be prefixed, with all the indorsements transcribed *verbatim*, with an account of the reasons given by the party why he does not honour the bill.

12. A bill is commonly protested, either, 1*st*, For non-acceptance; or, 2*dly*, For better security; or, 3*dly*, For non-payment.

1ſt, As the poſſeſſor of a bill is to loſe no time in demanding acceptance of the perſon drawn upon, ſo, in caſe of refuſal, he muſt proteſt. The deſign of which is, to certify the drawer or indorſer, that he did his duty in demanding acceptance; but that the perſon drawn upon was either not to be found, or unwilling to accept: and ſo the poſſeſſor has immediate recourſe upon the drawer and indorſers, who are hereupon obliged, either to give better advice to the perſon drawn upon, or retrieve the honour of their bill ſome other way.

2dly, It is cuſtomary in foreign places, for the poſſeſſor of a bill, when the accepter's credit begins to ſink, or when there is good reaſon to fear he may turn inſolvent before the term of payment, to require further ſecurity; which the accepter refuſing to give, he may proteſt; whereby he will have the ſame recourſe upon the drawer and indorſer, as if the proteſt had been made for non-acceptance; and they will be obliged, either to find him better ſecurity, or make payment ſome other way.

3dly, The deſign of proteſting for non-payment, is alſo to preſerve recourſe upon the drawer and indorſers, and ſummary execution againſt the accepter: for if the poſſeſſor of a bill ſhould omit to require payment, or to proteſt for want of it, within the days of grace, he loſes his right of recourſe againſt drawer and indorſers, and has none but the accepter to look to, whether his credit be good or bad. The proteſt for non-payment muſt be taken on the laſt reſpite day, or day before it when the laſt is a Sunday or holiday; and not ſooner, becauſe the accepter is not liable till then. Indeed, if the accepter breaks, or expreſsly refuſes payment, the proteſt may be made at any time after the bill falls due, without regard to days of grace. Bills payable at public fairs are not to be proteſted till the laſt day of the fair. According to a particular cuſtom at Hamburg, if the laſt day of grace happen to be Sunday, or holiday, the proteſt is not to be taken till the day following. At Venice and Amſterdam, if a bill payable in the bank happens to fall due at the time when the bank is ſhut up in order to balance the books, the poſſeſſor muſt wait the opening of the bank before he can proteſt for non-payment at the former, and till the third day after at the latter.

13. When a bill is proteſted, for whatever cauſe, the poſſeſſor is under an indiſpenſable obligation timeouſly to advertiſe his correſpondent thereof, by a letter of advice, with a copy of the proteſt incloſed, to be intimated to the drawer and indorſers, or others concerned. And if the poſſeſſor negleſt this piece of duty, he runs the hazard of loſing the benefit of his proteſt.

N. B. The time allowed in England for giving notice of proteſting an inland bill, is within fourteen days after proteſting.

14. Re-exchange is the ſum paid for money or bill taken up by exchange,

exchange, to anſwer the purpoſe, and ſupply the place, of a proteſted bill; and can only be claimed, when it appears that the poſſeſſor of the proteſted bill took up money by exchange at the place where the bill ſhould have been paid, to ſupply the want of that for which the bill was proteſted. And the diſappointed party may redraw for the money ſo taken up, and for the exchange paid, and that either upon the firſt drawer, or any of the indorſers. The re-exchange, or exchange paid for the money or bill ſo taken up, is generally pretty high, and is the difference betwixt the draught and the re-draught.

15. If the words *or order* be omitted or wanting in a bill, ſuch a bill is not indorſable, and conſequently not negotiable, and in fact is no bill; for a power of transference, and an acknowledgement of value received, are eſſential requiſites in a bill of exchange.

16. Any words ſignifying an aſſent to pay the bill will be eſteemed an acceptance; and if the perſon drawn upon deſires the bill to be left with him, promiſing to accept to-morrow, even this will amount to an acceptance: but a bill once accepted, cannot be revoked, even though the accepter have advice that the drawer is broke.

17. If a bill become due on Sunday or holiday, payment muſt be demanded, or proteſt for non-payment made, the day before. And no bill ought to be paid before it be due; for if the accepter ſhould pay a bill before due, and the receiver of the money ſhould happen to fail before the time that the bill becomes due, the remitter will have it in his power to cauſe the accepter pay that bill a ſecond time.

18. If the accepter of a bill happen to die before the bill falls due, payment muſt be demanded of his executors or adminiſtrators; and in caſe of non-payment, a proteſt muſt be made, even though the adminiſtration has not yet taken place.

19. A bill may be accepted for part, the perſon or party drawn upon having no more effects in his hand; and there may be a proteſt for the remainder.

20. If one take in payment from his debtor a bill on ſome third perſon, and when the bill falls due makes no demand, and might have been paid had he uſed proper diligence, if the third perſon fail, it is at the peril of him who took the bill in payment.

21. If a bill be miſlaid or loſt, the drawer is obliged to give another bill of the ſame tenor, upon ſecurity given to indemnify him in caſe the bill ſo loſt ſhall be found again. If the miſlaid or loſt bill be accepted, intimation muſt be made to the accepter to ſtop payment.

22. When a bill is proteſted for non-acceptance, the bill muſt be kept till due, and the proteſt only tranſmitted to the drawer,

who poſſibly may give the perſon drawn upon better advice; but if the proteſt be made for non payment, both the proteſt and bill muſt be returned to the drawer. In places where no notary-public reſides, the proteſt may be made by any perſon of repute, in the preſence of two witneſſes.

23. If a bill, by miſcarriage, croſs winds, or any other accident, come not to hand till after it is due, the poſſeſſor or holder muſt immediately preſent it for payment; and in caſe of refuſal, proteſt muſt be made, which will oblige the drawer to make good all damages, intereſt, or other charges.

24. When a perſon accepts a bill for honour of the drawer or any of the indorſers, he muſt do it under proteſt, which will intitle him to commiſſion, coſts, and intereſt from the time it falls due; when another proteſt muſt be made for non-payment, with a declaration, that the bill was paid for the honour of the drawer or indorſer.

25. The drawer and accepter of a bill, and every indorſer, are liable for payment; and if an action be brought againſt an indorſer, it is not neceſſary to prove the hand of the drawer; for though the bill ſhould be forged, yet the indorſer is liable.

26. Demand muſt be made on the accepter of a bill of exchange before the indorſer can be ſued.

27. If an accepted bill be loſt, the poſſeſſor loſes the benefit of ſummary diligence, and can only purſue by way of an ordinary action.

28. If a bill on any foreign place do not ſpecify the money, it is always underſtood of bank-money, not current.

29. A bill ſent abroad, and long detained there after the time it falls due, is eſteemed a good diſcharge for the debt; for keeping the bill long is evidence that the poſſeſſor takes the accepter as debtor.

30. Forging or ſtealing bills or notes is felony of the ſame degree as if the offender had robbed the owner of ſo much money.

I ſhall conclude this account of bills with two acts of parliament, which ſerve to direct the conduct of the Britiſh merchant with reſpect to bills, and ſhew what manner of diligence may paſs upon them. The firſt is the act 20. parl. 3. K. Charles II. and runs thus:

Our Sovereign Lord, conſidering how neceſſary it is for the flouriſhing of trade, that bills or letters of exchange be duly paid, and have ready execution, conform to the cuſtom of other parts, doth therefore, with advice and conſent of his Eſtates of Parliament, ſtatute and ordain, That foreign bills of exchange, from or to this realm, duly proteſted for not acceptance, or for not payment, the ſaid proteſt having the bill of exchange prefixed, is regiſtrable within ſix months after the

the date of the said bill in case of non-acceptance, or after the falling due thereof in case of non-payment, in the books of Council and Session, or other competent judicatures, at the instance of the person to whom the same is made payable, or his order; either against the drawer or indorser, in case of a protest for not acceptance; or against the accepter, in case of a protest for not payment; to the effect it may have the authority of the judges thereof interponed thereto, that letters of horning, upon a simple charge of six days, and other executorials necessary, may pass thereupon, for the whole sums contained in the bill, as well exchange as principal, in form as effeirs; sicklike, and in the same manner, as upon registrate bonds, or decreets of registration proceeding upon consent of parties: Providing always, That if the said protests be not duly registrate within six months, in manner above provided, then and in that case the said bills and protests are not to have summar execution, but only to be pursued by way of ordinary action, as accords. And further, the sums in all bills of exchange bear annualrent, in case of not acceptance, from the date thereof; and in case of acceptance, and not payment, from the day of their falling due, ay and while the payment thereof. And further, notwithstanding of the foresaid summar execution provided to follow upon bills of exchange, for the sums therein contained, in manner above specified; yet it is leisome to the party-charger to pursue for the exchange, if not contained in the said bills, with re-exchange, damage, interest, and all expences, before the ordinary judge; or, in case of suspension, to eik the same to the charge, at the discussing of the said suspension; to the effect that the same may be liquidate, and decreet given therefor, either against the party-principal, or against him and his cautioner, as accords.

The second is, act 36. sess. 6. parl. K. William; and runs thus:

Our Sovereign Lord, with advice and consent of the Estates of Parliament, statutes, enacts, and declares, That the same execution shall be competent and proceed upon inland bills or precepts, as is provided to pass upon foreign bills of exchange by the 20th act of the 3d parliament King Charles II. holden in anno 1681; which act is hereby extended to inland bills and precepts in all points.

SECTION III.

Of promissory notes.

A Promissory note is, a written obligation, wherein one person promiseth to pay to another, or his order, a certain sum mentioned. They are of the same force, and have the same effect, as inland bills. Examples follow.

I promise to pay to Mr A. B. or order, on demand, one hundred and sixty pounds Sterling, value received,

L. 160. *Thomas Trusty.*
London, 22d Sept. 1783.

I promise to pay to Mr G. S. fifty pounds Sterling, on the 29th of this instant, at his own house, for value received,

L. 50. *C. D.*
London, 24th Sept. 1783.

I promise to pay to Mr T. R. or bearer, on the 11th of November next, sixty pounds, for my cousin Francis Friend.

L. 60. *Simon Kind.*
London, 25th Sept. 1783.

I promise to pay to the Honourable East-India Company, or order, on demand, four hundred pounds, value received,

L. 400. *A. B.*
London, 26th Sept. 1783.

I promise to pay to G. F. or bearer, on demand, five pounds ten shillings, for value received in goods,

L. 5, 10 s. *S. R.*
London, 28th Sept. 1783.

We, or either of us, promise to pay to Mr C. B. and Company, or order, on demand, thirty pounds twelve shillings sixpence Sterling, for value received,

D. F.
L. 30 : 12 : 6. *G. K.*
London, 30th Sept. 1783.

By an act of parliament passed in 1783, a stamp-duty of 6 d. is laid upon all bills of exchange, promissory or other notes, draughts, or orders, for any sum under L. 50; and if for L. 50 or upwards, the duty payable is 1 s. All bills drawn in Britain upon foreign countries, and also the duplicates and triplicates, pay a stamp-duty of 6 d.; and all bills of exchange, promissory notes, draughts, or orders, payable on demand, and under L. 10, pay a stamp-duty of 3 d. The act exempts from the duties,—all notes and bills of the Bank of England;—all draughts or orders issued in Britain for payment of money on demand, upon any banker, or person transacting the business of a banker, within ten miles of the place of abode of the drawer;—and all bills of exchange, promissory or other notes, draughts, or orders, payable on demand, issued in Scotland, for any sum not exceeding 21 s.

SEC.

SECTION IV.

Of bills of parcels.

A Bill of parcels is, a note of the contents and prices of goods, which the feller delivers (along with the goods fold) to the buyer.

Bills of this nature ought to be diftinctly and handfomely writ, and in the moft mercantile and approved form; and, in general, fhould contain the place where, and time when, the goods were fold; the buyer's and feller's names; the term of payment, if fold on time; the weight or meafure of the goods; the marks and numbers of each piece, hhd, barrel, butt, &c. if the goods be fo diftinguifhed; the tare, in goods which have that allowance; the price they are fold at; the total fum they come to: and, before fent off, ought to be tranfcribed into a book, that, in cafe the copy fent away be loft, you may be able to give a new copy in the very words of the old. Examples follow.

London, 1ſt Sept. 1783.

Simon Hampton bought of Jofeph Fleet,
8 chefts Caftile foap, viz.

	No	C.	Q.	lb.
S. H.	1 cont.	2	3	25
	2	3	0	2
	3	2	3	7
	4	2	3	9
	5	2	3	18
	6	2	3	7
	7	2	2	14
	8	2	3	14
	8	22	3	12
Tare at 40 lb. per cheft,		2	3	12
Neat,		20	—	— at L. 3, 10 s. per C.
				L. 70.

If the buyer pay prefent money, the receipt is written by the feller on the foot of the bill, thus:

London, 1ſt Sept. 1783.

Received feventy pounds, in full of this bill, per

Jofeph Fleet.

Or by his ſhopkeeper, thus:

Received ſeventy pounds, in full of this bill, for my maſter Joſeph Fleet, per *Thomas Truſty.*

I ſhall here ſubjoin a few other ſpecimens ſuited to the goods different merchants deal in.

A mercer's bill.

London, 8th Sept. 1783.

George Newland bought of Benjamin Brocade,

	L.	s.	d.
24 yards velvet, at 22 s.	26	8	—
20 yards ſattin, at 14 s. 6 d.	14	10	—
30 yards flowered damaſk, at 12 s.	18	—	—
12 yards luſtring, at 7 s. 8 d.	4	12	—
24 yards Venetian ſilk, at 14 s.	16	16	—
10 yards ſprigged tabby, at 7 s.	3	10	—
L.	83	16	—

Received his bill for the whole, to pay at two months.

Benj. Brocade.

A grocer's bill.

London, 11th Sept. 1783.

George Ginger bought of Robert Raiſin,

	C.	Q.	lb.			L.	s.	d.
Sugar, 2 hhds, cont.	16	2	—	at 25 s. per C,	is	20	12	6
Raiſins, 2 barrels, cont.	2	2	14,	at 30 s.	-	4	2	6
Pepper, 1 bag, cont.	2	3	14,	at L. 7,	-	20	2	6
Prunes, 1 caſk, cont.	6	—	—	at 22 s.	-	6	12	—
Ginger, 1 bag, cont.	4	2	—	at 33 s.	-	7	8	6
Currants, 1 butt, cont.	18	2	—	at 45 s.	-	41	12	6
At two months,					L.	100	10	6

Received his note for the whole, payable at Martinmas next.

Robert Raiſin.

A woollen-draper's bill.

London, 18*th Sept.* 1783.

Jacob Kersey bought of David Drugget,

	L.	s.	d.
20 yards silk stuffs, at 3 s. 6 d.	3	10	—
40 yards druggets, at 2 s. 3 d.	4	10	—
18 yards fustians, at 10½ d.	—	15	9
14 yards frieze, at 1 s. 7 d.	1	2	2
15 yards broad cloth, at 9 s. 6 d.	7	2	6
30 ells kerseys, at 2 s. 5 d.	3	12	6
At 2 months,	20	12	11

A hosier's bill.

London, 24*th Sept.* 1783.

Benjamin Chapman bought of William Worsted,

	L.	s.	d.
6 pair of mens silk stockings, at 8 s. 6 d.	2	11	—
12 pair of womens ditto, at 6 s. 4 d.	3	16	—
8 pair of mens worsted, at 5 s. 6 d.	2	4	—
10 pair of womens ditto, at 4 s.	2	—	—
12 pair of mens thread, at 4 s. 6 d.	2	14	—
12 pair of womens ditto, at 3 s. 8 d.	2	4	—
	15	9	—

Received of Benjamin Chapman, in part, five pounds nine shillings, and his bill for the rest, to pay at 3 months.

William Worsted.

I shall now conclude this account of bills of parcels, with a specimen of a country-chapman's letter for goods to a linen-draper in the city, and the apprentice's answer to said letter, in his master's absence, with the bill of parcels thereupon.

Mr George Gentings, *Lempster, Sept.* 27. 1783.

HAving completed my apprenticeship with your old chapman Mr Trader, I have now ventured to set up for myself. The purport of this is, to desire you to send me, per the first occasion, 4 pieces dowlas; 6 pieces holland, at 2 s. to 3 s. 6 d.; 5 pieces cambrics, at 8 s. to 10 s.; 12 pieces blue hartfords; 6 pieces muslins, at 10 s. to 14 s. I hope you will be as easy to me as others, and so enable me to sell my goods as cheap as my neighbours.

bours. Your discretion in this may perhaps be an introduction to a larger correspondence. I have sent you herewith inclosed a bill of L. 70 on Mr James Steel grocer in Grubstreet, (to whom I have this day given advice), payable at ten days sight. Draw upon me for the rest when you please, and your bill shall be duly honoured by,

Sir, your humble servant,

Robert Youngster.

The apprentice's answer.

Mr Robert Youngster, *London, Sept.* 29. 1783.

YOurs of the 27th instant came to hand, inclosing a bill of L. 70, which is now accepted. My master being called out of town on business, could not have time to answer yours himself; but ordered me to write you, that he takes it very kindly, and thinks himself much obliged to you, that you have given him the first offer of your money; and assures you, that he will use you so well, and go so low, that you shall have no reason to repent. I have taken care to put up as choice goods as any in town, and sent them by James Ker the carrier. The particular quantities and prices you have in the annexed bill of parcels, amounting to L. 143 : 5 : 4. My master hopes he shall have your orders for what further you have occasion for in his way. I remain, for Mr George Gentings,

Sir, your humble servant,

Peter Careful.

The bill of parcels.

Mr Robert Youngster bought of George Gentings,

	Ells.		*s.*	*d.*		*L.*	*s.*	*d.*
4 pieces dowlas, containing	112,	at	1	2,	-	6	10	8
3 pieces holland, containing	60,	at	2	4,	-	7	—	—
3 pieces ditto, containing	70,	at	3	4,	-	11	13	4
5 pieces cambric, containing	40,	at	9	—,	-	18	—	—
3 pieces ditto, containing	24,	at	9	6,	-	11	8	—
12 pieces blue hartfords, cont.	260,	at	—	8,	-	8	13	4
2 pieces muslin, containing	40,	at	12	—,	-	24	—	—
4 pieces ditto, containing	80,	at	14	—,	-	56	—	—
						143	5	4

CHAP.

CHAP. III.

Precedents, or forms of writings used by merchants.

THE forms of merchants writings differ in different countries; and in Britain some forms are peculiar to England, others to Scotland, and some are common to both: and under each of these heads there occurs such a great variety as would swell this chapter to an immoderate bulk, and stretch it far beyond the narrow limits here prescribed; and therefore I shall only present the reader with a few such specimens in each of these kinds as the British merchant is most concerned to be acquainted with.

SECTION I.

ENGLISH PRECEDENTS.

1. *A charter-party of affreightment.*

A Charter-party is, a written agreement between a merchant and the master or owners of a ship, relating to the freight. Of which there must be two copies; one signed by the master, and delivered to the merchant; the other signed by the merchant, and delivered to the master or owners. This agreement may be either for so much per month, or so much per tun; and the voyage may be either outward or inward, or both, or to several ports, called a *trading voyage*. Again, though commonly the master or owners victual and work the ship themselves, yet sometimes the merchant does it; and then the ship is said to be freighted for tear and wear. According to these circumstances, the form of the charter-party will vary a little: but the nature of the writing will be obvious from the following specimen.

THis charter-party, indented, made, and agreed, upon the —— of the month of ——, *anno Dom.* ——, and in the —— year of the reign of our Sovereign ——, between A. B. of —— mariner, master and owner of the good ship or vessel called the ——, now riding at anchor in the river ——, of the burden of one hundred tuns, or thereabouts, of the one part; and C. D. of the

the city of ——— merchant, of the other part; *witneſſeth*, That the ſaid A. B. for the conſiderations herein after mentioned, hath granted, and to freight letten, and by theſe preſents doth grant, and to freight let, unto the ſaid C. D, his executors, adminiſtrators, and aſſigns, the whole tunnage of the hold, ſtern-ſheets, and half-deck, of the ſaid ſhip or veſſel called ———, from the port of ——— to ———, in a voyage to be made with the ſaid ſhip, in manner hereafter mentioned: *That is to ſay*, to ſail with the firſt fair wind and weather that ſhall happen after ———, or before ——— next, from the port of ———, with the goods and merchandiſe of the ſaid C. D. his factors or aſſigns, on board, to ——— aforeſaid; there to be diſcharged of her ſaid cargo, within twenty-one days next after her arrival there, for the end of her ſaid voyage. *In conſideration whereof*, the ſaid C. D. for himſelf, his executors and adminiſtrators, doth covenant, promiſe, and grant, to and with the ſaid A. B. his executors, adminiſtrators, and aſſigns, by theſe preſents, that he the ſaid C. D. his executors, adminiſtrators, factors, or aſſigns, ſhall and will well and truly pay, or cauſe to be paid, unto the ſaid A. B. his executors, adminiſtrators, or aſſigns, for the freight of the ſaid ſhip and goods, the ſum of ——— Sterl. within twenty-one days after the ſaid ſhip's arrival, and goods diſcharged, at the port of ——— aforeſaid, for the end of the ſaid voyage; and alſo ſhall and will pay for demurrage (if any ſhall be by default of him the ſaid C. D. his factors or aſſigns) the ſum of ——— per day, daily and every day, as the ſame ſhall become due. And the ſaid A. B. for himſelf, his executors and adminiſtrators, doth covenant, promiſe, and grant, to and with the ſaid C. D. his executors, adminiſtrators, and aſſigns, by theſe preſents, that the ſhip or veſſel ſhall be ready, at the ſaid port of ———, to take in goods, by the ſaid ———, or before ——— next coming. And within ten days next after the ſaid ſhip or veſſel ſhall arrive at the ſaid port, in manner and according to the times aforeſaid, he the ſaid C. D. doth promiſe to have his goods ready to put on board the ſaid ſhip, to proceed on the ſaid voyage. And the ſaid A. B. for himſelf, his executors and adminiſtrators, doth further covenant, promiſe, and grant, to and with the ſaid C. D. his executors, adminiſtrators, and aſſigns, that the ſaid ſhip or veſſel now is, and at all times, during the ſaid voyage, ſhall be, to the beſt endeavour of the ſaid A. B. his executors and adminiſtrators, and at his and their own proper coſts and charges, in all things made and kept ſtiff, ſtaunch, ſtrong, well apparelled, furniſhed, and provided, as well with men and mariners ſufficient and able to ſail, guide, and govern the ſaid ſhip, as with all manner of rigging, boats, tackle, furniture, proviſion, and appurtenances, fitting and neceſſary for the ſaid men and mariners, and for the ſaid ſhip, during the voyage aforeſaid. *In witneſs*

ness whereof, the parties aforesaid to these charter-parties indented, have interchangeably put their hands and seals, the day and year above written.

A. B.

Sealed and delivered in the presence of
E. F.
G. H.

2. *A bond for goods sold by inch of candle.*

MErchants in London, particularly the East-India Company, when they want to dispose of any cargo of goods speedily, they commonly sell them by inch of candle; that is, they expose them to public sale, and the highest bidder is to have them. In order to which, the goods are divided into parcels, called *lots*, and tickets are printed, and dispersed upon the Exchange and elsewhere, giving notice of the day of sale, and what quantity the lots contain, and at what price each lot will be set up, with the advance to be observed in bidding. During the time of bidding for any lot, a small piece of wax-candle (about an inch) is burning; and he who bids last, at the time the candle goes out, has the lot; and if two or more should chance to bid at once, the lot, to prevent disputes, is again set up; and the last bidder has it, and must stand to the bargain, whether good or bad; and thereupon instantly (before another lot is set up) signs a bond to the following purpose.

KNow all men, by these presents, that I ——, on the date hereof, do confess and acknowledge to have bought of ——, at a public sale at the candle, lot ——, containing, as by the printed tickets appears, ———, to be accepted and taken at the price aforesaid, in the like quality and condition as now they are in and shall arise, good or bad, without exception, and without any abatement, for or in respect of any fault or defect whatsoever. And I the said ——, for myself, my executors and assigns, do covenant, promise, and agree, to and with the said ——, his executors or assigns, by these presents, That I the said ——, my executors, administrators, or assigns, shall and will well and truly pay, or cause to be paid, unto the said ——, his executors, administrators, or assigns, the full and entire sum of —— lawful money of Great Britain, which the said goods shall amount unto, at the rate and price agreed upon aforesaid, at or in the now dwelling house or shop of ——, before I shall receive the said goods,

goods, or any part or parcel thereof, into my cuſtody or poſſeſſion, in the manner and form following ———; and then to receive and take away the ſaid goods out of the houſe or warehouſe wherein now they are, at my own proper coſt and charges, without any delay, pretence or pretences to the contrary whatſoever. And for the true performance of all and ſingular the premiſſes, and due payment, in manner and form aforeſaid, I do bind myſelf, my heirs, executors, adminiſtrators, and aſſigns, unto the ſaid ———, his executors, and aſſigns, in the ſum of ——— lawful money of Great Britain, firmly, by theſe preſents, to be paid unto the ſaid ———, his executors or aſſigns, immediately after any default made, contrary to the true intent and meaning of theſe preſents. And furthermore, upon any ſuch default made, I do, by theſe preſents, fully and abſolutely, for myſelf, my heirs, executors, adminiſtrators, and aſſigns, remiſe, releaſe, and for ever quit-claim and diſcharge, unto the ſaid ———, his executors and aſſigns, all and ſingular my right, title, intereſt, benefit, claim, and demand whatſoever, of, in and unto the ſaid goods, or any part or parcel thereof, which I ever had, and which I, my heirs, executors, adminiſtrators, or aſſigns, ſhall or may have, claim, challenge, or demand, for or by reaſon, occaſion, force, or virtue, by or in reſpect of this preſent ſale or agreement. *In witneſs whereof*, I have hereunto ſet my hand and ſeal. Dated in ———, in the year of the reign of our Sovereign Lord George the Third, King of Great Britain, ———, and in the year of our Lord God ———.

A. B.

Signed, ſealed, and delivered, in preſence of
F. G.
T. R.

3. *An arbitration-bond.*

IT is an ordinary and laudable practice among merchants, that they do not, upon every ſmall difference that happens, go to law, but refer the matter in queſtion to the deciſion of two knowing men; or, in caſe theſe two cannot agree, they ſometimes chuſe a third, called an *umpire*. The contending parties oblige themſelves to ſtand to their determination, by ſigning and delivering to each other mutual bonds. The final ſentence or deciſion muſt be delivered in writing; which, if given by the arbitrators, is called in England an *award*, and in Scotland a *decreet-arbitral*; and if given by the umpire, it gets the name of an *umpirage*,

pirage. The bond of arbitration, as used in England, is commonly of the following form.

KNOW ALL MEN, by these presents, That I A. B. ——— am held and firmly obliged to C. D. ——— in ——— pounds of good and lawful money of Great Britain, to be paid to the said C. D. his attorney, executors, or administrators. To which very payment, well and faithfully to be made, I oblige myself, my heirs, executors, and administrators, firmly by these presents, sealed with my seal, dated at ———, in the ——— day of ———, in the ——— year of the reign of our Sovereign Lord King George ——, and in the year of our Lord God ——.

The condition of this obligation is such, that if the above bounden A. B. ———, his heirs, executors, and administrators, for his and their parts and behalfs, do in all things well and truly stand to, obey, abide by, perform, fulfil, and keep the award, order, arbitriment, final end and determination of G. and F. —— arbitrators indifferently named, elected, and chosen, as well on the part and behalf of the above bounden A. B. ———, as of the above-named C. D. to arbitrate, award, order, judge, and determine, of and concerning all, and all manner of action and actions, cause and causes of action, suits, bills, bonds, specialties, judgements, executions, extends, quarrels, controversies, trespasses, damages, and demands whatsoever, at any time or times heretofore had, made, moved, brought, commenced, sued, prosecuted, done, suffered, committed, or depending, by or between the said parties, so as the said award be made, and given up in writing, under their hands and seals, ready to be delivered to the said parties, on or before the ——— next ensuing the date above mentioned: but if the said arbitrators do not make such their award, of and concerning the premisses, by the time aforesaid; that then, if the said A. B. ———, his heirs, executors, and administrators, for his and their part and behalf, do in all things well and truly stand to, obey, abide by, perform, fulfil, and keep the award, order, arbitriment, umpirage, final end and determination of R. M. umpire indifferently chosen between the said parties, of and concerning the premisses, so as the said umpire do make his award or umpirage, of and concerning the premisses, and deliver the same in writing under his hand and seal to the said parties, on or before the ——— next ensuing the date above said, then this obligation to be void; or else to remain in full force and virtue.

A. B.

Signed, sealed, and delivered, in presence of
C. H.
L. T.

Note, If there is no umpire, the latter part must be omitted, viz. from *but if the said arbitrators,* &c.

4. *An*

4. *An award.*

TO ALL PEOPLE to whom this present writing shall come, we G. and F. ——, arbitrators indifferently chosen by A. B. and C. D. —— having deliberately heard and understood the griefs, allegations, and proofs of both the said parties, and willing as much as in us lieth to set the said parties at unity and good accord, do by these presents, arbitrate, award, order, deem, decree and judge, That the said A. B. his executors and assigns, shall well and truly pay, or cause to be paid, unto the said C. D. his executors, administrators, or assigns, the full sum of ——, lawful money of Great Britain, on the —— day of ——; and that, upon payment thereof, the said A. B. and C. D. shall seal, subscribe, and, as their several acts and deeds, deliver each to the other a general release, in writing, of all matters, actions, suits, causes of actions, bonds, bills, covenants, controversies, and demands whatsoever, which either of them hath, may, might, or in any wise ought to have, of and against each the other of them, by reason aforesaid, or means of any matter, cause, or thing whatsoever, from the beginning of the world, to the —— day of —— last past, and in the —— year of the reign of our Sovereign Lord ——. *In witness whereof*, we have hereunto set our hands and seals, this —— day of ——, in the year of our Lord God ——.

Sealed, signed, and delivered, in presence of G.
F.
S. R.
W. L.

5. *A general release.*

A General release is, a kind of ample discharge or acquittance, granted on some special occasions. It must be signed, sealed, and delivered before two witnesses at least; and is of the following form.

KNOW ALL MEN, by these presents, That I A. B. —— have remised, released, and for ever quit-claimed, and by these presents do, for me, my heirs, executors, and administrators, remise, release, and for ever quit-claim, unto C. D. ——, his heirs, executors, and administrators, all and all manner of actions, cause and causes of actions, suits, bills, bonds, writings, obligations, debts, dues, duties, accounts, sum and sums of money, judgements, executions, extents, quarrels, controversies, trespasses, damages, and demands whatsoever, both in law and equity, or otherwise

otherwise howsoever, which against the said C. D. I ever had, now have, and which I, my heirs, executors, and administrators, shall or may have, claim, challenge, or demand, for or by reason or means of any matter, cause, or thing, from the beginning of the world to the day of the date of these presents. *In witness whereof*, I have hereunto put my hand and seal, the ——— day of ———.

A. B.

Sealed and delivered,
in presence of
R. M.
S. E.

6. *A letter of licence and composition.*

AN instrument or writing granted to a debtor by his creditors, giving him respite and time for payment of his debts, and, in the mean time, liberty to go about, and wait upon his business, without any molestation, suit, or arrest, is called a *letter of licence.* But if the creditors not only grant respite and time for payment, but also allow abatement, then this instrument is called a *letter of licence and composition.* A specimen of which follows.

TO ALL PEOPLE ———, we whose names are here underscribed, and seals affixed, creditors of A. B. ——— merchant, send greeting. Whereas the said A. B. is indebted unto us his said creditors in several sums of money, and is, through losses and misfortunes, perfectly unable to pay and satisfy us our whole debts, *We do therefore* hereby declare, That every one of us who shall subscribe and seal these presents, shall and will, and hereby do, give free leave and licence for the said A. B. together with his goods, to go, come, and abide amongst us, for the space of six months, to be computed from the date hereof, without our, or any of our let, trouble, suit, arrest, or other disturbance whatsoever. *And further*, That if the said A. B. his executors, administrators, or assigns, shall, within the space of six months aforesaid, pay, or cause to be paid unto us, for and in respect of the several debts owing unto us, ten shillings in the pound; that then we the said creditors, and every one of us, shall and will accept the same in full of the debt and debts to us severally owing; and shall and will give unto him or them general acquittances and releases from us, and every of us. *In witness whereof*, we have hereunto set our hands and seals, dated the———.

7. *A letter of attorney.*

A Letter of attorney (called in foreign countries a *procuration*) is, an inſtrument or writing, whereby a merchant, or any other perſon, impowers another to ſhew for and uplift debts, freight ſhips, make contracts, and to act and do in his abſence whatever he could or would do himſelf, were he perſonally preſent; and runs thus.

KNOW ALL MEN, by theſe preſents, That I A. B. of ——, merchant, have named and conſtituted, and by theſe preſents do name, ordain, and appoint, and make C. D ——, my true, and faithful attorney, for me, and in my name, and to my uſe, to demand, ſue for, recover, and receive, of R. G. ——, the ſum of ——, to me due and owing by and from the ſaid R. G. giving and hereby granting unto my ſaid attorney, my full power, and authority, to uſe and exerciſe all ſuch acts, things, and devices in the law, as ſhall be neceſſary for recovering of the ſaid debt, and to make and give acquittances, or other diſcharges, in my name; and generally to do and execute in the premiſſes, as fully as I myſelf might or could do, being perſonally preſent: ratifying, confirming, and allowing, all and whatſoever my ſaid attorney ſhall lawfully do, or cauſe to be done therein, by virtue of theſe preſents. *In witneſs whereof*, I have hereunto ſet my hand and ſeal. Dated ——.

A. B.

Sealed and delivered
in preſence of
F. D.
M. R.

8. *An aſſignment of a partner's ſhare of ſtock in company.*

KNOW ALL MEN, by theſe preſents, That I A. B. of ——, for and in conſideration of the ſum of —— to me in hand paid by C. D. of ——, have aſſigned, transferred, and made over, and by theſe preſents do aſſign, transfer, and make over, unto the ſaid C. D. his executors and aſſigns, all my adventure, part, or ſhare, in the ſtock of the United Eaſt-India Company, being to the value of ——, and every part thereof; and all benefit, proceed, and profits thereof, which now are, or at any time hereafter ſhall become due or payable for the ſame; and all my eſtate, right,

right, title, interest, claim, and demand whatsoever, of, in, or to the same, or any part thereof; to have and to hold the said adventure or stock, and every part thereof, unto the said C. D. his executors, administrators, and assigns, to his and their own proper use and behoof for ever. And I the said A B. for myself, my executors, administrators, and assigns, do covenant and grant to and with the said C. D. his executors, administrators, and assigns, that he the said C. D. his executors, administrators, and assigns, shall and may, from time to time, and at all times hereafter, lawfully, peaceably, and quietly, have, hold, receive, take and enjoy, to his and their own proper use and behoof, the said adventure and stock in ———, and all and every the proceeds and profits thereof, and of every part thereof, without any let, trouble, molestation, or interruption, of or by me the said A. B. my executors, administrators, or assigns, or of any other person or persons whatsoever, lawfully claiming from, by, or under us, or any of us, or by any or either of our acts, means, or procurement. *In witness whereof, &c.*

9. *A bill of debt.*

KNOW ALL MEN, by these presents, That I A. B. of ——— do owe and am indebted unto C. D. of ——— the sum of ——— lawful money of Great Britain; which said sum I promise to pay unto the said C. D. his executors, administrators, or assigns, on or before the ——— day of ——— next ensuing the date hereof. Witness my hand and seal, this ——— day of ———.

A. B.

Sealed and delivered
in presence of
G. R.
S. T.

10. *A bill for borrowed money.*

RECEIVED and borrowed of C. D. ——— two hundred and sixty pounds, which I hereby promise to pay on demand. Witness my hand, this ——— day of ———.

L. 260. A. B.

11. *A bill of sale.*

A Bill of sale is, an instrument or writing granted by a person borrowing money upon pawn; impowering the lender to sell

or dispose of the pawn, in case the sum borrowed be not repaid, with the interest thereof, at the time agreed on; and runs thus:

KNOW ALL MEN, by these presents, That I A. B. of ——, for and in consideration of the sum of ten pounds, lawful money of Great Britain, to me in hand paid by C. D. of London merchant, the receipt whereof I do hereby acknowledge, have bargained, sold, and delivered, and by these presents do bargain, sell, and deliver, unto the said C. D. one silver watch, and one silver tea-pot, weighing twenty ounces, *to have and to hold* the said bargained premisses unto the said C. D. his executors, administrators, and assigns, for ever. And I the said A. B. for myself, my executors, and administrators, shall and will warrant, and for ever defend, against all persons, by these presents, the said bargained premisses, unto the said C. D. his executors, administrators, and assigns. *Provided nevertheless*, That if I the said A. B. my executors, administrators, and assigns, or any of us, do and shall well and truly pay, or cause to be paid, unto the said C. D. his executors, administrators, or assigns, the sum of ten pounds principal, and five shillings, half a year's interest thereof, on the —— day of —— next ensuing the date hereof, for redemption of the said bargained premisses, then this present *bill of sale* to be void; or else to remain in full force. *In witness whereof*, I have hereunto set my hand and seal, the —— day of ——.

A. B.

Signed, sealed, and delivered, in presence of
F. H.
R. S.

12. *A conditional bill of credit.*

WHEREAS R. S. of —— merchant, hath undertaken to pay for me A. B. of London merchant, or for my use, unto G. H. of Rotterdam, the sum of five hundred pounds lawful British money, on —— next; *now these presents witness*, That I the said A. B. do hereby, for myself, my executors and administrators, promise and agree to and with the said R. S. That, on producing an acquittance under the hand of the said G. H. for the said five hundred pounds, or any other writing shewing the certainty of the payment of the said money, and on delivery thereof to me, that then I, my executors or administrators, shall and will, immediately upon receipt of the same, pay, or cause to be paid, unto the said R. S. his executors or assigns, the sum of five hundred and five pounds lawful money of Great Britain; the said five

five pounds as a gratification for his trouble in this affair. And for the sure payment thereof, I do hereby bind myself, my executors and administrators, by these presents. *In witness whereof*, &c.

SECTION II.

SCOTTISH PRECEDENTS.

1. *A charter-party.*

AT ——, the —— day of ———, it is agreed, betwixt A. merchant in ——, on the one part, and B. master and owner of the good ship called ——, on the other part, in manner following; *That is to say*, the said B. binds and obliges him, with the first occasion of a fair wind, to sail with his said ship, and loading aboard thereof, to ———, or any other port in ——— that he shall find most convenient for making sale of the loading; and to lie there ——— days for unloading and reloading another cargo, and therewith to return with the first conveniency to the harbour of ——, and therein to lie and remain the space of —— days for unloading: and for that effect, the said B. binds and obliges himself to have his said ship well dressed, water-tight under and above, well provided with a competent number of skilful and able mariners, and victuals conform, with cables, tows, anchors, sails, masts, float-boats, and all other materials requisite and necessary for sailing of his said ship, and plying the said voyage; and that he shall do his honest duty and diligence in sailing his said ship, to and from the ports above written, and in receiving and delivering the respective loadings above specified; and that he shall suffer no part thereof to be damnified or embezzled, the danger of the seas excepted. *For the which causes*, the said A. binds and obliges him, his heirs and executors, thankfully to content and pay to the said B. the sum of —— of freight for the voyage above written, within —— days after the arrival of the said ship; together with average, primage, towage, &c. and all other duties, according to the custom of the sea; together also with —— of demurrage, daily and each day the said master, ship, and company, shall be longer detained at any of the ports above written, than the lie-days above mentioned, through the said A. his default. And both parties bind —— to perform the premisses *hinc inde* to other, under the penalty of ——, to be paid by the party failing to the party observing, or willing to observe, by and attour performance. Consenting to

the registration of these presents in the books of council and session, admiral-court books, or any others competent, to have the strength of a decreet ———. And constitutes ——— their procurators. *In witness whereof*, both parties have subscribed these presents, written on stamped paper, by ———, at ———, the ——— day of ——— years, before these witnesses, G. H. ——— and R. S. ———

G. H. *witness.* B.
R. S. *witness.* A.

2. *A short submission.*

A Submission is the same thing in Scotland that an arbitration-bond is in England, and runs thus.

WE A. and B. by these presents, submit and refer to C. and D. all controversies, claims, and competition of right, between us, of and concerning ———, and oblige us and our successors to abide by and obtemper their decreet-arbitral, to be thereanent pronounced, betwixt and the ——— day of ——— next to come, under the penalty of ———, besides performance.

Another.

I A. B. do hereby refer and submit to B. and C. what shall be given by me to D. upon consideration of ———. And I bind and oblige myself to pay the same to the said D. accordingly, with penalty ———. And I consent to the registration hereof, and of the determination, in the books of council and session.

3. *A decreet-arbitral.*

A Decreet-arbitral is in Scotland what an award or umpirage is in England, and runs thus.

WE ——— judges-arbitrators under written, with the special advice and consent of Z. oddsman and oversman after mentioned ———. Forasmuch as A. B. and C. D. on the one and other parts, have submitted themselves to us the said ———, and in case of variance betwixt us, to Z. oddsman and oversman, equally and indifferently chosen by both the said parties, concerning

ing all actions, questions, and debates, standing betwixt the said parties, and which either of them lays or may lay to the other's charge, for whatsover compaction or occasion bygone, preceding the date of the said submission, conform to their claim given in by either of them thereupon; and the said parties having referred the particulars above and under written, to the determination of us the said judges-arbitrators, with power to us to decide therein, and in case of variance betwixt us, to the said Z. oddsman and oversman above mentioned, as at more length is contained in the said submission, written on the back hereof; and we the said judges-arbitrators having accepted the said matters debateable upon us, and we being therewith well and ripely advised; and for our better help and supply therein, having taken the advice and resolution of the said oddsman and oversman within and above named; after large hearing, conference, and communication, with both the said parties thereanent, and consideration of the respective claims given in to us by the said parties, we, with the special advice and consent of the said Z. oddsman and oversman above named, all in one voice, after mature deliberation, having God and a good conscience before our eyes, have decerned and ordained, and by these presents decern and ordain, in manner following. [*Here the decerniture is inserted, and then follows.*] And this is our decreet and sentence, which to all and sundry whom it effeirs we manifest and make known, and consent that the same, with the submission within written, be insert and registrate, &c.

4. *An assignment to an account.*

I A. B. for divers onerous causes and considerations moving me, by these presents, make and constitute C. D. ——— my cessioner and assignee, in and to what money and other profits shall be found due to me, upon the result of a count and reckoning betwixt me and R. S. ———; surrogating and substituting the said C. D. in my full right and place of the premisses, for now and ever; with power to uplift, discharge, and pursue for the same, transact thereanent, and to do, use, and exerce every thing I might have done myself before granting of this assignation: which assignation I bind and oblige me, my heirs and executors, to warrant to the said C. D. his heirs and executors, from all facts and deeds done and to be done by me, or my foresaids, prejudicial hereto. Consenting to the registration hereof ———. *In witness whereof,* ———.

5. *A bond for borrowed money.*

I A. B. oblige me and my ſucceſſors, to pay, at Martinmas next, to A. B. his heirs or aſſignees, the ſum of one thouſand pounds Scots of borrowed money, under the penalty of one hundred pounds Scots; together with the ordinary annualrent of the ſaid principal ſum, from the date hereof, during not payment. Conſenting to the regiſtration hereof in the books of council and ſeſſion, or any others competent, to have the ſtrength of an act and decreet, that letters of horning on ſix days charge, and other execution neceſſary, may paſs hereupon. And I conſtitute ——, my procurators. *In witneſs whereof*, I have written and ſubſcribed theſe preſents, on ſtamped paper, at ——, this —— day of ——, before theſe witneſſes, ——.

A. B.

N. B. *The witneſſes muſt be deſigned, and the place of their reſidence mentioned.*

SECTION III.

Britiſh precedents; or, Precedents of merchants writings uſed in the ſame form both in England and Scotland.

1. *A bill of lading.*

A Bill of lading is, a writing wherein maſters of ſhips acknowledge the receipt of goods, and oblige themſelves to deliver the ſame at the place conſigned to, in good condition. There muſt be always three of theſe bills made out, viz. one to be ſent by poſt to the perſon to whom the goods are conſigned, one for the maſter of the ſhip, and another for the merchant or lader. The form follows.

SHipped, in good order, by A. B. merchant, in and upon the ſhip called ——, whereof C. D. is maſter, now riding at anchor in ——, and bound for —— in Holland, ten bales of broad cloth, marked and numbered as in the margin; and are to be delivered in the like good order and condition, at the port of —— aforeſaid, (the danger of the ſeas excepted), unto E. F. merchant there, or to his aſſigns; he or they

+ N° 1, 2, &c.

they paying for the ſaid goods the ſum of ——— freight, with primage and average accuſtomed. *In witneſs whereof*, the maſter, or purſer, of the ſaid ſhip, hath affirmed to three *bills of lading*, all of this tenor and date; one of which bills being accompliſhed, the other two to ſtand void. And ſo God ſend the good ſhip to her deſigned port in ſafety. *Amen.* Dated at ———.

2. *A policy of inſurance.*

A Policy of inſurance is, an inſtrument or writing granted by the inſurers of goods or ſhips to the merchant or owner, obliging themſelves for payment of the ſum inſured, in caſe of loſs: and as the inſurance may be either of the ſhip or cargo, or both; and that again either outward only, or both outward and inward, or to a certain port, &c.; ſo the form of the policy will ſomewhat vary accordingly. But a ſpecimen in one of theſe kinds will be ſufficient to make the nature of the writing underſtood; which take of a ſhip out and home, as follows.

KNOW ALL MEN, by theſe preſents, That A. B. of ——— merchant, as well in his own name, as for and in the name and names of all and every other perſon and perſons whom the ſame may or ſhall concern, doth make aſſurance, and hereby cauſe himſelf and them, and every of them, to be aſſured, loſt or not loſt, at and from the port of ——— to ——— in the kingdom of ———, and at and from thence back to ———, upon the body, tackle, apparel, ordnance, munition, artillery, boat, and other furniture, of and in the good ſhip called ———, burden ———, or thereabouts, whereof E. F. is maſter; beginning the adventure upon the ſaid ſhip from and immediately following the day of the date hereof, and ſo to continue and endure, until the ſaid ſhip, with all her tackle, apparel, &c. ſhall be arrived at ———, as aforeſaid, and during her abode and ſtay there; and further, until the ſaid ſhip, with all her tackle, apparel, &c. ſhall be arrived back at ———, and hath there moored at anchor twenty-four hours. And it ſhall be lawful for the ſaid ſhip, in this voyage, to proceed and ſail to, and touch and ſtay at any ports and places whatſoever, eſpecially at ———, without prejudice to this aſſurance. The ſaid ſhip ———, for ſo much as concerns the aſſureds, is and ſhall be rated and valued at —— Sterl. without further account to be given by the aſſureds for the ſame. *And touching* the adventures and perils which we the aſſurers are content to bear, and do take upon us in this voyage, they are of the ſeas, men of war, fire, enemies, pirates, rovers, thieves, jetzons, letters of mart and countermart, ſurpriſals,

ſurpriſals, and taking at ſea, arreſts, reſtraints, and detainments, of all kings, princes, and people, of what nation, condition, or quality ſoever, barratry of the maſter and mariners, and of other perils, loſſes, and misfortunes, that have or ſhall come to the hurt, detriment, or damage, of the ſaid ſhip ———, or any part thereof. And in caſe of any misfortune, it ſhall be lawful for the aſſureds, their factors, ſervants, and aſſigns, to ſue, labour, and travel for, in and about the defence, ſafeguard, and recovery, of the ſaid ſhip, or any part thereof, without prejudice to this aſſurance; to the charges whereof we the aſſurers will contribute, each of us according to the rate and quantity of his ſum herein aſſured. *And ſo* we the aſſurers are contented, and do hereby promiſe and bind ourſelves, (each for his own part), our heirs, executors, goods, and chattels, to the aſſureds, their executors, adminiſtrators, and aſſigns, for the true performance of the premiſſes; confeſſing ourſelves paid the conſideration due to us for this aſſurance, by ———, at and after the rate of —— per cent. And in caſe of loſs, the aſſurers to abate —— per cent. *In witneſs whereof*, we the aſſurers have ſubſcribed our names, and ſums aſſured.

I C. D. am content with this aſſurance for one hundred pounds. *Witneſs my hand*, &c. } L. 100.

3. *An affidavit that a ſhip is caſt away.*

A. B. of ——— mariner, lately hired in the good ſhip ———, in a voyage to ———, maketh oath, That on ——— laſt paſt, near the Cape of ———, the ſaid ſhip, proceeding in her ſaid voyage, was caſt away in a ſtorm; whereby the ſaid ſhip, the cargo, and all the goods on board, perithed, and were entirely loſt; and that only the maſter and —— of the men were ſaved, the reſt of the ſhip's crew being drowned. *And this deponent* farther depones, That neither he this deponent, nor any other, to his uſe, hath received, or doth expect to receive, any benefit of or by the goods ſo loſt, or any part thereof, by any ways or means whatſoever.

4. *A letter of credit.*

LEtters of credit are granted by merchants, or others, in favour of perſons travelling into foreign countries. They are commonly open or unſealed, and contain an order from the writer or granter

granter to his factor or correſpondent, to furniſh ſuch a man, the bearer, with a certain ſum, at one or ſeveral times, and to place it to the account of him who grants the letter. It is ordinary and neceſſary for the granter of a letter of credit, to give his correſpondent a letter of advice by poſt, or otherwiſe, in which he deſcribes the perſon to be honoured with credit, from his ſtature, complexion, garb, or any mark on his body, or by ſome token, as he who can tell ſuch a ſtory, &c. The deſign of which is, to prevent fraud; for the bearer of the letter may loſe it, or he may be robbed, and it taken from him; and ſo the finder or rogue go and preſent it. Letters of credit may be of various forms, and yet valid. I ſhall only give one ſpecimen, as follows.

Mr A. B.
SIR,

I Have yours of the 12th inſtant, to which you ſhall have an anſwer per next poſt. The deſign of this is, to deſire you to furniſh and pay to the bearer hereof, Mr T. R. to the value of four hundred crowns, at one or more times, as he ſhall have occaſion, and as he ſhall require the ſame of you; for which take his receipt, or bill of exchange on me: and this my letter of credit, with mine of advice by poſt, ſhall be your ſufficient warrant. I am,

Sir, your humble ſervant,

C. D.

To Mr A. B. merchant in Paris.

Note, Some letters of credit are called *general*, as being directed to all merchants or others to whom the bearer ſhall come: but ſuch letters can be given only by perſons or companies of very public credit.

5. *The form of a petition for a young man to go as a writer in the ſervice of the Eaſt-India Company.*

To the Honourable the Court of Directors of the United Eaſt-India Company,

The humble Petition of George Hill,

Sheweth,

THat your petitioner, having been bred to writing and merchants accounts, humbly preſumes himſelf qualified to ſerve your Honours abroad.

Your

Your petitioner therefore humbly prays, your Honours will be pleaſed to admit him as a writer, for one of your ſettlements in the Eaſt Indies, wherein he promiſes to demean himſelf with the utmoſt diligence and fidelity, and is ready to give ſuch ſecurity as your Honours ſhall require.

And your petitioner ſhall ever pray, &c.

CHAP. IV.

Of factors; what they are, and their commiſſion; their duty; the extent of their power, and how far they are accountable.

§ 1. *What a factor is, and his commiſſion.*

A Factor is, a correſpondent or agent reſiding beyond ſeas, or in ſome remote part, commiſſioned by merchants (called his *employers*) to buy or ſell goods for their account, or ſome way to aſſiſt them in carrying on commerce; and has wages allowed him for his pains.

A commiſſion to a factor is either abſolute or limited. An abſolute or general commiſſion is, when the employer impowers him to manage at diſcretion, and act for the beſt. In which commiſſion are commonly theſe or the like expreſſions: "Diſpoſe of my goods, "and deal therein as if they were your own." "Buy or ſell ſuch "a commodity as the market goes, or at the current price; and "act for me as you would do for yourſelf," &c. A limited commiſſion is, when the factor is laid under certain reſtrictions; as, "Buy ſuch a commodity for me at ſuch a price; or, if you can-"not, let it alone." "If you cannot diſpoſe of my goods for rea-"dy money, keep them till further orders," &c.

A factor's wages, called alſo his *commiſſion* or *proviſion*, is commonly reckoned at ſo much per cent.; that is, ſo much on every hundred pounds worth of goods he buys or ſells; and is different in different countries. In Jamaica, Barbadoes, Virginia, and moſt of the plantations, it is often 8, and ſometimes 10 per cent. In Aleppo, Smyrna, and other parts of Turky, it is commonly 3 per cent. In Leghorn, and other parts of Italy, and in Britain, it runs at two and a half per cent. In Spain, Portugal, France, Holland, Hamburg, and Dantzick, at 2 per cent. &c. And it is to be obſerved,

ved, that a factor has commiſſion, not only on the price of goods bought and ſold, but alſo on all charges paid by him.

§ 2. *The duty of a factor.*

A Factor ought to be very careful in obſerving the contents of all letters from his employers, or written to him by their order; and be very diligent and punctual in giving ſpeedy and particular anſwers. He ought to ſtudy the proper ſeaſons of buying and ſelling, and make it his buſineſs to know the riſe and fall of the prices of goods, the courſe of exchange, and, as occaſion requires, adviſe his employers thereof. This creates buſineſs, by making the employers ſet about things which otherwiſe they would never have thought on

When a factor buys or ſells, receives or ſhips off goods, he is to take the firſt opportunity to give his employer advice thereof; and in the caſe of ſhipping off goods, he muſt ſend the invoice and bill of lading along with the letter of advice. Negligence in this point, if once diſcovered, will very much impair a factor's character; and may run him into many inconveniencies, and often prove a real loſs both to the employer and himſelf.

A factor ſhould be careful, in diſpoſing of his employer's goods, to deal with perſons of credit, and uſe his beſt endeavours to make his bargains as advantageouſly as poſſible. And in recovering payment of outſtanding debts, he ought to be at the ſame pains, take the ſame cautious ſteps, and uſe the ſame diligence, that he would do, did they belong to himſelf. In ſhort, a factor who would recommend himſelf to the eſteem and confidence of thoſe who employ him, and thereby procure buſineſs for himſelf, muſt purſue ſuch methods, in all the parts of his management, as he ſincerely believes will be moſt for their intereſt.

§ 3. *The extent of a factor's power, and how far he is accountable.*

A Factor's power depends upon his commiſſion; which, if abſolute, conveys ſuch a full power to him, that he can do every thing the merchant or employer himſelf could do: So that he can ſell the employer's goods at what price and time he thinks proper, compound with inſolvent debtors, and abate as he judges fit. But then this unlimited power is not to be ſtretched beyond due bounds: for the general commiſſion, of doing as if the goods were his own,

will

will not warrant his trusting out to an unreasonable time, viz. beyond the usual time allowed for the commodities disposed of: nor can he, by virtue thereof, accept of less in composition from an insolvent debtor, than other creditors do; for if he does, he shall be answerable to his employer out of his own estate.

If the factor's commission be limited, he must take care to keep by it; for no reason can justify his receding in any manner from it; no not the probability of greater advantage by another management: and therefore, if a factor, having orders to sell goods for ready money, shall adventure, upon the offer of a higher price, to give trust, and afterwards the buyer prove insolvent, the factor shall be answerable to the employer.

If a factor sell his employer's goods on time, and, after the day of payment is elapsed, sell goods of his own to the same person, for ready money, (the money due for the employer's goods being still unpaid); and if the said buyer should afterwards prove insolvent, the factor is obliged to make the money good to his employer; because he ought not to accept of payment for himself to his employer's loss.

If goods are consigned to a factor, and, upon arrival of the ship, he shall make a false entry at the customhouse, or land them clandestinely, and the goods happen to be seized; in this case the factor shall make good the loss to the employer. But if the factor makes his entry according to the invoice, or letter of advice, and there then happens to be a mistake, the factor shall be acquitted, and the loss shall fall upon the employer.

If a factor, in receiving payment for his employer's goods, take counterfeit or bad money, he is liable for the loss; but if he receives money which afterwards is lessened in value by edict or proclamation of the king of the country wherein he resides, the factor shall be acquitted, and the merchant shall bear the loss.

If, after a factor buys goods pursuant to orders, the price advanceth, and he fraudulently convert the gain of it to his own use, the employer, upon proof thereof, may, according to the custom of merchants, recover damages off his factor.

If a factor, without advice, and for his own benefit, sell goods which he had formerly bought by his employer's order, the employer, upon proof thereof, may recover the gain off the factor, and have him also amerced for the same.

If a factor sell his employer's goods to a man discredited, who proves insolvent before payment, the factor shall pay for the said goods, unless he can prove that it was not publicly known, and that he was ignorant of it, or that he trusted the man for goods of his own also.

If a factor, without advice, make returns to his employer in prohibited goods, the factor, in case the goods be seized, shall bear the

the loſs; but if the factor ſhall be guilty of any unlawful deed in conſequence of his employer's order, the employer ſhall bear the loſs, and the factor ſhall be amerced.

If a factor be robbed of his employer's goods, or if goods receive damage in the factor's cuſtody, not through his negligence, but merely by accident, the employer ſhall bear the loſs.

If a factor receive orders from his employer to inſure his ſhip or goods, and he (having money or effects in his hands) neglect to do it; if the ſhip happen to be caſt away, the factor, by the cuſtom of merchants, ſhall be anſwerable to the employer for the loſs.

If a factor wrong his employer or himſelf by errors in accounts, ſatisfaction is to be made by the factor to the employer, or by the employer to the factor, by paying not only the ſum erroneouſly charged or omitted, but alſo the intereſt thereof: and hence it is uſual for a factor to conclude his invoices by writing *Errors excepted.* And in regard a factor is not anſwerable for his employer's outſtanding debts, (provided he ſold his goods to perſons of credit), it is ordinary to conclude the accounts of ſales, by writing *Errors and bad debts excepted.*

CHAP V.

A ſhort hiſtory of the trading companies in Great Britain; with an account of her exports and imports to and from foreign nations.

§ 1. *A ſhort hiſtory of the trading companies in Great Britain.*

THE trade of Great Britain with foreign nations is carried on, partly by companies, and partly by private merchants.

The moſt conſiderable companies are theſe nine.

1. The moſt ancient trading company in Britain, is that which goes now by the name of the *Hamburgh company*. They were originally called *Merchants of the Staple*, and afterwards *Merchants Adventurers*. They were firſt incorporated in the reign of King Edward I. *anno* 1296, and obtained leave of John Duke of Brabant to make Antwerp their ſtaple or mart, where the woollen manufactures at that time flouriſhed. The ſtaple was afterwards removed to Calais, and from that to other places; and in the reign of

of Queen Elisabeth, to Hamburgh, where it still continues. But private merchants are now allowed the privilege of this trade, upon paying a very small sum to the company.

2. The company next incorporated, was that of the Russia merchants, in the reign of Queen Mary, who were impowered to trade to all lands, ports, and places, in the dominions of the Emperor of Russia. This company is not very considerable at present; the trade to those places being mostly carried on by private merchants, who are allowed that privilege on payment of five pounds Sterling.

3. The next company is the Eastland company, formerly called *Merchants of Elbing*, a town in Polish Prussia, being the port they principally resorted to in the infancy of their trade. They were incorporated the 21st of the reign of Queen Elisabeth, and impowered to trade to all places within the Sound, except Narva, the only Russian port at that time in the Baltic. This company, like the former, is now inconsiderable; the trade to Norway and Sweden being laid open to private merchants by act of parliament.

4. The Turky or Levant company was also erected in the reign of Queen Elisabeth, and their privileges confirmed and enlarged in the reign of King James I. being impowered to trade to the Levant, or eastern part of the Mediterranean; particularly to Smyrna, Aleppo, Constantinople, Cyprus, Grand Cairo, Alexandria, &c. This trade is also now laid open to private merchants, upon paying a small consideration.

5. The East-India company comes next, which was incorporated about the 42d of Queen Elisabeth, *anno* 1600, and impowered to trade to all countries to the eastward of the Cape of Good Hope, exclusive of all others. But about the year 1698, application being made to the parliament by private merchants, for laying this trade open, an act passed, impowering every subject of England, upon raising a sum of money, for the supply of the government, to trade to those parts. Upon which a great many subscribed, and were called the *New East-India Company*. But the old company being masters of all the forts on the coast of India, the new company found it their interest to unite with them, and trade with one joint stock; and have been ever since styled the *United East-India Company*. The most considerable forts, factories, and places of trade, wherein this company are concerned, are these following, viz. Mocha, or Moco, Aden, Maculla, Shahare, Dofar, Muscat, in Arabia-Felix; Bassora, Ispahan, Gombroon, in Persia; Cambaya, Amedabad, Baroch, Swalley, Surat, upon the south-west coast of the Great Mogul's empire; Bombay, Dabul, Carwar, on the coast of Decan; Tellechery, Calecut, Anjengo, on the coast of Malabar; Fort St David's, Conymere, Fort St George, on the coast of Coromandel; Masulapatan, Vizzagapatan, Ballasore, Fort William, Hugly, Cassunbazar, Dacca, Malda, in the bay of Bengal,

Bengal, and mouth of the river Ganges; Achin, Bantal, Cattoun, Ippo, Marlborough Fort, Sillebar, in the island of Sumatra; Canton, Amoy, Chusan, in China.

6. The Royal African company was incorporated 14th Charles II. and impowered to trade from Sallee, in South Barbary, to the Cape of Good Hope, and to erect forts and factories on the western coast of Africa for that purpose. But this trade was laid open by act of parliament, *anno* 1697, and every private merchant permitted to trade thither, upon paying the sum of L.10 towards maintaining the forts and garrisons. This company, for securing their commerce, erected several forts and factories on the coast; the most remarkable whereof are these, viz. on the north part of Guinea, James Fort, upon an island in the river Gambia, Sierra de Leon, and Sherbro; and on the south part of Guinea, viz. on the gold coast, Dick's Cove, Succunde, Commenda, Cape Coast Castle, Fort Royal, Queen Anne's Point, Charles Fort, Annamabo, Winebah, Shidoe, Acra.

7. The Canary company was also incorporated in the reign of King Charles II. *anno* 1664, and impowered to trade to the Seven islands, anciently called the *Fortunate*, and now the *Canary islands*. This company still retain their privilege.

8. Hudson's Bay company is of a pretty old standing, and trades to Hudson's Bay, (from which the company take their name), and the places about. They make a very advantageous trade, by exporting woollen goods, haberdashery wares, knives, hatchets, arms, and other hard ware; and, in return, they bring back skins, beaver, and furs.

9. The last of all the trading companies, is that of the South-sea, established by act of parliament in the 9th of Queen Anne, and vested in the sole trade to and from all lands and kingdoms on the east side of America, from the river Oroonoko to the southernmost part of Terra del Fuego, and from thence to the northernmost part of America on the west side.

§ 2. *The exports and imports of Great Britain to and from foreign nations.*

Britain exports to China, India, and Persia,

GReat quantities of bullion, lead, all sorts of English cloth, especially broad cloth, stuffs, callimancoes, long-ells, and some other goods, which are the product or manufacture of this kingdom.

Our imports from these places are, china-ware, tea of all sorts, cabinets, raw and wrought silks, muslins, calicoes, cotton cloths,

coffee, canes, diamonds, drugs of a vaſt many kinds, grocery-wares of various ſorts, and many other kinds of goods. Of which Mr Gee ſuppoſes as much re-exported to foreign nations, as repays all the bullion carried to theſe places, and a conſiderable balance beſides.

Britain exports to Africa,

Linen and woollen manufactures, knives, ſciſſars, ſmall looking-glaſſes, ſtrong waters, pewter diſhes, beads, and other toys.

Our returns are, gold duſt, red wood, elephant-teeth, Guinea grain, gum, oſtrich-feathers, amber, ebony, cryſtal, and great numbers of negroes carried to the plantations in America. From the coaſt of Barbary we have rice, figs, raiſins, dates, almonds, and copper. The great advantage of the African trade is, that it carries no money out, ſupplies our plantations with negroes, and brings in a great deal of bullion for negroes ſold to the Spaniſh Weſt Indies.

Britain exports to the Canary iſlands,

Bays, kerſeys, ſerges, Norwich ſtuffs, and other woollen manufactures; ſtockings, hats, fuſtians, haberdaſhery wares, tin, hardware; alſo herrings, pilchards, ſalted fleſh, grain, linen, pipe-ſtaves, hoops, and ſome other commodities.

Our returns are, Canary wines, logwood, hides, indigo, cochineal, and ſome few commodities which are the product of the Weſt Indies.

Britain exports to Turky,

Broad cloth, long-ells, tin, lead, ſome iron, ſome French and Liſbon ſugars, and ſome bullion.

Our returns are, raw ſilk, grogram yarn, dying ſtuffs, drugs, ſoap, leather, cotton, oil; ſome fruit, as currants, raiſins; vitriol, ſulphur, opium, gauls, balm, box-wood, mohair. The balance of this trade is thought to be in our favour.

Britain exports to Italy,

Broad cloth, long-ells, bays, druggets, callimancoes, camblets, and other ſtuffs, leather, tin, lead, fiſh, as pilchards, herrings, ſalmon, Newfoundland cod, ling, logwood, &c.

Our returns are, raw, thrown, and wrought ſilk, wine, oil, ſoap, olives, ſome dyers wares, anchovies, brimſtone, carpets, ſcented gloves, necklaces, and ſome other things. The balance of this trade is thought to be conſiderably againſt us.

Britain exports to Spain,

Broad cloth, druggets, callimancoes, bays, ſtuffs of divers kinds, leather, fiſh, tin, lead, corn, linen, &c.

Our

Our returns are, wine, oil, fruit of divers kinds, wool, indigo, cochineal, and dying ſtuffs, tent, &c. The balance is ſuppoſed but very ſmall in our favour.

Britain exports to Portugal,

Broad cloth, druggets, bays, long-ells, callimancoes, perpets, ſays, kerſeys, flannel, and all ſorts of ſtuffs; alſo tin, lead, leather, fiſh, corn, and other things.

Our returns are, wine, oil, ſalt, and fruit, as oranges, lemons, almons, figs; alſo ſaffron, ſoap, white marble, liquorice, ſhumack. There is a conſiderable balance in our favour.

Britain exports to France,

Tobacco, horn plates, tin, ſome lead, ſome flannels, corn in time of ſcarcity, wool, coals, allum.

Our imports are, wine, brandy, linen, fine lace, fine cambrics, cambric lawns, brocades, velvets, ſalt, paper, prunes, cheſnuts, &c. There is here a balance againſt us of no leſs than L. 500,000.

Britain exports to Flanders,

Serges, a few flannels, a very few ſtuffs, ſugar, tobacco, tin, and lead.

Our imports are, fine lace, fine cambrics, and cambric lawns, whited linens, threads, tapes, incles, and divers other commodities, to a very great value. The balance very much againſt us, being at leaſt L. 250,000.

Britain exports to Holland,

Broad cloth, druggets, long-ells, ſtuffs of a great many ſorts, leather, corn, coals, ſugars, tobacco, rice, ginger, pitch, tar, with Eaſt India and Turky goods.

Our imports are, great quantities of fine hollands, threads, tapes, incles, whale-fins, braſs-battery, madder, lintſeed, flax, argol, wainſcot, clap board, &c. The balance is conſiderably for us.

Britain exports to Germany,

Broad cloth, druggets, long-ells, ſerges, ſtuffs, tobacco, ſugar, ginger, tin, lead, Eaſt-India goods, and ſeveral other commodities.

Our imports are, prodigious quantities of linen, linen yarn, kid-ſkins, tin-plates, and a great many other commodities. The balance is very near as much againſt us in this trade as in that of France.

Britain exports to Denmark, Sweden, and Norway,

Guineas, crown-pieces, bullion, ſome tobacco, a few coarſe

woollens, meal, malt, beef, tallow, ſalt, coal, ſome linen, lead, butter, herrings.

Our imports are, deal-boards, fir-timber, ſpars, plank, iron, copper, wire of iron and copper, tar, wainſcot, pipe-ſtaves, great guns, mortars, bullets We pay them a very great balance, amounting near to L. 390,000.

Britain exports to Ruſſia,

Some coarſe cloth, long-ells, worſted ſtuffs, tin, lead, tobacco, and a few other commodities.

Our imports are, hemp, flax, linen cloth, linen yarn, Ruſſia leather, iron, furs, potaſhes, timber, train-oil, tallow, &c. to an immenſe value. The balance is againſt us here above L. 400,000 *per annum.*

Britain exports to Ireland,

Books, bark, bottles, candle-wick, wool-cards, coals, coffee, wheat and barley, drapery, drugs, allum, cochineal, indigo, logwood, iron, ſteel, lead, cambrics, hollands, lawns, muſlins, millinery wares, calicoes, ſilks, raw, thrown, and manufactured, ſalt, pewter and tin, whalebone, wood, cotton, and cotton yarn, grogram yarn, ſaltpetre, groceries of fruits and ſpice, battery and braſs ſhruff, copper plates, red-wood, earthen ware, glaſs, ſugars, gold and ſilver thread and lace, hops, ſlates, ſnuff, camblets, fuſtians, ſtockings, pitch, tar, cyder, tea, tobacco, fans, gloves, paper, hats, garden-ſeeds, hemp, apples, malt, wine, and ſome other commodities, to the value of L. 500,000 *per annum.*

Our imports are, linen and linen yarn, wool, woollen and worſted yarn, copper-ore, feathers, hair, raw hides, kelp, calve-ſkins, goat and kid ſkins, ſheep and lamb ſkins, rabbit-ſkins, tallow, beef, mutton, butter, cheeſe, candles, fiſh, flannel, frieze, horſes, pork, rape-ſeed, ſoap, and ſome other commodities, to the value of near L. 500,000 *per annum.*

Britain exports to New England,

All ſorts of woollen manufactures, linen, ſail-cloth and cordage for rigging their ſhips, haberdaſhery, hard-ware, &c.

Our returns are, pitch, tar, and turpentine, with ſome ſkins, pipe-ſtaves, maſts, pine, cedar, &c.

Britain exports to New Jerſey, New York, and Pennſylvania,

Broad cloth, kerſeys, druggets, ſerges, and manufactures of all kinds.

Our returns are in gold and ſilver, with ſome ſmall quantity of wheat, flax, and hemp.

Britain

Britain exports to Virginia and Maryland,

All manner of cloathing and houſehold-goods, iron manufactures of all ſorts, ſaddles, bridles, braſs and copper wares, and, in ſhort, a part of all our manufactures.

Our returns are, tobacco, both for home conſumpt and re-exportation, tar, pitch, turpentine, and ſome lumber.

Britain exports to Carolina,

The ſame commodities as to Virginia, viz. cloths, and all ſorts of manufactures.

Our returns are, rice, deer-ſkins, buck-ſkins, beaver, and ſome ſmall quantity of raw ſilk and tobacco.

Britain exports to the ſugar plantations,

Cloathing of all kinds, both linen, ſilk, and woollen, wrought iron, braſs, copper, all ſorts of houſehold-furniture, and a great part of their food.

Our returns are, ſugar, ginger, rum, molaſſes, cotton, indigo, cocoa-nuts, pymento, tamarins, lime-juice, ſome gold and bullion, which, at an average, is, from Jamaica, about L. 550,000 value *per annum*; from Barbadoes, about L. 250,000 value; from the Leeward iſlands, viz. Antigua, St Chriſtopher's, Nevis, Montſerrat, Barbuda, Anguilla, Spaniſh town, Tortola, and the reſt of the Virgin iſlands, about L. 650,000 value.

CHAP. VI.

The produce and commerce of the ſugar-colonies, viz. Jamaica, Barbadoes, and the Leeward iſlands; with a ſpecimen of the accounts kept by the factors or ſtorekeepers there; as alſo a brief explication of wharf and plantation accounts.

SECTION I.

The produce and commerce of the ſugar colonies.

THE produce or commodities of the growth of Jamaica and the Weſt Indies are, as formerly mentioned, Muſcovado and clayed ſugar, rum, molaſſes, ginger, coffee, cotton, pymento, mahogany, fuſtic, logwood, black ebony, tamarins, and a few other commodities. Theſe, however, are not the only things to be found in the Weſt Indies; for thither is imported from Africa, and the Spaniſh ſettlements in America, gold in grain, in bars, and

coin; virgin and coined ſilver, elephant-teeth, logwood, Nicaragua and red woods, lignumvitæ, tortoiſe-ſhell, cocoa, Malagata, pepper, jallop, quickſilver, Jeſuit bark, ſnake-root, ſarſaparilla, aloes, caſſia fiſtula, indigo, balſam of Peru and Tolu, &c.

But the ſugar-cane is the glory of the Weſt Indies, and the ſugar and rum thence ariſing may be called the ſtaple commodities of theſe iſlands. The quantity of ſugar is ſo very conſiderable, that, at an average, the yearly produce is ſuppoſed to exceed 100,000 hogſheads, each hogſhead containing 12 C. weight; and of theſe 70,000 hogſheads are annually imported into Great Britain. The reſt is either conſumed in the Weſt Indies, or exported to the Britiſh colonies in North America. The ſugar as well as the rum made in Jamaica, is generally preferred to that which comes from any of the other iſlands.

The ſugar-trade creates employment and gives bread to a multitude of people. There are reckoned at preſent in the Weſt Indies at leaſt 130,000 people, I mean whites, or white people, all originally natives of Great Britain; of which 70,000 are computed to be in Jamaica, and near 50,000 in Barbadoes. Beſides theſe, there are ſtill a greater number of negroes employed in dreſſing the grounds, raiſing the cane, and other parts of the ſugar-work. Upon a parliamentary inquiry into the ſtate of the trade to Africa in the year 1728, it appeared, that, in the ſpace of three years, the negroes imported from Africa at Jamaica, Barbadoes, and Antigua, amounted to 42,000, beſides what were carried to St Chriſtopher's, Nevis, and Montſerrat; and the number of negroes juſt now in the Weſt Indies is computed to be at leaſt 220,000; whereof 120,000 in Jamaica, and 80,000 in Barbadoes.

This branch of trade not only employs multitudes abroad in the colonies, but cuts out work for a vaſt deal of people at home. An immenſe number of Britiſh artificers, manufacturers, and merchants, are hereby not only maintained, but many of them enriched, and ſeveral thouſand ſailors provided in buſineſs and bread. The people of the ſugar-colonies ſcarce wear, eat, or drink, any thing but what comes from Britain, Madeira wine and rum-punch excepted. The Weſt Indies is a market for all kind of wares, and for all ſorts of proviſions, from Britain and Ireland. This gives encouragement and life to agriculture, to manufactures, to fiſheries, to trade and navigation. It appeared from the cuſtomhouſe-books, a few years ago, that the value of the annual exports from Great Britain to the ſugar-colonies amounted to L. 500,000 Sterling; to which if we add the value of our exports to the Madeiras and Guinea, for purchaſing wine and negroes to be carried thither, it will greatly augment the ſum, and further ſhow the uſefulneſs and importance of theſe colonies to their mother-country. The principal ports in Britain that trade with the Weſt Indies, are, London, Briſtol,

ſtol, Liverpool, and Glaſgow; and Britiſh veſſels carry thither vaſt quantities of proviſions from Cork in Ireland.

The whole continent, too, of North America, viz. New England, New York, Pennſylvania, Maryland, Virginia, and Carolina, carry on a trade with the Weſt Indies; importing thither ſuch goods and proviſions as are the growth of theſe ſeveral plantations; and, in return, carrying home ſugar, rum, molaſſes, and caſh, being moſtly Spaniſh coins.

Goods ſent from Britain to the ſugar-colonies for ſale, are generally conſigned to factors there; or ſometimes factors are ſent over and ſettled in the colonies by Britiſh merchants who employ them. Two, three, or four of theſe factors, are commonly joined in company or partnerſhip, that, in caſe of the death of any of them, the buſineſs may nevertheleſs be carried on by the ſurviving partners; and ſo the employers in Britain ſuffer no loſs, at leaſt not have their affairs thrown into confuſion, or any ſtop put to their trade, by ſuch an accident. This precaution is the more neceſſary, as the Weſt Indies are reckoned a ſickly climate.

A partnerſhip of factors being thus eſtabliſhed, they provide themſelves in a ſhop or houſe, to lodge or ſtow their goods in; and ſuch a houſe is commonly called a *ſtore*. Under them they have clerks or ſtorekeepers, who are conſtantly employed in attending the ſtore, and writing up the books. A ſingle factory of this kind is capable of tranſacting buſineſs for ſeveral merchants, or for ſeveral companies of merchants, in Britain.

The commiſſion allowed to factors in the ſugar-colonies was formerly very high. At preſent it is 5 per cent. on ſales, 3 per cent. for inſuring the debts, and 5 per cent. on returns. By inſuring the debts, I mean, that the factor is accountable for them; ſo that if any perſon to whom he ſells his employer's goods on truſt, ſhould turn inſolvent, the loſs is the factor's, not the employer's. And this is conſtantly the caſe in the ſugar-colonies, unleſs the employer, to avoid paying the 3 per cent. ſignify to the factor, that he chuſes to run the riſk of the debts himſelf. When the factor is accountable for the debts, the ſales are conſidered as ready money, and the neat proceeds ought to be remitted in ſix months at furtheſt after the goods are ſold. Factors too have an allowance of 3 per cent. on ſales, in name of ſtorage: but this does not extend to the ſale of negroes, becauſe negroes are commonly lodged in the ſhip till diſpoſed of.

It is uſual for factors, upon the ſale of negroes, or of any valuable parcel of goods, or when a debt has been long outſtanding, to ſecure payment, by taking a bond of the buyer, or ſometimes a mortgage, that is, a conditional right to ſome houſe, piece of land, or other ſubject; and the intereſt thence ariſing is an allowed gain to the factor, for his taking care of the debts. Bonds of this kind,

with ſome factors, are numerous, and the profits of them pretty conſiderable.

It is cuſtomary for factors to have the benefit of ſelling all ſorts of liquor-caſks, except puncheons. Some too are intitled to coffers, boxes, wrappers, &c.; but the extent of the perquiſites of this kind depends upon paction with their employers.

When a ſhip arrives with conſigned goods, it is the factor's buſineſs to inſpect the goods at landing; and if there be any appearance of damage or breakage, he ought to cauſe them be turned up on the wharf, in order for a ſurvey. This is to be done in the preſence of two merchants, called on purpoſe to atteſt the ſurvey. The factor muſt tranſmit the ſurvey, thus atteſted, to his employers in Britain, in order to aſcertain to them the quantity of the damage, breakage, or defect in any parcel of goods. By this conduct, the factor removes all ſuſpicion of unfair practices, gives ſatisfaction to his employers, eſtabliſhes his own character, and paves the way for greater truſt and further employment.

After goods are landed, it is not prudent to let them lie long on the wharf; for the heat in that country is apt to ſour liquors, taint proviſions, and ſpoil ſeveral other ſorts of goods. The factor therefore, to prevent all misfortunes of this kind, ought immediately to hire negroes to roll or carry the goods to the ſtore; where he muſt take care to have them lodged or ſtowed in a proper manner, viz. ſo as the goods may receive leaſt damage by lying there, and that things which require to be ſold off ſooneſt may be readily come at.

When a factor has got a conſignment lodged in his ſtore, the next part of his duty is, to inform the public that he has ſuch goods for ſale: and this he does, by fixing up billets or placards in public places; or, which is now more common, at leaſt in Jamaica, by publiſhing an advertiſement for that purpoſe in the newspapers. Intimations of this ſort are found to be extremely neceſſary; for goods may lie a long time in a ſtore, without ever being called for, unleſs buyers, by ſome ſuch method, be informed of them.

Some goods are ſold by their original invoice-weight, and are never weighed in the ſtore; ſuch as, butter, ſoap, candles, white lead. Other goods that go by weight, are all weighed by the long hundred, or 112 lb. Avoirdupois, but ſold by the ſhort hundred, viz. 100 lb. And hence it is a conſtant practice, after goods are weighed, to reduce the groſs weight to pounds; and, having ſubtracted the tare, to caſt up the price of the neat weight, at ſo much per cent. or per 100 lb.; to which is added, the price of the hogſhead, puncheon, &c. as in the following example.

Suppoſe a factor buys, for the uſe of his employer, the following hogſheads of ſugar, at 25 s. 8 d. per 100 lb.; their neat weight, and

and value, rating the hogsheads at 15 s. each, are computed thus.

No	C.	Q.	lb.	Tare.
1	16	1	14	114
2	14	3	7	110
3	15	2	21	116
	46	3	14	340

```
   46
   46
 4684
   14          Answer 4910 lb. neat.
 ----
 5250 gross.
  340 tare.
 ----
 4910 neat.
```

This method of reduction is the same as multiplying the 46 C. by 112; for 46 placed below 46, with units under units, is the same as multiplying 46 by 2. What follows is the multiplication of 46 by 11. The 84 stands for the 3 Q. and has the 14 lb. placed below it. The sum of these, viz. 5250, is the pounds of the gross weight; from which deducting 340, the tare or weight of the hogsheads, there remains 4910 lb. neat.

The value is computed by either of the following methods.

METHOD I.

```
   lb.  s.  d.     lb.
If 100 : 25  8 ::  4910
         12         1232
        ----       ----
   d.   308         982
          4        1473
        ----        982
   f.  1232        491
                 -------
            4)  60491.20
                -------
           12)  15122   3
                -------
          2|0)  1261|0  2
                -------
Value of the sugar 63   0  2¾
3 hogsheads at 15 s. 2   5  0
                    -------
Total value L. 65   5  2¾
```

METHOD II.

```
                 4910
                  308
                 ----
                 3928
                1473
               -------
           12)  15122.80
                    4
                -------
             f.  3.20
               -------
          2|0)  1261|0  2
                -------
Value of the sugar 63   0  2¾
3 hogsheads at 15 s. 2   5  0
                    -------
Total value L. 65   5  2¾
```

In

In the first method 60491 is farthings, being the quotient of 6049120 divided by 100; and 20, on the right hand of the point, is the remainder, equal to $\frac{20}{100}$, or $\frac{1}{5}$ of a farthing, and neglected. In the second method 15122 is pence, being the quotient of 1512280 divided by 100; and 80, on the right hand of the point, is the remainder, equal to $\frac{80}{100}$, or $\frac{4}{5}$ of a penny; which reduced gives 3 farthings, and $\frac{20}{100}$, or $\frac{2}{5}$ of a farthing, as in the other method.

Factors sometimes have occasion to sell goods by advance on the invoice. Thus, suppose the value of a parcel of goods, as rated in the invoice, to be L. 50, and the factor has an offer made him of 72 per cent. advance on the invoice; the factor, by accepting this offer, agrees to sell the parcel of goods for L. 86 plantation-currency. When exchange with the plantations is about 40 per cent. 75 per cent. advance is in general esteemed a proper bargain both for buyer and seller. But the course of trade is for ever varying, and some sort of goods require a much higher advance than others.

The method of computing the advance may be learned from the following example.

Suppose the prime cost of a parcel of goods in the invoice to be L. 37 : 8 : $1\frac{1}{2}$, and the advance to be 75 per cent. their value in the sale may be cast up as follows.

	L.	s.	d.
If 100 : 75 ::	37	8	$1\frac{1}{2}$
	20		
	748		
	12		
	8977		
	4		
	35910		
	75		
	17955		
	25137		
4)	26932.50		
12)	6733		
20)	561	1	
Advance L.	28	1	1 ——— Carried forward.

Brought forward,	Advance L.	28	1	1
	Prime cost	37	8	1½
	Value in the sale	65	9	2½ plantat.-currency.

See examples of goods sold per advance, Jan. 12. and April 5.

With consigned negroes the factor receives no formal invoice, as he does with other goods. The captain of the vessel only, upon his arrival, delivers to the factor a note or memorandum, specifying what number of negro men, women, boys, and girls, he has on board for sale, exclusive of the privileged slaves belonging to himself, to the doctor, or any other person. The factor upon this takes the charge of the cargo, and sells off the negroes as he would do any other sort of merchandise; with this difference only, that negroes are generally sold, either for ready money, or on bond, or mortgage. As negroes, by long keeping, turn out an expensive cargo, daily maintenance adding considerably to the prime cost, factors think it their duty to dispose of them as speedily as possible; and always endeavour to manage, so as to be able to remit, if not the whole, at least a large share, of the neat proceeds by the return of the ship.

Vessels from Africa, besides negroes, import a great many kinds of goods; but these are generally for the benefit of the captain, doctor, &c. I shall only further observe, that a cargo of negroes is not always consigned to a particular factor: for it is often left to the captain to employ any factor he thinks proper, who will subscribe to certain terms proposed by the merchant in Britain, and find security for his performance of the articles stipulated.

Planters, and people who live in the country, frequently employ their friends or agents in town to purchase goods at the stores for their use; and in this case, it is a common practice with the storekeepers, after entering the sales in the *Waste-book*, to affix to the entry the mark put upon the goods, viz. the initial letters of the person's name for whose use they were purchased, that they may the better know whom to apply to for payment, in case the agent should happen to die or fail. See Jan. 20. April 15. May 27.

Factors, for the speedy closing of a sale, sometimes find it necessary to expose the remaining goods to auction; and this they call *selling at vendue*; in which case it is customary for the factor to reserve only for himself the 3 per cent. storage on the auctioned goods, and allow the 5 per cent. commission to the purchaser, who has the goods again to dispose of: or, instead of exposing the remaining goods to auction, the factors sometimes take them to themselves at the current price, and afterwards dispose of them for their own account. And in both these cases, the goods thus disposed of

are

are considered as sold for ready money; and the value ought to be remitted accordingly. But it is reckoned unfair dealing in a factor, to take any goods to himself, if he have the same kind of goods on hand from any other employer. See March 12. 15. and May 4.

It is the factor's part to pay all charges: which are of various sorts; such as,

1. *Freight*, computed per tun, per month, or by the run, according to agreement in Britain. The freight of a Guineaman with negroes, is called *Coast-commission*, being commonly L. 4 in every L. 104, or $\frac{1}{26}$ of the gross, or of the neat proceeds of the cargo. But this too depends upon paction. Besides the coast-commission, the factor pays the doctor's fee, which is commonly 1 s. per head on all slaves sold. To this add the charges of maintenance, medicines, &c.

2. *Import-duties*, viz. the duties on goods imported paid to the receiver-general. It is only a few sorts of goods that pay duty; the chief of which, with their rates, are these following.

	L.	s.	d.	
Wines from the Western islands, pay of duty,	12	0	0	per tun.
Spanish and Madeira wines,	6	0	0	per tun.
Wines from any other place,	5	0	0	per tun.
Ale, beer, and cyder,	2	0	0	per tun.
Ginger,	0	15	0	per C.
Cocoa in ships of the colony,	0	15	0	per C.
Cocoa in other vessels,	1	0	0	per C.
Refined sugar,	0	0	6	per tun.
Tobacco,	0	0	4	per pound.
Cotton and indigo,	0	0	3	per pound.
Negroes,	0	10	0	per head.

There is also an inland duty on negroes, of 20 s. per head: but this is paid by the purchaser.

3. *Wharfage* and *negro-hire*. The former of which is the charges paid in landing goods at any wharf, and has no fixed rate, but is more or less, according the throng of business, and the plenty or scarcity of wharfs. Negro-hire is money paid for the use of negroes to roll casks, carry goods, and do other servile work about the store; and is commonly estimated at one half the amount of the wharfage. These two are generally charged in one article.

4. *Commission* and *storage*. These two have been already explained; and are not, strictly speaking, money paid by the factor, save only that he has the rent of his store to pay out of the latter; but both

both of them are a charge againſt the employer, and generally paſs in one article. The mercantile method of computing them is exhibited in the following example.

Suppoſe a cargo of conſigned goods is ſold for L. 675 : 18 : 8, the commiſſion and ſtorage, at 8 per cent. is L. 54 : 1 : 5¾, caſt up thus:

	L.	s.	d.
If 100 : 8 ::	675	18	8
			8
L.	54.07	9	4
	20		
s.	1.49		
	12		
d.	5.92		
	4		
f.	3.68		

Some other articles of charges may now and then occur in buſineſs; but theſe mentioned above are the moſt common, and the moſt conſiderable. The charges deducted from the amount of the ſales, gives the neat proceeds: which the factor, however, is not bound to remit till payment is received, unleſs when he inſures the debts, draws 3 per cent. for his riſk, and ſo becomes accountable for them: in which caſe he is obliged, as was formerly obſerved, to remit the neat proceeds within ſix months after the ſale of the goods.

When a ſale is finiſhed, and the debts paid in, it is then the factor's duty to make returns to his employer; and the value of the returns, with the commiſſion charged on them, ought to exhauſt the neat proceeds. It would be fooliſh in a factor, without a ſpecial order, to make returns to a higher value; and they ought not, in juſtice to the employer, to be leſs. Having therefore the amount of neat proceeds, and the rate of commiſſion, the value of returns to be made may be computed, as in the following example.

Suppoſing the neat proceeds of a ſale to be L. 620 : 12 : 6½, and the rate of commiſſion 5 per cent.; the value of the returns to be made is thus caſt up.

If

```
                L.   s.  d.
If 105 : 100 :: 620  12  6½
                 20
                ----
                                                L.   s.  d.
               12412  Value of returns,      -  591   1  5½
                  12  Com. on ditto, at 5 per cent.  29  11  1
               ------                           ----------------
              148950  Sum equal to neat proceeds,  620  12  6½
                   4
              ------
              595802
                 100
              -------  (4
        105) 59580200 (567430
             525       -------
             ---   12) 141857  2 f.
              708      -------
              630  2|0) 1182|1  5 d.
              ---      ---------
               780     L. 591  1 s.
               735
               ---
                452
                420
                ---
                 320
                 315
                 ---
                 (50)
```

From the above operation it is obvious, the method of finding returns to be made, is the same with that of computing the present worth of a sum of money payable at the end of one year; and the answer will be the same, provided the rate of interest in the discount be the same with the rate of commission.

When a factor has occasion to draw bills on Britain, he makes out three, and sometimes four, of the same tenor and date; and this is called *a set of exchange*. One of these bills is kept by the remitter, and the rest are transmitted by different vessels to the person in whose favour they are drawn or indorsed. They are commonly drawn payable sixty days after sight, and frequently of the following form.

Kingston,

Kingſton, Jamaica, Jan. 2. 1783.
Exchange at 40 per cent. for L.300 Sterling.

Gent.

Sixty days after ſight, this my firſt of exchange, ſecond and third of the ſame unpaid, pay to George Bentley merchant, or order, three hundred pounds Sterling, value of him, and place the ſame to account, without further advice from

Your humble ſervants,

To Meſſ. Buckley and Brent,
merchants in London. *Gordon and Grant.*

In drawing the ſecond bill, ſay, *firſt and third unpaid;* and in drawing the third, ſay, *firſt and ſecond unpaid.*

Sometimes the bill concludes, *as per advice;* and in this caſe, a letter of advice, ſigned by the drawer, is ſubjoined to the bill: but the more uſual way, among great traders at leaſt, is, *without further advice.*

SECTION II.

A ſpecimen of the accounts kept by the factors in the ſugar colonies.

THE books uſed by the factors in the ſugar-colonies, are the five following, viz. 1. The *Invoice-book.* 2. The *Waſte-book,* with its ſubſidiaries. 3. The *Journal.* 4. The *Ledger.* 5. The *Sales-book.*

I. *Of the Invoice-book.*

THE Invoice-book conſiſts of two or more quires of large paper, bound in folio, and not ruled. Into this the factor copies all the invoices he receives with conſigned goods from his employers. The invoices by this means are preſerved, and the factor thereby enabled, not only to review recent tranſactions, but to go back, and reviſe any part of his paſt dealings; ſo as to reſolve any doubts that may ariſe in his own mind, or to ſatisfy thoſe of any other perſon. The invoices may be conſidered as ſupplying the place of an inventory to the factor; and they are indeed all the inventory he has occaſion for. They contain a ſtock in truſt, and are the foundation of all his dealings. From the Invoices too are headed the Sales-book, as will be taught afterwards.

The Invoice-book, or liſt of invoices, contained in the following ſpecimen, are,

1. A ſmall cargo of goods ſhipped for Jamaica by George Buchan

of

of London, on board the ſhip Swan. In the ſale of this cargo the factors are allowed 3 per cent. for inſuring the debts, and the benefit of all the boxes; but neither of theſe advantages are allowed in any of the following ſales.

2. A cargo of merchandiſe ſhipped by Robert Green and Company of Briſtol, on board the Sarah; but this veſſel, in her way to Jamaica, calls at the Madeiras, and takes in wine on account and riſk of the ſame employers.

3. A cargo of goods ſhipped by John Scot and Company of Glaſgow, on board the Cæſar; this veſſel in like manner, in her way to Jamaica, calls at Cork in Ireland, and takes in proviſions on account and riſk of the Glaſgow employers.

4. A cargo of conſigned negroes from Africa, on board the Roſe of Liverpool, on account and riſk of Martin Steel and Company merchants there.

II. *Of the Waſte-book, and its ſubſidiaries.*

THE Waſte-book, as to its form, and manner of ruling, is the ſame as in proper trade; ſave only that it has a column on the left hand, in which are placed figures, pointing out the page of the Sales-book to which goods ſold are carried.

Factors indeed have occaſion to buy as well as ſell goods; and this they often do when the markets are low, in order to ſerve their employers at the cheapeſt rates. They have occaſion alſo to ſhip off returns to their employers, or make remittances in bills. But as none of theſe tranſactions go to the Sales-book, they have conſequently no referring figure prefixed to them in the marginal column of the Waſte-book.

When goods are ſold in the ſtore, it is the ſtorekeeper's province to ſee the goods packed up for carriage, to mark them as directed, and make out a bill of parcels to be ſent or delivered to the purchaſer. On the other hand, when the factor buys goods from any other perſon, the bill of parcels is ſent to the ſtore, which the ſtorekeeper enters in the Waſte-book; but before he file up the bill of parcels received, he writes on the foot of it the page of the Waſte-book where it is entered, to which he ſubſcribes his own name, or the initial letters of it, thus:

Entered W. B. page 8. *James Gordon.*

By this means the place of the Waſte-book where any bill of parcels is entered, can at any time afterwards readily be found, and the perſon who made the entry known.

The ſubſidiaries of the Waſte-book are, the Memorandum-book, and the Caſh-book.

The

The Memorandum-book is commonly of a long narrow form, and not ruled. This book is uſed in the ſtore; and contains a brief account of all goods ſold, whether for ready money, or on truſt: but buying, remitting, &c. are immediately carried to the Waſte-book, without being ever entered in the Memorandum-book. When the hours of buſineſs are over, the ſtorekeeper or clerk retires into the counting-room, and from the Memorandum-book enters the tranſactions of the day into the Waſte-book.

The Caſh-book is of a folio form, and ruled like the Ledger, and titled on the head, *Caſh Dr, Contra Cr.* The Dr ſide contains the money received, and from whom; the Cr ſide contains the money paid away, and to whom. This book is commonly written or filled up by different hands; for whoever receives the money, enters it in the Caſh-book; and when they pay in the money to the factor, he inſerts the initial letters of his name, or at leaſt the initial letter of his ſurname, in the Caſh-book, betwixt the ſum in the money-columns and the perſon's name from whom the money was received, to ſignify that he has got the money contained in that article from the clerk or ſtorekeeper: and this is all the receipt given by the factor to his clerk. When two or more factors are joined in partnerſhip, it is uſual for them to have the caſh by turns. The Caſh-book ſerves to abbreviate the Caſh-account in the Ledger, into which it is poſted monthly. But in the following ſpecimen no Caſh-book is ſuppoſed to be kept.

It remains to be obſerved, that factors differ in their practice with reſpect to the Waſte-book and Journal. Some from the Memorandum-book, from the bills of parcels of goods bought, and from notes taken of goods ſhipped, make up a formal and regular Waſte-book. This Waſte-book they look upon as the principal book of accounts, and accordingly extend every thing in it at full length, and in all the following books refer to it for particulars. In this caſe the Journal is contracted, and uſually contains, or at leaſt needs to contain, no more than a liſt of the Drs and Crs, out of which the Ledger is to be framed. Others, again, conſider the Memorandum-book, the bills of parcels of goods bought, with the notes taken of goods ſhipped, as the only Waſte-book neceſſary; and from them directly form a large Journal, called the *Day-book*, in which the Drs and Crs are aſſigned, and every thing narrated at full length. This Day-book they conſider as the principal book, and in all the ſubſequent books refer to it for particulars. From this they poſt directly to the Ledger; for a contracted Journal in this caſe is ſeldom uſed, and not very neceſſary. In order, therefore, to inſtruct the learner equally in both methods, I ſhall, in the following ſpecimen, firſt exhibit the tranſactions in form of a Waſte-book, and ſubjoin a ſhort Journal adapted to it; and then deliver

the ſame tranſactions, according to the other method, in a large Journal, or Day-book.

III. *Of the Journal.*

THE Journal, as to its form, and manner of ruling, is the ſame as in other branches of trade; and the entries the ſame as formerly aſſigned in factorage: only, inſtead of the general title, *A. B. his account of goods*, factors in the Weſt Indies uſe, *A. B. his ſale per ſuch a ſhip*, as, *George Buchan his ſale per Swan*, or *George Buchan's ſale per Swan.* It is neceſſary to mention the ſhip's name by way of diſtinction, becauſe an employer may conſign goods to the ſame factor by different veſſels, and would not chuſe to have the ſales of them juſtled into one account, but kept ſeparate, that the profits on each may appear.

The more ordinary caſes of journalizing are theſe following, viz.

1. When you pay charges on your employer's goods, enter A. B.'s ſale per —— Dr to Caſh, for the ſum paid, Jan. 7. 15. March 30. May 4. July 6.

2. When you ſell your employer's goods for ready money, enter Caſh Dr to A. B.'s ſale per —— for the ſum received. Jan. 2. 4. 10. 25. Feb. 15. &c.

3. When you ſell them on time, charge the Buyer Dr to A. B.'s ſale per —— for the ſum due Jan. 12. 18. Feb. 7 &c.

4. When, in order to cloſe a ſale, you take any part of his goods to yourſelf at the current price, enter Merchandiſe account Dr to A. B.'s ſale per —— for their value. March 12. May 4.

5. When a factor buys any kind of goods for his own uſe on the credit of the ſtore, or from a perſon who owes him for his employer's goods, or when at clearing accounts he makes a deduction of any ſum due by himſelf to the ſaid perſon; the entry is, Factor his account-current Dr to the ſaid perſon, for the value of the goods, or of the deduction April 2. 5.

6. When a factor ſhips off goods to his employer, or, by his order, to any other perſon, he enters thus, viz.

Employer his account-current Dr to Sundries, viz.

To Goods ſhipped off, if formerly bought,
To Caſh, if preſently bought for ready money,
To Seller, if preſently bought on time,
} for value of the goods.
To Commiſſion and Storage account, for the factor's commiſſion.
March 25. May 8. June 5, 10. July 7.

Any other entry the factor may have occaſion to make, will readily occur to a perſon who underſtands the preceding treatiſe of book-keeping, and has peruſed the following deſcription of the Ledger-accounts; and therefore I need only further obſerve, that the

the three entries at the end of the Journal, ſubjoined to the line of aſteriſks, are not brought from the Waſte-book, but paſſed purely for the ſake of balancing the Ledger.

In the annexed ſpecimen, there are, as formerly mentioned, two Journals; the one ſhort, and accommodated to the Waſte-book; the other large, and titled *Day-book*, containing a minute account of all tranſactions. In this laſt, inſtead of annexing the ſums to the Crs, I have inſerted them after the Drs, being a way frequently practiſed in the Weſt Indies.

I ſhall conclude this deſcription of the Journal, by obſerving, that it would be eaſy, if the factors had a mind, to frame the Journal entries ſo as to reduce all the goods they have occaſion to purchaſe, or, for the ſpeedy cloſing of a ſale, to take off their employer's hands, to one Ledger account, under the title of *Store*. The Journal entries would, in this caſe, be as follows, viz.

1. When you buy goods, enter Store Dr to the Seller, or to Caſh, if bought for ready money.

2. When you ſhip off goods formerly bought, enter Employer's account-current Dr to Store.

3. When, in order to cloſe a ſale, you take any part of your employer's goods to yourſelf, enter Store Dr to A. B.'s ſale per ——.

4. When you ſell goods formerly taken to yourſelf, enter Buyer, or Caſh, Dr to Store.

N. B. When you record the ſale of ſuch goods in the Waſte-book, ſay, Sold, on account of the ſtore, &c.

IV. *Of the Ledger.*

THE Ledger is of the uſual form; but ſometimes has a column next to that which contains the day of the month, in which is inſerted the page of the Journal, or Day book, the ſeveral entries are poſted from. This method of reference points out more readily the place poſted from, than the day of the month; for the tranſactions of a ſingle day ſometimes fill up a dozen or more pages. I have introduced theſe paginal figures in the following Ledger, and have made them refer equally to the Day-book or Waſte-book: but not to the ſhort Journal; which could not be effected, on account of the different number of pages of which it and the Day-book conſiſts. The Ledger too is commonly made of large paper, and the pages divided in the middle by a double line, from head to foot; each page by this means being made to contain a whole folio, the Dr ſide being on the left, and the Cr ſide on the right of the ſame page: but an octavo page, to which we are here confined, is a ſize rather too ſmall for exhibiting the following Ledger in this form.

The method of poſting to this Ledger, is in general the ſame

with that delivered in the preceding treatiſe of book-keeping; only the entries are much ſhorter, being conceived in fewer words, and conſequently ſooner and more eaſily made. The factor's aim is purely to mind Dr and Cr, ſo as to have the articles poſted in a brief manner, by double entry, to the reſpective ſides of the accounts to which they belong; without taking any notice of the quantity or weight of goods, or of the price or rate at which they are bought or ſold. When you want to acquaint yourſelf with any ſuch particulars, you muſt have recourſe to the Day-book, or to the Waſte-book. The perſonal accounts of this Ledger never mention the time of a debt's falling due; and the accounts of goods have no inner columns. In ſhort, this Ledger is a ſort of ſkeleton, conſiſting of mere bones and ſinews, that is, of titles and names, properly diſpoſed and connected, whoſe ſtructure and manner the reader will better underſtand by viewing the Ledger itſelf, than by any deſcription in words.

It remains now to take notice of the accounts that commonly occur in the Ledger; to ſhew what is contained on their Dr and what on their Cr ſides, what the difference of their ſides is, and how they are cloſed or balanced.

1. *Caſh-account*, No 1.

Contains upon the Dr ſide the articles of money received, and on the Cr ſide the articles paid away; the difference of the ſides is, the money remaining in the hands of the factors, is their property; and to cloſe it, you muſt give it credit by the partners accounts-current, for the reſpective ſums due to each of them.

2. *Wharfage and Negro-hire*, No 16.

Theſe are commonly joined in one account; and contain, upon the Dr ſide, the charges paid in landing goods, the hire paid for the ſervice of negroes in carrying, rolling, or ſtowing goods, and doing other ſervile work about the ſtore. The Cr ſide contains the cuſtomary charge made by the factors for theſe two articles on the ſeveral ſales. The difference of the ſides is ſo much clear gain to the factors; and accordingly this account is cloſed, by being made Dr to Profit and Loſs.

3. *Commiſſion and Storage*, No 18.

Theſe are likewiſe uſually joined in one account; and contain, upon the Dr ſide, the money or rent paid for the uſe of the ſtore, commonly

commonly called *Store-hire*. The Cr ſide contains the 8 per cent. (viz. 5 per cent. commiſſion, and 3 per cent. ſtorage) charged on the groſs proceeds of the ſeveral ſales; and with ſome factors it contains alſo the 5 per cent. commiſſion on goods ſhipped in return; but it is more uſual to carry this laſt directly to the credit of Profit and Loſs. The difference of the ſides of this account is the principal part of the factor's profits; and the account is cloſed, by being charged Dr to Profit and Loſs.

4. *Debts accountable*, No 17.

This account has nothing on the Dr ſide till the cloſing entry is made; the Cr ſide contains the 3 per cent. charged on ſuch ſales as the factor is accountable for the payment of, or whoſe neat proceeds he inſures. This is another branch of clear profit to the factor, provided none of the Drs prove inſolvent; and the account is cloſed, by being made debtor to Profit and Loſs.

5. *Account of Abatements*, No 20.

This account is erected to preſerve a ſtrict balance of the Ledger accounts, rather than for any other purpoſe: for, in remitting the neat proceeds of a ſale, or the balance of an account-current, it frequently happens, that the goods ſhipped, with the charges on them, fall ſhort, by ſome few pence or farthings, of the value of the neat proceeds, or balance to be remitted; and in this caſe the Account of Abatements is credited for the ſum deficient. And here it is to be obſerved, that, as factors are cautious enough never to overſhip the neat proceeds or balance due, ſo they take care that the defect ſhall not at any time exceed, or even amount to the value of a rial, or 7½ d. Hence it is plain, that the trifling ſums carried to the credit of this account, cannot, even in a long courſe of time, amount to any ſum conſiderable; but ſmall as theſe ſums are, they are ſo much clear gain to the factor; and the account is cloſed, by being made Dr to Profit and Loſs.

6. *Merchandiſe-account*, No 15.

Contains upon the Dr ſide the value of ſuch goods as the factor, for the ſpeedy cloſing of a ſale, takes to himſelf, to vend on his own account; the Cr ſide contains what they are ſold for; and the difference of the ſides, when they are all ſold, is gain or loſs to the factor; and the account is cloſed, by being charged Dr to or made Cr by Profit and Loſs.

7. *Bonds and Mortgages*, No 22.

These two are frequently joined in one account; and contain, upon the Dr side, the value of the bonds and mortgages you receive, and upon the Cr side the payment of the principal; for the interest is carried directly to the account of Profit and Loss. This Account of Bonds, &c. is debited to the employer's sale, or to the person's account who grants the bond or mortgage; and is credited by Cash, for the principal, when you receive payment: and therefore, after payment is made, the sides of this account are always equal, and need no closing entry.

8. *A. B.'s sale, per* ———, No 2. 5. 10. 23.

Contains, upon the Dr side, the several charges the consigned goods are liable for; such as, freight, coast-commission, import-duty, wharfage, and negro-hire, commission and storage, &c. together with the neat proceeds. The Cr side contains the sum the goods are sold for. The two sides of this account are always evened by the neat proceeds, which comes in course to it from the Journal or Day-book, and therefore needs no closing entry.

9. *An account of Goods*, No 9. 26. 28. 29. 30. 31. 32.

The accounts of goods that occur in factors books, are either those of the country-produce, or those imported from Africa, and the Spanish plantations: such as, rum, sugar, cotton, pymento, mahogany, logwood, fustic, silver or heavy money, drugs, &c. which the factor either receives in exchange or return for goods sold, or buys up, when the markets are low, for the benefit of his employer. They contain, upon the Dr side, the value of the goods purchased, and upon the Cr side the value at which they are disposed of; and as it is not usual for factors to take any profit on goods purchased for their employer's use, the Dr and Cr sides of this account, after the goods purchased are shipped off, are generally equal, and need no closing entry.

10. *Profit and Loss*, No 3.

Contains, upon the Dr side, the articles of loss, and upon the Cr side the articles of gain. The difference of its sides is the neat gain since the books were begun; and is closed, by being debited to the several partners their accounts-current, for their respective shares of the gain.

11. *Partner*

11. *Partner his account-current*, No 21. 25. 35.

Contains, upon the Dr ſide, all the goods or money the partner has at any time received, before balancing the books, in part of his ſhare of the profits; the Cr ſide contains the ſhare or proportion of gain due to him, ſince the books were begun; and conſequently the difference of the ſides is the ſum ſtill due, which is paid in to him at balancing the books; and accordingly the account is cloſed, by being debited to Caſh, for the ſaid ſum now paid to him.

12. *Perſonal accounts*, No 4. 6. 7. 8. 11. 12. 14. 24.

Contain, upon the Dr ſide, the debts due by the perſon, and upon the Cr ſide the payments; ſo that when all the debts are paid in, the ſides of theſe accounts become equal; or if the ſides be unequal, the difference is a debt outſtanding, and the account is cloſed with Balance.

13. *Bills Receivable, and Bills Payable*, No 13.

Theſe are uſed for the ſame purpoſe, and in the ſame manner, as in other parts of trade.

14. *Debts outſtanding.*

This is a title uſed inſtead of *Employer his account on time*, both ſerving the ſame purpoſe, and being applied in the ſame manner, viz. when a cargo of conſigned goods is all ſold off, A. B.'s ſale per ——— is debited in the firſt place for all charges: after which the difference of its ſides is neat proceeds; and as we may ſuppoſe part of theſe ſtill outſtanding, and the factor not being obliged to remit any more than he has actually received, it is proper to diſtinguiſh the neat proceeds into two parts, viz. ſuch as are not received, and ſuch as are. Accordingly you may debit A. B.'s ſale per —— to Debts outſtanding for the debts unpaid, and to A. B.'s account-current for what is received; or, which is the ſame in effect, you may firſt charge A. B.'s ſale per —— Dr to A. B.'s account-current, for the whole neat proceeds; and then, by another entry, charge his Account-current Dr to Debts outſtanding, for the ſum unpaid; and in either caſe, when you receive payment, charge Debts outſtanding Dr to A. B.'s account-current; which cloſes the account of Debts outſtanding; and the difference of the ſides of A. B.'s account-current is the ſum that now remains to be remitted. But this account of Debts outſtanding is the leſs uſed, in

regard factors are generally cautious enough not to be over hasty in making returns.

15. *Desperate debts, Dubious debts, or Bad debts.*

These are all accounts of the same import, and used when a debtor fails, or turns insolvent, viz. the employer's Account-current is debited to Desperate debts, and Desperate debts are debited to the account of the insolvent debtor. This closes both the bankrupt's account, and the account of Desperate debts, and makes the whole loss fall on the employer.

16. *Employer's account-current*, No 19. 27. 33. 34.

Contains, upon the Dr side, the returns made him by the factor in goods or bills, and on the Cr side the neat proceeds due to him; and consequently, when the value of returns equals the neat proceeds, the two sides of this account become equal, and need no closing entry; but if the sides be unequal, the difference is a debt due by the factor to the employer, or by the employer to him, and the account is closed with Balance.

To this description of the Ledger-accounts may be added, by way of further instruction, that when the factor has occasion to draw out any person's account, whether common or current, instead of transcribing the curt obscure Ledger-entries, (which by themselves would give little satisfaction, and would even leave a merchant often in the dark), he has recourse to the Day-book or Waste-book for particulars, and debits and credits the person's account, to and by each article, prefixing the dates, and mentioning the quantities, qualities, and rates. The following example will illustrate this better than a great many words.

Suppose Simon Short (see Ledger, No 11.) should call for his account, while it is open, that is, any time before the 20th of June, the clerk sets to work, and the account, (which is of the current kind), when drawn out, will stand as follows; and, upon receiving payment of the balance, must have the annexed or like discharge subjoined to it.

Kingston, Jamaica, June 18. 1783.

Simon Short his account-current with Sands, Gordon, and Watts, Dr,

1783		L.	s.	L.	s.
March 3.	To 32 pair boys pumps, at 9 s. 6 d.	15	4		
	4 pipes Madeira wine, at L. 50,	200	0		
	40 barrels of herring, at 46 s.	92	0		
	Carried forward,			307	4

			L.	s.
1783.	Brought forward,	-	307	4
May 1.	To 6 pipes of Madeira wine, at L. 48,	L. 288 0		
	56 dozen bottled ale, at 12 s. -	33 12		
	2 bushels cask-pease, at 10 s. -	1 0		
			322	12
15.	To 100 barrels herring, at 45 s. -	225 0		
	50 barrels mess beef, at 60 s. -	150 0		
			375	0
			L. 1004	16

Contra, Cr

1783.			
May 8.	By 558 bags ginger, weight 61560 lb. at 15 s. per C. - -	L. 461 14	
	By Balance, due by ditto Short, -	543 2	
			1004 16

Kingston, Jamaica, June 20. 1783.

Received of Simon Short the above balance, being five hundred forty-three pounds two shillings, and discharge the same.

Sands, Gordon, and Watts.

The next thing in order is, to explain the design and method of balancing the Ledger. And here it must be observed, that factors never think of balancing their books, nor look upon them as ready for a balance, till the outstanding debts are all paid in, and returns shipped, or remittances made, to their employers; for the chief design of balancing the Ledger is, to discover the amount of neat gain since the books were begun, and to make a dividend of it equally among the partners. Now, this cannot be done till payment of the debts is received, and the neat proceeds be remitted; because till then the commission, and other profits on returns, are not stated, and no dividend can be made of money not received.

Supposing, then, the debts paid in, and remittances made, the first step towards a balance is, to prick the books, and correct any errors that appear, according to the directions given in the preceding treatise of book-keeping. Now, it is obvious, that by the debts being paid in, all the personal accounts will, of course, be already closed, and, by remittances being made, the employer's account-current, as also every account of goods, except *Merchandise-account*, will likewise, of consequence, be balanced.

The accounts, therefore, that remain open, and need to be closed in

in the first place, are those which exhibit the several articles of profit arising to the factors: such as, Wharfage and Negro-hire, Commission and Storage, Debts accountable, Account of abatements, and Merchandise-account. Now, these are all closed, by making the following entry in the last page of the Journal or Day-book, after the line of asterisks, and then posting it to the Ledger; namely,

Sundries Drs to *Profit and Loss*, viz.
Wharfage and *Negro-hire*, for the difference of its sides,
Commission and *Storage*, for ditto,
Account of abatements, for ditto,
Debts accountable, for ditto,
Merchandise-account, for ditto.

The account next to be closed is *Profit and Loss*; the difference of whose sides now is the neat gain since the books were begun, to be divided equally among the partners; which is done, and the account closed, by making the following entry in the Journal or Day-book, and then posting it to the Ledger; namely,

Profit and Loss Dr to *Sundries*, viz.
To each partner his account-current, for their respective shares of the profits.

The only accounts that now remain open, are *Cash*, and the partners accounts-current. Now, the difference of the sides of these several accounts-current are the shares of gain still due to the partners; whose sum, if the books and balancing-work be right, will be equal to the difference of the sides of the *Cash-account*, which is the sum that remains to be divided among them: and accordingly these accounts are all closed, and the balance of the books finished, by making the following entry in the Journal, and posting it to the Ledger; namely,

Sundries Drs to *Cash*, viz.
Each partner's account-current, for the respective sums due to them.

Thus the Ledger is begun, carried on, and at last finished, without any *Stock-account*, which is not necessary, and which factors never use; and also without any *Balance-account*, which they have as little occasion for, unless there happen to be some debts outstanding at the time the Ledger is closed.

I shall conclude this discourse on the Ledger, by observing, that when any of the partners happen to die, it is usual immediately to shut

ſhut the old books, and open new ones; which is done in the following manner.

An inventory is taken of all the goods remaining in the ſtore, and entered in a new Invoice-book, under the names of the reſpective employers to which they belong. And, in order to proceed with certainty, the ſales are caſt up, and the quantity of goods ſold is added to that contained in this inventory, whoſe ſum, if no miſtake has happened, will equal the amount of the original invoices. This being done, a new Waſte-book, Journal, Ledger, and Book of ſales, are prepared, and all future tranſactions carried into them. In the old books they immediately cloſe the ſeveral accounts of ſales, but leave all the other accounts untouched till the debts are paid in, and remittances made; and then the old Ledger is cloſed, and the profits divided among the ſurviving partners, and the heirs of the deceaſed one, in the manner directed above.

If the ſurviving partners ſhould take a fancy, upon the death of their copartner, immediately to cloſe the old Ledger, and bring the accounts of the outſtanding debts (I mean both thoſe due to and by the partnerſhip) into the new books, it may be done in the manner following, viz. Erect an account under the title of *Old Partnerſhip*, and in the old Journal make the two following entries, viz.

1. *Old Partnerſhip* Dr to *Sundries*, viz.
   To each purchaſer or perſon indebted to the factory at the death of the deceaſed partner, for the reſpective ſums due by them.

2. *Sundries* Drs to *Old Partnerſhip*, viz.
   Each ſeller, or perſon to whom the factory is indebted, for the reſpective ſums due to them.

By poſting theſe two entries to the old Ledger, all the perſonal accounts will be cloſed: and the account Old Partnerſhip will itſelf alſo be cloſed, and the outſtanding debts carried into the new books, by reverſing the two former entries in the new Journal, as follows; namely,

1. *Sundries* Drs to *Old Partnerſhip*, viz.
   Each purchaſer, or perſon indebted to the factory at the death of the copartner, &c.

2. *Old Partnerſhip* Dr to *Sundries*, viz.
   To each ſeller, or perſon to whom, &c.

When you receive payment of any of the outſtanding debts, enter

ter *Cash* Dr to the payer. And when all the outstanding debts are discharged, and the share of profits due to the heirs of the deceased copartner is paid up, the following entry is to be made in the new Journal; namely,

Old Partnership Dr to *Sundries*, viz.
To *Cash*, for the sum paid to the heirs,
To each surviving partner's account-current, for their respective shares of the old debts.

This entry posted to the Ledger closes the account of *Old Partnership* in the new books, carries all its connections off the field, and transactions will henceforth be conducted without any further regard or retrospect to the old copartnership.

V. *Of the Sales-book.*

THE Sales-book is made of large paper; and the pages are titled with the employer's name; below which is framed the heading, wherein is inserted the names, quantity, and quality of the goods mentioned in the Invoice, properly sorted and disposed into different columns. The form of the heading varies according to the nature of the Invoice; and to frame it in the best manner, requires attention and skill in the clerk; for every different invoice will, generally speaking, require a different form of heading. But by viewing the headings of the annexed sales, and comparing them with the Invoices, the learner will receive such insight into this affair, as to render any further description or direction superfluous.

Under the heading are a great variety of columns. Of which that on the left is for the day of the month; and in the column next to it are inserted figures referring to the page of the Waste-book, or Day-book, from which the several articles are brought. Next to this is a large column for the purchasers names. Then follows a multiplicity of columns, being a continuation of those in the heading; in which are inserted, under their respective names, the several quantities of goods sold. After this is a broad column for the prices or rates. And last of all, on the right hand, are the money-columns for the sums.

In a manuscript Sales-book of real business, it is usual for the columns in the heading, instead of being ruled directly up and down the page, to be formed in a sloping manner; that is, inclining to the right hand, or towards the money-columns; but it was not thought convenient to imitate this in the printing.

The Sales-book is filled up directly from the Waste-book, or from the

the Day-book, in the following manner, viz. First insert in the marginal column of the Waste-book or Day-book, the page of the Sales-book to which the article is to be carried; then turning to the Sales-book, write the date of the sale on the margin: and, in the adjacent column, the page of the Waste-book or of the Day-book you post from; and in the next column the purchaser's name, or Cash, if the goods be sold for ready money; then insert the quantity in its proper column, to which you are directed by the heading; and in the following column put the price or rate the goods are sold at; after this carry out the sum to the money-columns, and the posting of this article is finished. Proceed in like manner with every other article of sale.

Here it is to be observed, that one person, or a single purchaser, frequently buys several sorts of goods of the same mark, or belonging to the same employer, all at the same time, or on the same day: and in this case, in the column of price, you will have the like variety of rates; and care must be taken to range these rates so that they may stand in the same order with the parcels of goods sold; namely, that the first rate, or that next the left hand, may correspond to the first parcel of goods, or that next the left hand; and that the second rate may answer to the second parcel, &c.

When goods are sold at *vendue*, or per advance on the Invoice, it is usual to signify this in the Sales-book, by writing the word *Vendue* or *Advance* in the column of price. In like manner, when any parcel of goods is sold at a low rate, or under the current value, on account of their being damaged by bad package, long keeping, or any other cause, some word expressive of this is inserted in the column of price, such as, *Spoiled*, *Tainted*, *Soured*, *Dry*, &c. And with respect to negroes, the words, *Sick*, *Meagre*, &c. are used for the like purpose.

When the goods belonging to any sale are all disposed of, and the posting finished, you are then to add up the several columns that contain the parcels of goods sold, compare their total with the heading, and see if they agree: or if there be any defect; which often happens; for some goods are apt to lose in weight; others again, particularly liquors and provisions, may be so far damnified, as to be quite useless, and unfit for sale, and negroes may die while under the factor's charge; in all which cases the quantities deficient must be inserted in their proper columns, and the reason assigned in the column that contains the purchasers names, by some expression or word suitable to the purpose, such as, *Lost in weight*, *Unaged*, *Broke*, *Stinking*, *Dead*, &c.

The defects being thus supplied, the totals on the foot of the sales will agree with the headings, and with the original Invoices. By this accurate way of doing, the storekeeper is taught to be honest and careful. He sees all goods put into the store, and is accountable

countable for them; and if the defects at closing the sales turn out to be great or numerous, at least such as he cannot account for, he runs the hazard of being suspected of negligence, or something worse.

The totals on the foot of the sales being now, by means of the supplies, made to agree with the headings, you next turn to the *Account of Sales* in the Ledger, and compare the money-columns of the Cr side with those in the Sales-book, pricking off in both books the correspondent articles, by affixing some dot or mark to them; and in case the several articles in the Ledger and Sales-book agree, or be equal, you conclude them to be right, and accordingly add them up, and express their totals.

If any article in the Ledger and Sales-book disagree, some mistake has happened, and it must be rectified. I shall here take notice only of one sort of error, which is very apt to be committed; and that is, when you have the same kind of goods consigned from different employers. Suppose A. B. and C. D the storekeeper is very ready in this case, instead of giving C. D.'s sale credit for the goods sold, to pass them to the credit of A. B.'s sales. Now, a mistake of this kind is set to rights in the Ledger, by charging A. B.'s sale Dr to C. D.'s sale for so much per error, and giving C. D.'s sale credit by A. B.'s sale for the same sum; and the Sales-book is corrected, by subjoining to the foot of A. B.'s sale, *To C. D.'s sale per error*, and subtracting the sum from the total; and by writing at the foot of C. D.'s sale, *To A. B.'s sale per error*, and adding the sum to the total. Any other kind of mistake may be corrected by the directions given in the preceding treatise of Book-keeping.

The sales being thus closed, and errors corrected, the thing that next occurs is, to make the charges; which are usually annexed to the sales, and are collected and stated in the following manner; namely, Turn to the Account of sales in the Ledger, and, on the Dr side, you will find the freight, import-duty, and all other disbursements that have been made on account of the sale under consideration, with references to the pages of the Waste-book, or of the Day-book, where the entries stand. Proceed therefore, and below the sales, write *Charges* by way of title; and underneath say, *To Cash, paid freight, import-duty*, &c. inserting in the left-hand column the page or pages of the Waste-book, or Day-book, where the entries are to be found. Next, compute the wharfage and negro-hire, at the customary rate; the debts accountable, if allowed, at 3 per cent.; commission and storage, at 8 per cent.; and subjoin these new charges to the former, by writing, *To Wharfage and Negro-hire, To Debts accountable, To Commission and Storage.* Then add up all the charges, both former and latter, and subtract their sum from the gross amount of sales; and the

the remainder is the neat proceeds, or balance due to the employer. Wherefore, under the last article of charges, viz. Commission and Storage, write, *To Employer's account-current, for neat proceeds*, when received. Then conclude in the usual form, by excepting errors. After this make an entry in the Waste-book, or Day-book, of the new charges and neat proceeds, which will of course pass into the Ledger, and close the account of sales there.

The last thing to be explained here, is the way of drawing out an account of sales, in order to its being dispatched to your employer. Now, there are two methods of doing this, and some factors chuse the one method, and some the other.

I. The most usual method is, to make out a transcript or copy of the sales, of the same form as in the Sales-book: but with the following variations, viz. 1. The title is a little different, and the referring column on the left hand is omitted. 2. The technical words, *Bonds, Bills Receivable, Merchandise-account*, which are sometimes used for brevity's sake in the Sales-book, are thrown out; and, instead of the two former, are inserted the names of the persons who granted the bonds or the bills, and *Cash* instead of the latter. In like manner, the purchasers names of goods sold at *vendue* must be ejected, and *Cash* inserted; and if the word *Sundries*, or *Sundry accounts*, any where occur, it must be laid aside, and the particulars mentioned in lieu thereof; and if any of the debts happen to be already paid in, you ought to leave out such purchasers names, and insert *Cash* in their stead. For further instruction, take the following example, of George Buchan's sale per the Swan, drawn out, and ready to be sent off.

Sales

Sales of Sundries per the Swan, Capt. Smith, from London, on the proper account of George Buchan merchant there.

1783.		To whom sold.	Pumps. 96 pair mens.	Pumps. 72 pair boys.	Shoes 48 pair mens.	Shoes 36 pair boys.	Shoes 10 pair boots.	Ceurse linen. 50 pieces.	Ceurse linen. 1000 yards.	Mould candles. 12 boxes.	Mould candles. 678 lb.	1 chest china.	Price.	L.	s.	d.
Jan.	2	Cafe,						50	1000				at 17 d. -	70	16	8
	4	Cafe,					10						at 43 s. -	21	10	—
	10	Cafe,	50							4	237		at 9 s. 6 d. at 12 d.	35	12	—
	12	James Brent,										1	advan. 80 p. cent.	72	—	—
	20	John Cole,			24								at 9 s.	10	16	—
	—	Cafe,				12							at 7 s.	4	4	—
Feb.	7	John Brown,		40									at 9 s. 3 d.	18	10	—
	15	Cafe,	46										at 10 s. -	23	—	—
Mar	3	Simon Short,		32									at 9 s. 6 d. -	15	4	—
	4	Fox & Trail,			24					3	163		at 9 s. 6 d. at 13 d.	20	4	7
	7	George Ted,				20							at 7 s. 6 d.	7	10	—
	10	Cafe,								1	54		at 12 d. -	2	14	—
	12	Cafe,								4	224		at vendue. -	9	19	—
	—	Cafe,				4							at 5 s. -	1	—	—
			96	72	48	36	10	50	1000	12	678	1		313	—	3

CHARGES.

	L.	s.	d.
To *Cafe*, paid Captain Smith freight, - -	9	10	6
To *Wharfage* and *Negro-hire*, - -	6	9	6
To *Debts accountable*, at 3 per cent. - -	9	7	9½
To *Commission* and *Storage*, at 8 per cent. -	25	0	9½
	50	8	1½

To *George Buchan's account-current*, for neat proceeds, - 262 11 7½

Errors excepted.

Kingston, Jamaica, March 13. 1783.

Sands, Gordon, and Watts.

II. The

II. The other method of drawing out an account of sales, is of a form different from that of the Sales-book. The particular sales of every kind of goods are here brought together. You begin with the kind first mentioned in the invoice; and in order to collect the several items, you must run down its column of sale in the Sales-book, and pick out the dates from the margin. And when this is finished, you take the next kind of goods mentioned in the Invoice, and collect the items of their sale in the same manner, and then proceed to the third kind; and so on till all is finished. The former account of sales drawn out in this manner, will be sufficient instruction to the learner, which here follows.

N. B. It is not at all impracticable to keep a Sales-book of the form in which the following Account of sales is drawn out. For this purpose, after ruling the book as here represented, with an additional column on the left hand for the referring figures, it will be necessary to transcribe from the invoices lists of the several parcels they contain, leaving blank spaces under each of them, to be afterwards filled up with the articles of sale, as they occur. But the Sales-book, as above described, is generally used; and, by experience, found most convenient for the purpose.

Sales of Sundries per the Swan, Captain Smith, from London, on the proper account of George Buchan merchant there.

1783				L. s. d.	L.	s.	d.
			96 pair mens pumps:				
Jan.	10	*Cash,*	50 at 9 s. 6 d. -	23 15 0			
Feb.	15	*Cash,*	46 at 10 s. -	23 0 0			
			—		46	15	—
			96				
			72 pair boys pumps:				
Feb.	7	*John Brown,*	40 at 9 s. 3 d. -	18 10 0			
Mar.	3	*Simon Short,*	32 at 9 s. 6 d. -	15 4 0			
			—		33	14	—
			72				
			48 pair mens shoes:				
Jan.	20	*John Cole,*	24 at 9 s. -	10 16 0			
Mar.	4	*Fox & Trail,*	24 at 9 s. 6 d. -	11 8 0			
			—		22	4	—
			48				
			36 pair boys shoes:				
Jan.	20	*Cash,*	12 at 7 s. -	4 4 0			
Mar.	17	*George Tod,*	20 at 7 s. 6 d. -	7 10 0			
	12	*Cash,*	4 at 5 s. -	1 0 0			
			—		12	14	—
			36				
Jan.	4	*Cash,*	10 pair boots, at 43 s. -		21	10	—
Jan.	2	*Cash,*	50 pieces coarse linen, containing 1000 yards at 17 d.		70	16	8
			12 boxes mould candles, wt 678 lb.				
			B. *lb.*				
Jan.	10	*Cash,*	4 contᵍ 237 at 12 d.	11 17 0			
Mar.	4	*Fox & Trail,*	3 — 163 at 13 d.	8 16 7			
	10	*Cash,*	1 — 54 at 12 d.	2 14 0			
	12	*Cash,*	4 — 224 at vendue,	9 19 0			
			— —		33	6	7
			12 678				
Jan.	12	*James Brent,*	1 chest china, at 80 per cent. advance,		72	—	—
					313	—	3
			CHARGES.				
			To *Cash,* paid Captain Smith freight,	9 10 6			
			To *Wharf. and Negro-hire,*	6 9 6			
			To *Debts accountable,* at 3 per cent. -	9 7 9½			
			To *Commission* and *Storage,* at 8 per cent.	25 0 9½	50	8	7¼
			To *G. Buchan's ac.-cur.* for neat prodᵗ, Errors excepted.		262	11	7½

Kingston, Jamaica, March 13. 1783.
Sands, Gordon, and Watts.

INVOICE-BOOK.

London, September 8. 1782.

INVOICE of Goods ſhipped on board the Swan, John Smith maſter, for Jamaica, on the proper account and riſk of George Buchan, conſigned to Simon Sands, George Gordon, and William Watts, merchants there, for ſale and returns. Contents, coſt, and charges, as under, viz.

		L.	*s.*	*L.*	*s.*	*d.*
	1 box ſhoes, containing,					
	8 dozen mens pumps, at 56 s.	22	8			
C. B.	6 dozen boys ditto, at 40 s.	12	0			
	4 dozen mens ſhoes, at 57 s.	11	8			
	3 dozen boys ditto, at 40 s.	6	0			
	10 pair boots, at 18 s.	9	0			
				60	16	0
	50 pieces coarſe linen, containing 1000 yards, at 8 d.			33	6	8

12 boxes mould candles, viz.

No	*lb.*
1	58
2	54
3	56
4	60
5	52
6	57
7	59
8	60
9	53
10	55
11	58
12	56
678, at 6 d.	

	16	19			
Boxes,	0	18			
			17	17	0
1 cheſt china,			40	0	0
Charges,			1	9	4
			153	9	0

Errors excepted.

George Buchan.

Briſtol,

Briſtol, October 4. 1782.

INVOICE of Merchandiſe ſhipped on board the Sarah, John Evans maſter, for Jamaica, by Robert Green and Company, on the proper account and riſk of the ſhippers, conſigned to Simon Sands, George Gordon, and William Watts, merchants there, for ſale and returns. Contents, coſt, and charges, as under, viz.

		L.	*s.*	*L.*	*s.*	*d.*
	2 boxes ſaddles,					
	No 1 cont[t] 30, with buckſkin ſeats, at 30 s.	45	0			
R.G.	2 cont[t] 24, of plain leather, at 23 s.	27	12			
	2 boxes, at 8 s.	0	16			
				73	8	0
	1 box of thread ſtockings, containing,					
	20 dozen, at 48 s.	48	0			
	Box, ſheet, and cord,	0	11			
				48	11	0
	18 caſk nails, viz.					
	10 caſk, 6 penny, 30 m. each, at 2 s. 10 d.	42	10			
	8 caſk, 10 penny, 20 m. each, at 4 s.	32	0			
				74	10	0
	1 copper boiler, wt 4 C. 2 qrs. 14 lb. at 17 d. per lb.			36	13	10

6 coil of three-inch cordage.

No	*C.*	*Q.*	*lb.*
1	2	0	0
2	2	1	0
3	1	3	14
4	1	2	21
5	2	0	14
6	2	1	7
	12	1	0, at 37 s. per C.

			22	13	3
100 dozen bottled ale, at 5 s.			25	0	0
10 buſhel caſk-peaſe, at 4 s.			2	0	0
Charges,			2	3	9
			284	19	10

Errors excepted.

Robert Green, for ſelf and Comp.

Fonchial

Fonchial in Madeira, November 1. 1782.

INVOICE of wine ſhipped on board the Sarah, John Evans maſter, for Jamaica, by Peter Reynolds, on the proper account and riſk of Meſſ. Robert Green and Company, of Briſtol, conſigned to Simon Sands, George Gordon, and William Watts, merchants at Jamaica, for ſale and returns. Contents, coſt, and charges, as under, viz.

			Rees.
	20 pipes wine, at 41,000,	-	820,000
R. G.	4 pipes Malmſey, at 88,000,	-	352,000
	Charges, -	-	3,500
			1175,500

Exchange at 6 s. 8 d. per mill-ree, makes Sterling L. 391 16 8

Errors excepted,

Peter Reynolds.

Glasgow, December 2. 1782.

INVOICE of Sundries, shipped on board the Cæsar, George Knox master, for Jamaica, by John Scot and Company, on the proper account and risk of the shippers, consigned to Simon Sands, George Gordon, and William Watts, merchants there, for sale and returns. Contents, cost, and charges, as under, viz.

1 box flowered lawns.

No	*Pieces.*	*Yards.*	*d.*			*L.*	*s.*	*d.*	*L.*	*s.*	*d.*
1	8 con^{s}	80	at 11	—	—	3	13	4			
2	6	60	at 11½	—	—	2	17	6			
3	8	74	at 12	—	—	3	14	0			
J.S. 4	22	218	at 13½	—	—	12	5	3			
5	20	200	at 22	—	—	18	6	8			
6	30	330	at 30	—	—	37	10	0			
7	24	240	at 32	—	—	32	0	0			
8	20	180	at 38	—	—	28	10	0			
	Box, sheet, and cord,			—	—	0	11	0			
									139	7	9
	234 barrels herring, at L. 11, 2 s. per last,				-				216	9	0
	Charges,			-	-	-			10	3	9
									366	0	6

Errors excepted.

John Scot, for self and Comp.

Cork,

Cork, December 20. 1782.

INVOICE of Sundries, shipped on board the Cæsar, George Knox master, for Jamaica, by Robert Hill, on the proper account and risk of John Scot and Company of Glasgow, consigned to Simon Sands, George Gordon, and William Watts, merchants at Jamaica, for sale and returns. Contents, cost, and charges, as under, viz.

20 firkins rose butter, viz.

	No	*lb.*	*Tare.*		No	*lb.*	*Tare.*
	1	62	14		11	65	14
	2	63	13		12	62	15
	3	60	12		13	61	13
	4	68	14		14	66	16
J. S.	5	64	11		15	63	15
	6	65	15		16	62	13
	7	62	14		17	64	14
	8	68	15		18	67	16
	9	67	17		19	66	11
	10	63	13		20	68	13
		642	138			644	140
		644	140				
		1286	278				
		278					

	L.	*s.*	*d.*
1008 neat, at 35 s. per C. -	15	15	0
100 barrels mess-beef, at 27 s. - -	135	0	0
30 barrels mess-pork, at 28 s. - -	42	0	0
20 half-barrel tongues, at 34 s. - -	34	0	0
Charges, - - -	6	14	8
Errors excepted.	233	9	8

Robert Hill.

Kingston, Jamaica, April 1. 1783.

Received of Captain Bell, of the Rose of Liverpool, just arrived from Africa, the following list of negroes, on account of Martin Steel and Company, merchants in Liverpool, for sale and returns, viz.

57 negro men.
45 boys.
44 negro women.
17 girls.

Signed per ditto Bell.

WASTE-BOOK.

Kingston, Jamaica, January 2. 1783.

		L.	s.	d.
1	SOLD for ready money, on account of George Buchan per the Swan, 50 pieces coarse linen, containing 1000 yards, at 17 d. -	70	16	8
	4th.			
1	Sold for ready money, on account of George Buchan per the Swan, 10 pair boots, at 43 s.	21	10	—
	7th.			
1	Paid Capt. Smith freight of goods per the Swan, consigned by George Buchan of London,	9	10	6
	10th.			
1	Sold for ready money, on account of George Buchan per the Swan,			
	50 pair mens pumps, at 9 s. 6 d. — L. 23 15 — s. d			
	4 boxes mould candles, viz.			
	No lb. 1—58, 4—60, 7—59, 8—60			
	237 at 12 d. - 11 17 —			
	4 boxes, at 2 s. 6 d. — 10 —	36	2	—

January

		L.	s.	d.
	January 12th.			
1	Sold James Brent, on account of George Buchan per the Swan, at 80 per cent. advance, 1 chest china,	72	—	—
	15th.			
2	Paid Capt. Evans freight of Sundries per the Sarah, consigned by Robert Green and Comp. of Briſtol,	112	10	—
	18th.			
2	Sold Peter Tom, on account of Robert Green per the Sarah,			
	8 caſk 6 d. nails, containing 240 m. at 5 s. - - (L. 60 — —)			
	4 caſk 10 d. ditto, containing 80 m. at 6 s. 8 d. - - (L. 26 13 4)	86	13	4
	20th.			
1	Sold on account of George Buchan per the Swan, as follows, viz.			
	24 pair mens ſhoes, to John Cole, at 9 s. T. R. - - (L. 10 16)			
	12 pair boys ditto, for ready money, at 7 s. - - - (L. 4 4)	15	—	—
	25th.			
2	Sold for ready money, on account of Rob. Green per the Sarah, - -			
	40 dozen bottled ale, at 12 s. - (L. 24 —)			
	6 buſhel caſk-peaſe, at 10 s. 6 d. - (L. 3 3)	27	3	—
	February 7th.			
	Sold John Brown the following goods, viz.			
2	3 coil cordage, on account of Robert Green per the Sarah, weighing 680 lb. at 55 s. per C. - - (L. 18 14)			
1	40 pair boys pumps, on account of Geo. Buchan per the Swan, at 9 s. 3 d. (L. 18 10)	37	4	—
	15th.			
	Sold for ready money the goods following, viz.			
1	46 pair mens pumps, on account of Geo. Buchan per the Swan, at 10 s. (L. 23 —)			
2	4 caſk 10 d. nails, containing 80 m. on account of Robert Green per the Sarah, at 7 s. - - (L. 28 —)	51	—	—

February

February 24th.

Bought of Peter Tom 5 hogsheads Muscovado sugar, viz.

No	C.	Q.	lb.	Tare.
1	15	3	—	116
2	15	3	—	116
3	16	3	14	117
4	16	2	—	116
5	15	1	14	115
	80	1	—	580

8988 lb.
580 Tare.

	L.	s.	d.	L.	s.	d.
Neat 8408 lb. at 34 s. per C. -	142	18	8½			
5 hogsheads, at 12 s. 6 d.	3	2	6			
				146	1	2½

March 1st.

3 Sold for ready money, on account of John Scot per the Cæsar, 30 barrels herring, at 45 s. — 67 10 —

3d.

Sold Simon Short the goods following, viz.

		L.	s.	L.	s.
1	32 pair boys pumps, on account of Geo. Buchan per the Swan, at 9 s. 6 d.	15	4		
2	4 pipes Madeira wine, on account of Robert Green per the Sarah, at 50 l.	200	—		
3	40 barrels herring, on account of John Scot per the Cæsar, at 46 s.	92	—		
				307	4 —

4th.

1 Sold Fox and Trail, on account of Geo. Buchan per the Swan, the following goods, viz.

3 boxes mould candles, viz.

No	lb.
5	52
9	53
11	58

	L.	s.	d.	L.	s.	d.
163 at 13 d. -	8	16	7			
3 boxes, at 2 s. 6 d. -	—	7	6			
24 pair mens shoes, at 9 s. 6 d.	11	8	—			
				20	12	1

March

March 7th.

Sold George Tod the goods following, and received his bill on John Sloan for the whole, payable on demand, viz.

		L. s.	L.	s.	d.
1	20 pair boys ſhoes, on account of Geo. Buchan per the Swan, at 7 s. 6 d.	7 10			
2	2 pipes Malmſey wine, on account of Robert Green per the Sarah, at 67 l.	134 —			
2	2 caſk 6 d. nails, containing 60 m. on account of ditto, at 5 s. 4 d.	16 —			
			157	10	—

10th.

1 Sold for ready money, on account of George Buchan per the Swan,

	L. s. d.	L.	s.	d.
1 box mould candles, viz. No 2. containing 54 lb. at 12 d. -	2 14 —			
Box, - -	— 2 6			
		2	16	6

12th.

1 Sold at vendue to George Flint, on account of George Buchan per the Swan,

4 boxes mould candles, viz.

No	lb.	L. s.	L.	s.	d.
3	56	2 10			
6	57	2 12			
10	55	2 8			
12	56	2 9			
			9	19	—

1 In order to finiſh George Buchan's ſale per the Swan, the partners have taken to themſelves what remains of his goods unſold, viz.

4 pair boys ſhoes, at 5 s. - - 1 — —

March

		L.	s.	d.
	March 13th.			
1	George Buchan's sale per the Swan being now finished, the charges and neat proceeds turn out as follows, viz.			
	L. s. d.			
	Wharfage and negro-hire, - 6 9 6			
	Debts accountable, at 3 per cent. 9 7 9½			
	Commission and storage, at 8 per cent. 25 — 9¾			
	Neat proceeds, - - 262 11 7¼	303	9	9
	15th.			
	Received of George Flint payment of George Buchan's goods sold at vendue, viz. L. s. d.			
	Neat proceeds received, is, - 9 9 —¾			
	Commission, at 5 per cent. allowed him, is, - - — 9 11¼	9	19	—
	18th.			
	Sold Peter Tom the goods following, viz.			
2	20 buckskin saddles, on account of Robert Green per the Sarah, at 65 s. - - - L. s. d. 65 — —			
3	12 firkins butter, on account of John Scot per the Cæsar, viz.			

No	lb.	Tare.
1	62	14
2	63	13
3	60	12
4	68	14
5	64	11
6	65	15
7	62	14
8	68	15
9	67	17
10	63	13
11	65	14
12	62	15
	769	167
	167 tare.	
	602 neat, at 13 d. -	

	L.	s.	d.
32 12 2	97	12	2

March

March 25th.

Shipped on board the Swallow, John Jenkins, for London, in full of the neat proceeds of George Buchan's sale per the Swan, as follows, viz.

5 hogsheads, our own, Muscovado sugar, viz.

No	C.	Q.	lb.	Tare.
1	15	3		116
2	15	3		116
G.B. 3	16	3	14	117
4	16	2		116
5	15	1	14	115
	80	1	0	580

	L.	s.	d.	L.	s.	d.
Neat 8408 lb. at 34 s. per C. and 5 hogsheads, at 12 s. 6 d.	146	1	$2\frac{1}{2}$			
320 oz. silver, presently bought of James Brent, at 6 s. 0 d.	104	—	—			
Abatement, - -	—	—	$4\frac{1}{4}$			
Commission on L. 250 : 1 : $6\frac{1}{2}$, at 5 per cent. - -	12	10	1			
				262	11	$7\frac{3}{4}$

30th.

3 Paid Capt. Knox freight of sundries per the Cæsar, consigned by John Scot and Company of Glasgow, 130 14 6

April 2d.

Simon Sands, for his own proper use, has bought of Peter Tom, the following pieces of household-furniture, and given him credit on the store for the value, viz.

	L.	s.	d.	L.	s.	d.
A table clock, - -	15	10	—			
A silver watch, - -	13	15	—			
				29	5	—

4th.

4 Sold on bond to Isaac Boyd, on account of Martin Steel per the Rose,

	L.	s.	d.	L.	s.	d.
4 negro men, at 48 l. -	192	—	—			
5 negro women, at 45 l. -	225	—	—			
6 negro boys, at 30 l. -	180	—	—			
3 negro girls, at 30 l. -	90	—	—			
				687	—	—

April

		L.	s.	d.
	April 5th.			
2	Sold Peter Tom, on account of Robert Green per the Sarah,			
	1 copper boiler, weight 518 lb. at 17 d. — L. 36, s. 13, d. 10			
	Advance, at 75 per cent. — L. 27, s. 10, d. 4½	64	4	2½
	7th.			
	Sold James Brent the goods following, viz.			
2	6 plain saddles, on account of Robert Green per the Sarah, at 40 s. — L. 12 — —			
3	8 firkins butter, on account of John Scot per the Cæsar, viz.			
	No — lb. — Tare.			
	13 — 61 — 13			
	14 — 66 — 16			
	15 — 63 — 15			
	16 — 62 — 13			
	17 — 64 — 14			
	18 — 67 — 16			
	19 — 66 — 11			
	20 — 68 — 13			
	517 — 111			
	111 tare.			
	406 neat, at 12 d. — L. 20, s. 6 —	32	6	—
	12th.			
2	Sold for ready money, on account of Robert Green per the Sarah, as follows, viz.			
	2 pipes Malmsey wine, at 66 l. — L. 132 — —			
	2 coil cordage, weight 420 lb. at 55 s. per C. — L. 11, s. 11 —	143	11	—
	15th.			
	Sold John Cole the following goods, viz.			
2	6 plain saddles, on account of Robert Green per the Sarah, at 42 s. G.F. — L. 12, s. 12 —			
4	2 negro men, on account of Martin Steel per the Rose, at 50 l. S. P. — L. 100 — —	112	12	—

April

		L.	s.	d.
	April 18th.			
/ 2	Sold John Brown, on account of Robert Green per the Sarah, as follows, viz.			
	L. s. d.			
	12 plain saddles, at 42 s. - 25 4 —			
	1 coil cordage, weight 255 lb. at 55 s. per C. 7 — 3			
		32	4	3
	20th.			
/ 3	Sold Jacob Finch and Company, on account of John Scot per the Cæsar, as follows, viz.			
	Flowered lawns.			
	No *Pieces.* *Yards.* L. s. d.			
	1 — 8 cont. 80, at 24 d. - 8 — —			
	4 — 22 — 218, at 28 d. - 25 8 8			
	5 — 20 — 200, at 45 d. - 37 10 —			
	7 — 24 — 240, at 64 d. - 64 — —			
		134	18	8
	25th.			
/	Sold to George Gordon, as follows, viz. L. s. d.			
2	4 buckskin saddles, on account of Robert Green per the Sarah, at 65 s. } 13 — —			
4	2 negro boys, on account of Martin Steel per the Rose, at 30 l. } 60 — —			
		73	—	—
	28th.			
/	Received 2460 oz. silver, at 7 s. in exchange for the goods following, viz. L. s. d.			
2	6 buckskin saddles, on account of Robert Green per the Sarah, at 65 s. and 2 boxes, at 15 s. - } 21 — —			
4	20 negroes, on account of Martin Steel per the Rose, viz. L. s. d.			
	6 men, at 50 l. - 300 — —			
	4 boys, at 30 l. - 120 — —			
	6 women, at 50 l. - 300 — —			
	4 girls, at 30 l. - 120 — —			
	840 — —			
		861	—	—

May

		L.	s.	d.
	May 1st.			
2	Sold Simon Short, on account of Robert Green per the Sarah, as follows, viz.			
	L. s. d.			
	6 pipes Madeira wine, at 48 l. 288 — —			
	56 dozen bottled ale, at 12 s. - 33 12 —			
	2 bushel cask-pease, at 10 s. - 1 — —			
		322	12	—
	3d.			
2	Sold for ready money, on account of Rob. Green per the Sarah, 10 pipes Madeira wine, at 47 l. 10 s.	475	—	—
	4th.			
2	Sold James Brent, on account of Robert Green per the Sarah, 2 bushel cask-pease, spoiled,	—	12	—
2	In order to finish Robert Green's sale per the Sarah, the partners have taken to themselves the box of thread stockings that remain unsold, containing 20 dozen, which they value at 90 s. -	90	—	—
2	Robert Green's sale per the Sarah being now finished, the charges and neat proceeds turn out as follows, viz.			
	L. s. d.			
	Duty paid on 24 pipes Madeira wine, - } 72 — —			
	Duty paid on ale, - 1 13 4			
	L. s. d.			
	73 13 4			
	Wharfage and Negro-hire, - 33 16 3½			
	Commission and Storage, at 8 per cent. 140 19 7½			
	Neat proceeds, - - 1401 6 —			
		1649	15	2½
	5th.			
4	Sold on bond to Peter King, on account of Martin Steel per the Rose, as follows, viz.			
	L. s. d.			
	20 negro men, at 48 l. - 960 — —			
	24 negro women, at 47 l. - 1128 — —			
	12 negro boys, at 32 l. - 384 — —			
		2472	—	—

May

May 8th.

Shipped on board the Cumberland, John Francis, for Briſtol, in full of the neat proceeds of Robert Green and Company's ſale per the Sarah, the following goods, all preſently bought, viz.

Of Peter Tom,
28 puncheons rum, viz.

	No	*Gall.*	No	*Gall.*	No	*Gall.*
	1	117	11	115	21	117
	2	115	12	118	22	119
	3	114	13	117	23	115
	4	118	14	114	24	116
R.G.	5	119	15	116	25	118
	6	113	16	116	26	117
	7	115	17	117	27	119
	8	117	18	118	28	115
	9	118	19	116		
	10	114	20	117		936
		1160		1164		
		1164				
		936				
		3260 at 2s. 9d.				

	L.	s.	d.	L.	s.	d.
3260 at 2s. 9d.	448	5	—			
28 puncheons, at 30s.	42	—	—			
				490	5	—
Of Simon Short, 558 bags ginger, weight 61560lb. at 15s. per C.				461	14	—
Of Jacob Finch, 42 tuns 4 C. logwood, at 8l. per tun,	337	12	—			
10 tuns lignumvitæ, at 4l. 10s.	45	—	—			
				382	12	—
Abatement,				—	—	$5\frac{1}{4}$
Commiſſion on L.1334 : 11 : $5\frac{1}{4}$ at 5 per cent.				66	14	$6\frac{3}{4}$
				1401	6	—

May 10th.

Bought of John Brown, the goods following, viz.
15 tierces pymento, as under, viz.

N°	C.	Q.	lb.	Tare.	N°	C.	Q.	lb.	Tare.
1	4	3	—	107	9	4	2	14	98
2	4	2	10	97	10	3	2	21	84
3	4	1	12	96	11	3	3	14	85
4	3	3	14	80	12	4	3	—	104
5	4	2	21	93	13	4	1	21	97
6	4	3	22	100	14	4	—	14	93
7	4	2	14	98	15	4	2	21	99
8	3	2	21	78					
						30	—	21	660
	35	2	2	749					
	30	—	21	660					
	65	2	23	1409					

	L.	s.	d.
Neat 5950 lb. at 11 d. and tierces 10 s. each, - -	280	4	2

12 bags cotton, as under, viz.

N°	C.	Q.	lb.	N°	C.	Q.	lb.
1	1	2	14	7	3	1	—
2	2	3	4	8	2	3	14
3	2	3	—	9	3	—	21
4	1	3	18	10	3	2	14
5	3	1	2	11	2	3	21
6	2	2	5	12	3	2	21
	14	3	15		19	2	7
	19	2	7				
	34	1	22 is 3858 lb. at 15 d.		241	2	6

4 puncheons coffee, as under, viz.

N°	C.	Q.	lb.	Tare.
1	6	2	7	104
2	6	1	7	106
3	6	3	10	106
4	6	3	4	132
	26	2	—	448

Neat 2520 lb. at 4 l. per C. and puncheons, at 7 s. 6 d. each,	102	6	—
2 tuns 18 C. Fustic, at 7 s. per tun,	10	3	—
8 C. ebony, at 5 s. -	2	—	—
	635	15	8

May

		L.	s.	d.
	May 15th.			
/ 3	Sold Simon Short, on account of John Scot per the Cæſar, the following goods, viz.			
	100 barrels herring, at 45 s. - 225 —			
	50 barrels meſs-beef, at 60 s. - 150 —			
		375	—	—
	18th.			
/	Sold John Brown the goods following, viz.			
3	24 barrels meſs-pork, on account of John Scot per the Cæſar, at 70 s. } 84 —			
	20 half-barrels tongues, on account of ditto, at 60 s. - - } 60 —			
4	18 negroes, on account of Martin Steel per the Roſe, viz.			
	8 men, at 50 l. - - 400			
	6 women, at 48 l. - 288			
	4 girls, at 30 l. - - 120			
	808 —			
	1 box, our own, thread ſtockings, containing 20 dozen, at 95 s. - } 95 —			
		1047	—	—
	24th.			
/ 3	Sold James Brent, on account of John Scot per the Cæſar, as follows, viz.			
	Flowered lawns, viz.			
	No *Pieces*. *Yards*. L. s. d.			
	2 — 6 cont. 60, at 24 d. - 6 — —			
	3 — 8 — 74, at 25 d. - 7 14 2			
	6 — 30 — 300, at 45 d. - 56 5 —			
	8 — 20 — 180, at 72 d. - 54 — —			
	Box, ſheet, and cord, - 1 4 —			
		125	3	2
	27th.			
/ 3	Sold John Cole, on account of John Scot per the Cæſar, as follows, viz.			
	L. s.			
	48 barrels meſs-beef, for ready money, at 58 s. - - } 139 4			
	60 barrels herring, on time, at 40 s. M.H. 120 —			
		259	4	—

		L.	s.	d.
	May 30th.			
3	Sold for ready money, on account of John Scot per the Cæsar,			
	6 barrels mess-pork, at 65 s. -	19	10	
	2 barrels mess-beef, on accouut of ditto, tainted, - -	2	10	
	4 pair, our own, boys shoes, at 9 s.	1	16	
		23	16	—
	June 1st.			
3	John Scot's sale per the Cæsar being now finished, the charges and neat proceeds turn out as follows.	L.	s.	d.
	Wharfage and Negro-hire, -	28	3	2¼
	Commission and Storage, at 8 per cent.	101	16	3¾
	Neat proceeds, - -	1012	—	—
		1141	19	6
	3d.			
4	Sold for ready money, on account of Martin Steel per the Rose, 1 negro man, -	48	—	—
	5th.			
	Shipped on board the Eagle, George Turner, for Glasgow, in full of the neat proceeds of John Scot and Comp.'s sale per the Cæsar, the goods bought the 10th of May, of John Brown, and the balance in heavy money, as under, viz.	L.	s.	d.
	15 tierces pymento, containing neat 5950 lb. at 11 d. and tierces 10 s. each, -	280	4	2
	12 bags cotton, cont. 3858 lb. at 15 d. - -	241	2	6
J. S.	4 puncheons coffee, cont. neat 2520 lb. at 4 l. per C. and puncheons 7 s. 6 d. each,	102	6	—
	2 tuns 18 C. fustic, at 70 s. per tun, - -	10	3	—
	8 C. ebony, at 5 s. -	2	—	—
	936 oz. silver, at 7 s. -	327	12	—
	13 rials, - -	—	8	1½
	Abatement, - -	—	—	4½
	Com. on L.963 : 16 : 2¼, at 5 p. cent.	48	3	9¼
		1012	—	—
	8th.			
4	Sold for ready money, on account of Martin Steel per the Rose, as under, viz.	L.	s.	
	10 negro men, at 47 l. -	470	—	
	12 negro boys, at 28 l. -	336	—	
		806	—	—

June

June 10th.

/ Shipped on board the Amity, Captain Ritchie, for Liverpool, in part of the neat proceeds of Martin Steel and Company's sale per the Rose, as under, viz.

10 hhds sugar, bought of Peter Tom, viz.

	No	C.	Q.	lb.	Tare.		No	C.	Q.	lb.	Tare.
	1	15	2	14	115		6	14	—	—	114
M.S.	2	16	2	14	116		7	14	1	14	114
	3	16	3	—	117		8	17	1	—	117
	4	15	3	14	116		9	16	—	—	116
	5	15	2	—	115		10	15	1	14	115
	80	1	14		579		77	—	—		576
	77	-	—		576						
	157	1	14		1155						

	L.	s.	d.
Neat 16471 lb. at 32 s. per C. and hogsheads, at 12 s. 6 d.	269	15	8½
30 mahogany planks, bought of John Brown, containing 1981 feet, at 3 l. per C. -	59	8	7
1000 oz. silver, at 7 s. -	350	—	—
200 double doubloons, -	950	—	—
Com. on L. 1629 : 4 : 3½, at 5 p. cent.	81	9	2½

	L.	s.	d.
	1710	13	6

14th.

/ 4 Sold Peter Tom, on account of Martin Steel per the Rose, 1 negro man, - - 48 — —

17th.

/ 4 Sold for ready money, on account of Martin Steel per the Rose, 1 negro woman, - 46 — —

20th.

/ Received in full of the following persons, viz.

	L.	s.	d.
Of James Brent, -	126	1	2
Of John Cole, - -	243	8	—
Of John Brown, - -	421	4	—
Of Simon Short, -	543	2	—
Of Fox and Trail, -	20	12	1
Of John Sloan, for Geo. Tod's bill,	157	10	—

	L.	s.	d.
	1511	17	3

		L.	s.	d.
	June 24th.			
4	Sold for ready money, on account of Martin Steel per the Rose, as follows, viz.			
	L.			
	2 negro boys, at 28 l. - - 56			
	1 negro girl, - - - 30			
		86	—	—
	27th.			
	Paid in full as follows, viz.			
	L. s. d.			
	To Peter Tom, - L. 638 17 2½			
	To Jacob Finch, - 247 13 4			
		886	10	6½
	28th.			
4	Sold for ready money, on account of Martin Steel per the Rose, as under, viz.			
	L.			
	2 negro men, at 46 l. - - 92			
	3 negro boys, at 25 l. - - 75			
	1 negro girl, - - 24			
		191	—	—
	July 4th.			
	Received of Isaac Boyd, in full of his bond, as under, viz.			
	L. s. d.			
	Principal is, - - 687 — —			
	Interest since the 4th of April, 8 11 9			
		695	11	9
	5th.			
	Received of Peter King, in full of his bond, as under, viz.			
	L. s.			
	Principal is, - - 2472 —			
	Interest since the 5th of May, - 20 12			
		2492	12	—
	6th			
4	Sold for ready money, on account of Martin Steel per the Rose, 1 negro man, 2 negro women, 3 boys, 2 girls, all sickly, - - -	90	—	—

July

					L.	s.	d.
		July 6th.					
4	Martin Steel and Company's sale of negroes per the Rose being now finished, the charges and neat proceeds turn out as follows, viz.						
		L.	s.	d.			
	Paid import-duty on 163 negroes,	81	10	—			
	Capt. Bell's coast-commission,	241	12	3½			
	Dr Ward's fee, -	7	18	—			
	House-hire for 13 sick negroes,	6	10	—			
	Dr Ward, for extraordinary medicines to the sick,	7	10	—			
	Provisions toward maintenance of the cargo,	96	13	4½			
	Commission, at 5 per cent. -	314	2	—			
	Neat proceeds, - -	5526	4	4			
					6282	—	—
		7th.					
	Shipped on board the Rose, Captain Bell, for Liverpool, in full of the neat proceeds of Martin Steel and Comp.'s sale of negroes per ditto, as under, viz.						
		L.	s.	d.			
	300 tuns logwood, bought of Jacob Finch, at 8 l.	2400	—	—			
	524 oz. (our own) silver, at 7 s.	183	8	—			
	M.S. 2000 oz. ditto, bought of John Brown, at 7 s. -	700	—	—			
	73 double doubloons, 3 pistoles, 4 rials, - -	350	8	9			
	Abatement, - -	—	—	2¾			
	Com. on L. 3633 : 16 : 11¾, at 5 per cent. -	181	13	10¼			
					3815	10	10
		8th.					
	Paid in full, as follows, viz.						
				L.			
	To Jacob Finch, -			2400			
	To John Brown, - -			700			
					3100	—	—
		10th.					
				L. s.			
	Paid Rymer Hobbs hire of 2 negroes,			16 10			
	Paid also Jacob Hume hire of a store,			32 —			
					48	10	—

JOURNAL.

Kingston, Jamaica, January 2. 1783.

			L.	s.	d.
.1 .1	*Cash* Dr to *G. Buchan's sale per Swan,*	-	70	16	8
	4th.				
.1 .1	*Cash* Dr to *G. Buchan's sale per Swan,*	-	21	10	—
	7th				
.1 .1	*G. Buchan's sale per Swan* Dr to *Cash,*	-	9	10	6
	10th.				
.1 .1 .2	*Cash* Dr to *Sundries,* L. s.				
	To *G. Buchan's sale per Swan,* - 35 12				
	To *Profit and Loss,* - - — 10				
			36	2	—
	12th.				
.12 .1	*James Brent* Dr to *G. Buchan's sale per Swan,*		72	—	—
	15th.				
.2 .1	*R. Green's sale per Sarah* Dr to *Cash,* -		112	10	6
	18th.				
.3 .3	*Peter Tom* Dr to *R. Green's sale per Sarah,* -		86	2	4
	20th.				
	Sundries Drs to *G. Buchan's sale per Swan,* L. s.				
.3	*John Cole,* - - 10 16				
.1 .1	*Cash,* - - - 4 4				
			15	—	—
	25th.				
.1 .2	*Cash* Dr to *R. Green's sale per Sarah,* -		27	—	—
	February 7th.				
.3 .2 .1	*John Brown* Dr to *Sundries,* L. s.				
	To *R. Green's sale per Sarah,* - 18 14				
	To *G. Buchan's sale per Swan,* - 18 10				
			37	4	—
	15th.				
.1 .1 .2	*Cash* Dr to *Sundries,* L. s.				
	To *G. Buchan's sale per Swan,* - 23 —				
	To *R. Green's sale per Sarah,* - 28 —				
			51	—	—
	24th.				
.3 .3	*Sugar* Dr to *Peter Tom,* - - -		146	12	2½
	March 1st.				
.1 .3	*Cash* Dr to *J. Scot's sale per Cæsar.* -		67	10	—
		March			

					L.	s.	d.
		March 3d.					
.3	*Simon Short* Dr to *Sundries*.		L.	s.			
.1	To *G. Buchan's sale per Swan*,	-	15	4			
.2	To *R. Green's sale per Sarah*,	-	200	—			
.3	To *J. Scot's sale per Cæsar*,	-	92	—			
					307	4	—
		4th.					
.4	*Fox & Trail* Dr to *Sundries*.		L.	s.	d.		
.1	To *George Buchan's sale per Swan*,		20	4	7		
.2	To *Profit and Loss*,	- -	—	7	6		
						20	12	1
		7th.					
.6	*Bills Receivable* Dr to *Sundries*.		L.	s.			
.1	To *G. Buchan's sale per Swan*,	-	7	10			
.2	To *R. Green's sale per Sarah*,	-	150	—			
					157	10	—
		10th.					
.1	*Cash* Dr to *Sundries*.		L.	s.	d.		
.1	To *G. Buchan's sale per Swan*,	-	2	14	—		
.2	To *Profit and Loss*,	- -	—	2	6		
						2	16	6
		12th.					
.4	*George Flint* Dr to *G. Buchan's sale per Swan*,						
.1						9	19	—
.4	*Merchandise-account* Dr to *G. Buchan's sale per Swan*,						
.1						1	—	—
		13th.					
.1	*G. Buchan's sale per Swan* Dr to *Sundries*.		L.	s.	d.		
.4	To *Wharfage and Negro-hire*,	-	6	9	6		
.4	To *Debts accountable*,	-	9	7	9½		
.4	To *Commission and Storage*,	-	25	—	9¾		
.4	To *G. Buchan's account-current*,		262	11	7¾		
						303	9	9
		15th.					
	Sundries Drs to *George Flint*.						
.1	*Cash*,	- - -	9	9	—¾		
.2	*Profit and Loss*,	- -	—	9	11¼		
.4						9	19	—
		18th.					
.3	*Peter Tom* Dr to *Sundries*.		L.	s.	d.		
.2	To *R. Green's sale per Sarah*,	-	65	—	—		
.3	To *J. Scot's sale per Cæsar*,	-	32	12	2		
						97	12	2
		25th.					
.4	*G. Buchan's account-current* Dr to *Sundries*.						
			L.	s.	d.		
.3	To *Sugar*,	- - -	146	1	2½		
.2	To *James Brent*,	-	104	—	—		
.4	To *Account of Abatements*,	-	—	—	4¼		
.3	To *Profit and Loss*,	- -	12	10	1		
						262	11	7¾

March

				L.	s.	d.
		March 30th.				
.3	*J. Scot's sale per Cæsar* Dr to *Cash*,		-	130	14	6
.1		*April* 2d.				
.4	*Simon Sands's account-current* Dr to *Peter Tom*,			29	5	—
.3		4th.				
.4	*Bonds* Dr to *M. Steel's sale per Rose*,		-	687	—	—
.5		5th				
.3	*Peter Tom* Dr to *R. Green's sale per Sarah*,		-	64	4	2½
.2		7th.				
.2	*James Brent* Dr to *Sundries*.		L. s.			
.2	To *R. Green's sale per Sarah*,	-	12 —			
.3	To *J. Scot's sale per Cæsar*,	-	20 6	32	6	—
		12th.				
.1	*Cash* Dr to *R. Green's sale per Sarah*,		-	143	11	—
.2		15th.				
.3	*John Cole* Dr to *Sundries*.		L. s			
.2	To *R. Green's sale per Sarah*,	-	12 12			
.5	To *M. Steel's sale per Rose*,	-	100 —	112	12	—
		18th.				
.3	*John Brown* Dr to *R. Green's sale per Sarah*,			32	4	3
.2		20th.				
.5	*Jacob Finch* Dr to *J. Scot's sale per Cæsar*,		-	134	18	8
.3		25th.				
.5	*G. Gordon's account-current* Dr to *Sundries*.		L. s			
.2	To *R. Green's sale per Sarah*,	-	13 —			
.5	To *M. Steel's sale per Rose*,	-	60 —	73	—	—
		28th.				
.5	*Heavy money* Dr to *Sundries*.		L. s.			
.2	To *R. Green's sale per Sarah*,	-	21 —			
.5	To *M. Steel's sale per Rose*,	-	840 —	861	—	—
		May 1st.				
.3	*Simon Short*, Dr to *R. Green's sale per Sarah*,			322	12	—
		3d.				
.1	*Cash* Dr to *R. Green's sale per Sarah*,		-	475	—	—
		4th.				
.2	*James Brent* Dr to *R. Green's sale per Sarah*,			—	12	—
.4	*Merchandise-account* Dr to *R. Green's sale per Sarah*,			90	—	—
.2	*R. Green's sale per Sarah* Dr to *Sundries*.		L. s. d.			
.1	To *Cash*,	-	- 73 13 4			
.4	To *Wharfage and Negro-hire*,	-	33 16 3¾			
.4	To *Commission and Storage*,	-	140 19 7¼			
.5	To *R. Green & Comp.'s acct-current*,		1401 6 —	1649	15	3½

May

		L.	s.	d.
	May 5th.			
.4	*Bonds* Dr to *M. Steel's sale per Rose*, -	2472	—	—
.5	8th.			
.5	*R. Green and Company's account-current* Dr to *Sundries*.			
	L. s. d.			
.3	To *Peter Tom*, - - 490 5 —			
.3	To *Simon Short*, - - 461 14 —			
.5	To *Jacob Finch*, - - 382 12 —			
.4	To *Account of Abatements*, - — — $5\frac{1}{4}$			
.2	To *Profit and Loss*, - 66 14 $6\frac{3}{4}$			
		1401	6	—
	10th.			
	Sundries Drs to *John Brown*. L. s. d.			
.5	*Pymento*, - - 280 4 [illegible]			
.6	*Cotton*, - - - 241 2 [illegible]			
.6	*Coffee*, - - - 102 6 —			
.6	*Fustic*, - - - 10 3 —			
.6	*Ebony*, - - - 2 — —			
.3		635	15	8
	15th.			
.3	*Simon Short* Dr to *J. Scot's sale per Cæsar*, -	575		—
	18th.			
.2	*John Brown* Dr to *Sundries*. L. s			
.3	To *J. Scot's sale per Cæsar*, - - 144 —			
.5	To *M. Steel's sale per Rose*, - 808 —			
.4	To *Merchandise-account*, - 95 —			
		1047		—
	24th.			
.2	*James Brent* Dr to *J. Scot's sale per Cæsar*, -	125	3	2
	27th.			
	Sundries Drs to *J. Scot's sale per Cæsar*. L. s.			
.1	*Cash*, - - - 139 4			
.3	*John Cole*, - - - 120 —			
.3		259	4	—
	30th.			
.1	*Cash* Dr to *Sundries*. L. s.			
.3	To *J. Scot's sale per Cæsar*, - 22 —			
.3	To *Merchandise-account*, - - 1 16			
		23	16	—
	June 1st.			
.3	*J. Scot's sale per Cæsar* Dr to *Sundries*.			
	L. s. d.			
.4	To *Wharfage and Negro-hire*, - 28 3 $2\frac{1}{4}$			
.4	To *Commission and Storage*, - 101 16 $3\frac{3}{4}$			
.6	To *J. Scot and Company's acct-current*, 1012 — —			
		1141	19	6

June

		L.	s.	d.
	June 3d.			
.1	*Cash* Dr to *M. Steel's sale per Rose*, -	48	—	—
.5	5th.			
.6	*J. Scot and Company's account-current* Dr to *Sundries*.			
	L. s. d.			
.5	To *Pimento*, - - 280 4 2			
.6	To *Cotton*, - - 241 2 6			
.6	To *Coffee*, - - 102 6 —			
.6	To *Fustic*, - - 10 3 —			
.6	To *Ebony*, - - - 2 — —			
.5	To *Heavy money*, - - 327 12 —			
.1	To *Cash*, - - — 8 1½			
.4	To *Account of abatements*, - — — 4½			
.2	To *Profit and Loss*, - - 48 3 9¾			
		1012	—	—
	8th.			
.1	*Cash* Dr to *M. Steel's sale per Rose*, -	806	—	—
.5	10th.			
.6	*M. Steel and Company's account-current* Dr to *Sundries*.			
	L. s. d.			
.3	To *Peter Tom*, - - 269 15 8½			
.3	To *J. Brown*, - - 59 8 7			
.5	To *Heavy money*, - - 350 — —			
.1	To *Cash*, - - 950 — —			
.2	To *Profit and Loss*, - - 81 9 2½			
		1710	13	6
	14th.			
.3	*Peter Tom* Dr to *M. Steel's sale per Rose*, -	48	—	—
.5	17th.			
.1	*Cash* Dr to *M. Steel's sale per Rose*, -	46	—	—
.5	20th.			
.1	*Cash* Dr to *Sundries*.			
	L. s. d.			
.2	To *James Brent*, - - 126 1 2			
.3	To *John Cole*, - - 243 8 —			
.3	To *John Brown*, - - 421 4 —			
.3	To *Simon Short*, - - 543 2 —			
.4	To *Fox & Trail*, - - 20 12 1			
.4	To *Bills Receivable*, - 157 10 —			
		1511	17	3
	24th.			
.1	*Cash* Dr to *M. Steel's sale per Rose*, -	86	—	—
.5				

June

					L.	s.	d.
		June 27th.					
	Sundries Drs to *Cash*.	L.	s.	d.			
.3	*Peter Tom*, - -	638	17	2½			
.5	*Jacob Finch*, - -	247	13	4			
.1					886	10	6½
	28th.						
.1 / .5	*Cash* Dr to *M. Steel's sale per Rose*,	-			191	—	—
	July 4th.						
.1	*Cash* Dr to *Sundries*.	L.	s.	d.			
.4	To *Bonds*, - -	687	—	—			
.2	To *Profit and Loss*, - -	8	11	9			
					695	11	[illegible]
	5th.						
.1	*Cash* Dr to *Sundries*.	L.	s.	d.			
.4	To *Bonds*, - -	2472	—	—			
.2	To *Profit and Loss*, - -	20	12	—			
					2492	12	
	6th.						
.1 / .5	*Cash* Dr to *M. Steel's sale per Rose*,	-			90	—	—
.5	*M. Steel's sale per Rose* Dr to *Sundries*.	L.	s.	d.			
.1	To *Cash*, - -	441	13	8			
.2	To *Profit and Loss*, - -	314	2	—			
.6	To *M. Steel and Company's acct-current*,	5526	4	4			
					6282	—	—
	7th.						
.6	*M. Steel and Company's account-current* Dr to *Sundries*.	L.	s.	d.			
.5	To *Jacob Finch*, - -	2400	—	—			
.4	To *Heavy money*, - -	183	8	—			
.3	To *John Brown*, - -	700	—	—			
.1	To *Cash*, - -	350	8	9			
.4	To *Account of Abatements*, -	—	—	2¾			
.2	To *Profit and Loss*, - -	181	13	10¼			
					3815	10	10
	8th.						
	Sundries Drs to *Cash*.	L.	s.	d.			
.5	*Jacob Finch*, - -	2400	—	—			
.3	*John Brown*, - -	700	—	—			
.1					3100	—	—

July

		L.	s.	d.	L.	s.	d.
	July 10th.						
	Sundries Drs to *Cash*.						
.4	*Wharfage and Negro-hire*, -	16	10	—			
.2	*Commission and Storage*, -	32	—	—			
.1					48	10	—
	* * * * * * * * * * * * * * *						
	Sundries Drs to *Profit and Loss*.	L.	s.	d.			
.4	*Merchandise-account*, -	5	16	—			
.4	*Debts accountable*, - -	9	7	9½			
.4	*Wharfage and Negro-hire*, -	51	19	—			
.4	*Commission and Storage*, -	235	16	9¼			
.5	*Account of Abatements*, -	—	1	5			
.2					303	—	11½
.2	*Profit and Loss* Dr to *Sundries*.	L.	s.	d.			
.4	To *Simon Sands's account-current*,	345	16	1¼			
.5	To *George Gordon's account-current*,	345	16	1¼			
.6	To *William Watt's account-current*,	345	16	1¼			
					1037	8	3¾
	Sundries Drs to *Cash*.	L.	s.	d.			
.4	*Simon Sands's account-current*, -	316	11	1¼			
.5	*George Gordon's account-current*,	272	16	1¼			
.6	*William Watt's account-current*, -	345	16	1¼			
.1					935	3	3¾

DAY-

DAY-BOOK.

Kingston, Jamaica, January 2. 1783.

			L.	s.	d.
1	*Cash*, L.70 : 16 : 8, to *G. Buchan's sale per Swan.* For 50 pieces coarse linen, containing 1000 yds, at 17 d. - - -		70	16	8
	4th.				
1	*Cash*, L.21, 10 s. to *G. Buchan's sale per Swan.* For 10 pair boots, at 43 s. -		21	10	—
	7th.				
1	*G. Buchan's sale per Swan*, L.9 : 10 : 6, to *Cash.* Paid Capt. Smith freight, - -		9	10	6
	10th.				
1	*Cash*, L.36, 2 s. to *Sundries.*				
	To *G. Buchan's sale per Swan*,	L. s. d.			
	For 50 pair mens pumps, at 9 s. 6 d.	23 15 —			
	4 boxes mould candles, viz.				
	No *lb.*				
	1 — 58				
	4 — 60				
	7 — 59				
	8 — 60				
	237 at 12 d. -	11 17 —			
2	To *Profit and Loss*, for 4 boxes, at 2 s. 6 d. —	10 —			
			36	2	—
	January				

			L.	s.	d.
		January 12th.			
.2	1	*James Brent*, L. 72, to *G. Buchan's sale per Swan*,			
.1		For one chest china, advance at 80 per cent.	72	—	—
		15th.			
.2	2	*R. Green's sale per Sarah*, L. 112 : 10 : 6, to *Cash*.			
.1		Paid Capt. Evan's freight, -	112	10	6
		18th.			
.3	2	*Peter Tom*, L. 86 : 13 : 4, to *R. Green's sale per Sarah*.			
.2		L. s. d.			
		For 8 cask 6 d. nails, cont^t 240 m. at 5 s. 60 — —			
		4 cask 10 d. ditto, cont^t 80 m. at 6 s. 8 d. - - 26 13 4			
			86	13	4
		20th.			
	1	*Sundries*, L. 15, to *G. Buchan's sale per Swan*.			
		L. s.			
.3		*John Cole*, for 24 pair mens shoes, at 9 s. T. R. - - 10 16			
.1		*Cash*, for 12 pair boys ditto, at 7. 4 4			
.1			15	—	—
		25th.			
.1	2	*Cash*, L. 27, 3 s. to *R. Green's sale per Sarah*.			
.2		L. s.			
		For 40 dozen bottled ale, at 12 s. 24 —			
		6 bushel cask-pease, at 10 s. 6 d. 3 3			
			27	3	—
		February 7th.			
.3		*John Brown*, L. 37, 4 s. to *Sundries*.			
		L. s.			
.2	2	To *R. Green's sale per Sarah*, for 3 coil cordage, weight 680 lb. at 55 s per C. 18 14			
.1	1	To *G. Buchan's sale per Swan*, for 40 pair boys pumps, at 9 s. 3 d. 18 10			
			37	4	—
		15th.			
.1		*Cash*, L. 51, to *Sundries*.			
		L. s.			
.1	1	To *G. Buchan's sale per Swan*, for 46 pair mens pumps, at 10 s. - 23 —			
.2	2	To *R. Green's sale per Sarah*, for 4 cask 10 d. nails, containing 80 m. at 7 s. 28 —			
			51	—	—

February

			L.	s.	d.
		February 24th.			
.3		*Sugar*, L. 146 : 1 : 2½, to *Peter Tom*.			
.3		For 5 hogsheads Muscovado, viz.			
		No C. Q. lb. Tare.			
		1—15 3 —116			
		2—15 3 —116			
		3—16 3 14—117			
		4—16 2 —116			
		5—15 1 14—115			
		80 1 —580, neat 8408 lb. at 34 s. per C. and 5 hogsheads, at 12 s. 6 d.	146	1	2½
		March 1st.			
.1	3	*Cash*, L. 67, 10 s. to *J. Scot's sale per Cæsar*.			
.3		For 30 barrels herring, at 45 s. -	67	10	—
		3d.			
.3		*Simon Short*, L. 307, 4 s. to *Sundries*.			
		L. s.			
.1	1	To *G. Buchan's sale per Swan*, for 32 pair boys pumps, at 9 s. 6 d. - 15 4			
.2	2	To *R. Green's sale per Sarah*, for 4 pipes Madeira wine, at 50 l. - 200 —			
.3	3	To *J. Scot's sale per Cæsar*, for 40 barrels herring, at 46 s. - 92 —	307	4	—
		4th.			
.4		*Fox & Trail*, L. 20 : 12 : 1, to *Sundries*.			
.1	1	To *George Buchan's sale per Swan*, for 3 boxes mould candles, viz.			
		No lb.			
		5—52			
		9—53			
		11—58			
		L. s. d.			
		163 at 13 d. - 8 16 7			
		24 pair mens shoes, at 9 s. 6 d. - 11 8 —			
.2		To *Profit and Loss*, for 3 boxes, at 2 s. 6 d. — 7 6	20	12	1

			L.	s.	d.
		March 7th.			
.4		*Bills Receivable*, L. 157, 10 s. to *Sundries*.			
.1	1	To *G. Buchan's sale per Swan*, for 20 pair boys shoes, at 7 s. 6 d. - (L. 7, s. 10)			
.2	2	To *R. Green's sale per Sarah*,			
		For 2 pipes Malmsey wine, at 67 l. (134 —)			
		2 casks 6 d. nails, containing 60 m. at 5 s. 4 d. - - (16 —)			
		George Tod on *John Sloan*.	157	10	—
		10th.			
.1		*Cash*, L. 2 : 16 : 6, to *Sundries*.			
.1	1	To *G. Buchan's sale per Swan*, for 1 box mould candles, viz. No 2. containing 54 lb. at 12 d. - (L. 2, s. 14, d. —)			
.2		To *Profit and Loss*, for the box, (— 2 6)	2	16	6
		12th.			
.4		*Geo. Flint*, L. 9, 19 s. to *G. Buchan's sale per Swan*.			
.1	1	For 4 boxes mould candles, viz.			
		No — *lb.* — L. s.			
		3 — 56 - - 2 10			
		6 — 57 - - 2 12			
		10 — 55 - - 2 8			
		12 — 56 - - 2 9	9	19	—
		Sold at vendue.			
.4	1	*Merchandise-account*, L. 1, to *G. Buchan's sale per Swan*.			
.1		For 4 pair boys shoes, at 5 s. - -	1	—	—

March

			L.	s.	d.	L.	s.	d.
		March 13th.						
.1	1	*G. Buchan's sale per Swan*, L. 303 : 9 : 9, to *Sundries.*						
.4		To *Wharfage and Negro-hire*, -	6	9	6			
.4		To *Debts accountable*, at 3 per cent,	9	7	9½			
.4		To *Commission and Storage*, at 8 per cent.	25	—	9¾			
.4		To *G. Buchan's account-current*, for neat proceeds, -	262	11	7¾			
						303	9	9
		15th.						
		Sundries, L. 9, 19 s. to *George Flint.*						
.1		*Cash*, for neat proceeds of *G. Buchan's* goods sold at vendue, -	9	9	—¾			
.2 .4		*Profit and Loss*, for commission at 5 per cent. - -	—	9	11¼			
						9	19	—
		18th.						
.3		*Peter Tom*, L. 97 : 12 : 2, to *Sundries.*						
.2	2	To *R. Green's sale per Sarah*, for 20 buckskin saddles, at 65 s. -	65	—	—			
.3	2	To *J. Scot's sale per Cæsar*, for 12 firkins butter, viz.						

No	*lb.*	*Tare.*
1	62	14
2	63	13
3	60	12
4	68	14
5	64	11
6	65	15
7	62	14
8	68	15
9	67	17
10	63	13
11	65	14
12	62	15
	769	167
	167	tare.
	602	neat, at 13 d. -

			32	12	2			
						97	12	2

		L.	s.	d.
	March 25th.			
.4	*G. Buchan's acct-cur.* L. 462 : 11 : 7¼, to *Sundries.*			
.3	To *Sugar*, for 5 hogſheads, viz.			

No	C.	Q.	lb.	Tare.
1	15	3		116
2	15	3		116
G.B. 3	16	3	14	117
4	16	2		116
5	15	1	14	115
	80	1		580

8988 lb.
580 tare.

	L.	s.	d.	L.	s.	d.
8408 neat, at 34 s. per C. and 5 hogſheads, at 12 s. 6 d.	146	1	2½			
.2 To *James Brent*, for 320 oz. heavy money, at 6 s. 6 d. -	104	—	—			
.4 To *Account of Abatements*, -	—	—	4¼			
.2 To *Profit and Loſs*, for commiſſion on L. 250 : 1 : 6¼, at 5 per cent.	12	10	1			
				262	11	7¼

Shipped on board the Swallow, John Jenkins, for London, in full of the neat proceeds of George Buchan's ſale per the Swan.

	30th.			
.3	3 *J. Scot's ſale per Cæſar*, L. 130 : 14 : 6, to *Caſh.*			
.1	Paid Capt. Knox's freight, - -	130	14	6
	April 2d.			
.4	*Simon Sands's acct-current*, L. 29, 5 s. to *Peter Tom.*			
.3	For a table-clock, - - L. 15 s. 10 d. —			
	a ſilver-watch, - - 13 15 —			
		29	5	—
	Bought on credit of the ſtore.			
	4th.			
.4	*Bonds*, L. 687, to *M. Steel's ſale per Roſe.*			
.5	For 4 negro men, at 48 l. - L. 192			
	5 negro women, at 45 l. - 225			
	6 negro boys, at 30 l. - - 180			
	3 negro girls, at 30 l. - 90			
		687	—	—

Sold Iſaac Boyd. Intereſt from this date.

April

			L.	s.	d.
		April 5th.			
.3 .2	2	*Peter Tom*, L. 64 : 4 : 2½, to *R. Green's sale per Sarah.*			
		For 1 copper boiler, weight 518 lb. at 17 d. - - } L. 36 s. 13 d. 10			
		Advance, at 75 per cent. - 27 10 4½			
			64	4	2⅝
		7th.			
.2		*James Brent*, L. 32, 6 s. to *Sundries.*			
.2	2	To *R. Green's sale per Sarah*, for 6 plain saddles, at 40 s. - - } L. 12 s. —			
.3	3	To *J. Scot's sale per Cæsar*, for 8 firkins butter, viz.			
		No lb. Tare.			
		13—61 13			
		14—65 16			
		15—63 15			
		16—62 13			
		17—64 14			
		18—67 16			
		19—66 11			
		20—68 13			
		517 111			
		111 tare.			
		406 neat, at 12 d. - 20 6			
			32	6	—
		12th.			
.1 .2	2	*Cash*, L. 143, 11 s. to *R. Green's sale per Sarah.*			
		For 2 pipes Malmsey wine, at 66 l. L. 132 s. —			
		2 coil cordage, weight 420 lb. at 55 s. per C. - - } 11 11			
			143	11	—
		15th.			
.3		*John Cole*, L. 112, 12 s. to *Sundries.*			
.2	2	To *R. Green's sale per Sarah*, for 6 plain saddles, at 42 s. G. F. } L. 12 s. 12			
.5	4	To *M. Steel's sale per Rose*, for 2 negro men, at 50 l. S. P. - } 100 —			
			112	12	—

			L.	s.	d.
		April 18th.			
.3 .2	2	*John Brown*, L. 32 : 4 : 3, to *R. Green's sale per Sarah*.			
		For 12 plain saddles, at 42 s. - L. 25 s. 4 d. —			
		1 coil cordage, weighing 255 lb. at 55 s. per C. - 7 — 3			
			32	4	3
		20th.			
.5 .3	3	*Jacob Finch*, L. 134 : 18 : 8, to *J. Scot's sale per Cæsar*.			
		For flowered lawns, viz.			
		No *Pieces*. *Yards*. L. s. d.			
		1 — 8 cont. 80, at 24 d. - 8 — —			
		4 — 22 — 218, at 28 d. - 25 8 8			
		5 — 20 — 200, at 45 d. - 37 10 —			
		7 — 24 — 240, at 64 d. - 64 — —			
			134	18	8
		25th.			
.5		*George Gordon's account-current*, L. 73, to *Sundries*.			
		L. s			
.2	2	To *R. Green's sale per Sarah*, for 4 buckskin saddles, at 65 s. - 13 —			
.5	4	To *M. Steel's sale per Rose*, for 2 negro boys, at 30 l. - - 60 —			
			73	—	—
		28th.			
.5	2	*Heavy money*, L. 861, to *Sundries*.			
		L. s.			
.2		To *R. Green's sale per Sarah*, for 6 buckskin saddles, at 65 s. and 2 boxes, at 15 s. - - - 21 —			
.5	4	To *M. Steel's sale per Rose*, for			
		L.			
		6 negro men, at 50 l. - 300			
		4 negro boys, at 30 l. - 120 840 —			
		6 negro women, at 50 l. - 300			
		4 negro girls, at 30 l. - 120			
			861	—	—
		Received in exchange, 2460 oz. at 7 s.			

			L.	s.	d.
		May 1st.			
·3	2	*Simon Short*, L. 322, 12 s. to *R. Green's sale per Sarah.*			
·2		L. s.			
		For 6 pipes Madeira wine, at 48 l. 288 —			
		56 dozen bottled ale, at 12 s. - 33 12			
		2 bushel cask-pease, at 10 s. - 1 —			
			322	12	—
		3d.			
·1	2	*Cash*, L. 475, to *R. Green's sale per Sarah.*			
·2		For 10 pipes Madeira wine, at 47 l. 10 s.	475	—	—
		4th.			
·2	2	*James Brent*, 12 s. to *R. Green's sale per Sarah.*			
·2		For 2 bushel cask-pease, spoiled, -	—	12	—
·4	2	*Merchandise-account*, L. 90, to *R. Green's sale per Sarah.*			
·2		For 1 box thread stockings, cont[s] 20 doz. at 90 s.	90	—	—
·2	2	*R. Green's sale per Sarah*, L. 1649 : 15 : 3½, to *Sundries.*			
		L. s. d.			
·1		To *Cash*, paid duty on 24 pipes Madeira wine, 72 — —			
		Paid duty on ale, - 1 13 4			
		L. s. d.			
		73 13 4			
·4		To *Wharfage and Negro-hire*, - 33 16 3¾			
·4		To *Commis. and Storage*, at 8 per cent. 140 19 7¾			
·4		To *R. Green and Comp.'s account-current*, for neat proceeds, 1401 6 —			
			1649	15	3½
		5th.			
·4		*Bonds*, L. 2472, to *M. Steel's sale per Rose.*			
·5		L. s.			
	4	For 20 negro men, at 48 l. - 960 —			
		24 negro women, at 47 l. - 1128 —			
		12 negro boys, at 32 l. - 384 —			
			2472	—	—
		Sold Peter King. Interest from this date.			

		L.	s.	d.
	May 8th.			
5	*R. Green and Company's account-current*, L. 1401, 6 s. to *Sundries*.			
3	To *Peter Tom*, for 28 puncheons rum, viz.			

No	*Gall.*	No	*Gall.*	No	*Gall.*
1	117	11	115	21	117
2	115	12	118	22	119
3	114	13	117	23	115
4	118	14	114	24	116
R. G. 5	119	15	116	25	118
6	113	16	116	26	117
7	115	17	117	27	119
8	117	18	118	28	115
9	118	19	116		
10	114	20	117		936
	1160		1164		
	1164				
	936				

	L.	s.	d.	L.	s.	d.
3260 at 2s. 9d.	448	5	—			
28 puncheons, at 30s.	42	—	—			
				490	5	—
3 To *Simon Short*, for 558 bags ginger, weight 61560lb. at 15s. per C.				461	14	—
5 To *Jacob Finch*, for 42 tuns and 4 C. logwood, at 8 l. per tun,				337	12	—
10 tuns lignumvitæ, at 4l. 10s.				45	—	—
4 To *Account of Abatements*, -				—	—	$5\frac{1}{4}$
2 To *Profit and Loss*, for commis. on L. 1334 : 11 : $5\frac{1}{4}$, at 5 per cent.				66	14	$6\frac{3}{4}$
				1401	6	—

Shipped on board the Cumberland, John Francis, for Bristol, in full of the neat proceeds of Robert Green and Company's sale per the Sarah.

May

May 10th. L. s. d.

Sundries, L. 635 : 15 : 8, to *John Brown*.

.5 *Pymento*, for 15 tierces, viz.

N°	C.	Q.	lb.	Tare.	N°	C.	Q.	lb.	Tare.
1	4	3	—	107	9	4	2	14	98
2	4	2	10	97	10	3	2	21	84
3	4	1	12	96	11	3	3	14	85
4	3	3	14	80	12	4	3	—	104
5	4	2	21	93	13	4	1	21	97
6	4	3	22	100	14	4	—	14	93
7	4	2	14	98	15	4	2	21	99
8	3	2	21	78					
						30	—	21	660
	35	2	2	749					
	30	—	21	660					
	65	2	23	1409					

L. s. d.
Neat 5950 lb. at 11 d. and tierces 10 s. each, 280 4 2

.6 *Cotton*, for 12 bags, viz.

N°	C.	Q.	lb.	N°	C.	Q.	lb.
1	1	2	14	7	3	1	—
2	2	3	4	8	2	3	14
3	2	3	—	9	3	—	21
4	1	3	18	10	3	2	14
5	3	1	2	11	2	3	21
6	2	2	5	12	3	2	21
	14	3	15		19	2	7
	19	2	7				
	34	1	22				

is 3858 lb. at 15 d. 241 2 6

.6 *Coffee*, for 4 puncheons, viz.

N°	C.	Q.	lb.	Tare.
1	6	2	7	104
2	6	1	7	106
3	6	3	10	106
4	6	3	4	132
	26	2	—	448, neat 2520 lb.

at 4 l. per C. and puncheons, at 7 s. 6 d. } 102 6 —

.6 *Fustic*, for 2 tuns, and 18 C. at 7 s. per tun, 10 3 —

.6 *Ebony*, for 8 C. at 5 s. 2 — —

635 15 8

May

			L.	s.	d.
		May 15th.			
·3 / ·3	3	*Simon Short*, L. 375, to *J. Scot's sale per Cæsar.*			
		For 100 barrels herring, at 45 s. — 225 L. s.			
		50 barrels mess-beef, at 60 s. - 150 —			
			375	—	—
		18th.			
·3		*John Brown*, L. 1047, to *Sundries.*			
·3	3	To *J. Scot's sale per Cæsar*, for L.			
		24 barrels mess-pork, at 70 s. 84			
		20 half-barrels tongues, at 60 s. 60 L.			
		—144 — —			
·5	4	To *M. Steel's sale per Rose*, for L.			
		8 negro men, at 50 l. - 400			
		6 negro women, at 48 l. 288			
		4 negro girls, at 30 l. - 120			
		—808 — —			
·4		To *Merchandise-account*, for 1 box thread stockings, containing 20 dozen, at 95 s. - } 95 — —			
			1047	—	—
		24th.			
·2 / ·3	3	*James Brent*, L. 125 : 3 : 2, *to J. Scot's sale per Cæsar*,			
		For flowered lawns, viz.			
		No *Pieces.* *Yards.* L. *s.* *d.*			
		2— 6 cont. 60, at 24 d. - 6 — —			
		3— 8— 74, at 25 d. - 7 14 2			
		6—30— 300, at 45 d. - 56 5 —			
		8—20— 180, at 72 d. - 54 — —			
		Box, sheet, and cord, - 1 4 —			
			125	3	2
		27th.			
	3	*Sundries*, L. 259, 4 s. to *J. Scot's sale per Cæsar.* L. s			
·1		*Cash*, for 48 barrels mess-beef, at 58 s. 139 4			
·3 / ·3		*John Cole*, for 60 barrels herring, at 40 s. M. H. - - } 120 —			
			259	4	—
		May			

					L.	s.	d.
		May 30th.					
.1		*Cash*, L. 23, 16 s. to *Sundries*.		L. s.			
.3	3	To *J. Scot's sale per Cæsar*, for 6 barrels mess-pork, at 65 s.		19 10			
		2 barrels mess-beef, tainted,		2 10			
.4		To *Merchandise-account*, for 4 pair boys shoes, at 9 s.		1 16	23	16	—
		June 1st.					
.3	3	*J. Scot's sale per Cæsar*, L. 1141 : 19 : 6, to *Sundries*.		L. s. d.			
.4		To *Wharfage and Negro-hire*,		28 3 2¼			
.4		To *Com. and Storage*, at 8 per cent.		101 16 3¾			
.6		To *J. Scot and Company's account-current*, for neat proceeds,		1012 — —	1141	19	6
		3d.					
.1	4	*Cash*, L. 48, to *M. Steel's sale per Rose*.					
.5		For 1 negro man,			48	—	—
		5th.					
.6		*J. Scot and Company's acct-cur.* L. 1012, to *Sundries*.		L. s. d.			
.5		To *Pymento*, for 15 tierces, containing 5950 lb. neat, at 11 d. and 10 s. each, J. S.		280 4 2			
.6		To *Cotton*, for 12 bags, containing 3858 lb. at 15 d.		241 2 6			
.6		To *Coffee*, for 4 puncheons, containing 2520 lb. neat, at 4 l. per C. and puncheons, 7 s. 6 d. each,		102 6 —			
.6		To *Fustic*, for 2 tuns and 18 C. at 70 s. per tun,		10 3 —			
.6		To *Ebony*, for 8 C. at 5 s.		2 — —			
.5		To *Heavy money*, for 936 oz. at 7 s.		327 12 —			
.1		To *Cash*, for 13 rials,		— 8 1⅓			
.4		To *Account of Abatements*,		— — 4¾			
.2		To *Profit and Loss*, for commission on L. 963 : 16 : 2¼, at 5 per cent.		48 3 9¾	1012	—	—
		Shipped on board the Eagle, George Turner, for Glasgow, in full of the neat proceeds of John Scot and Company's sale per the Cæsar, being the goods bought the 10th of May, of John Brown, and the balance in heavy money.					
		8th.					
.1	4	*Cash*, L. 806, to *M. Steel's sale per Rose*.		L. s.			
.5		For 10 negro men, at 47 l.		470 —			
		12 negro boys, at 28 l.		336 —	806	—	—

		L.	s.	d.
	——— *June* 10th. ———			
.5	*M. Steel and Co.'s account-current*, L. 1710 : 13 : 6, to *Sundries*.			
.3	To *Peter Tom*, for 10 hhds sugar, viz.			

No	C.	Q.	lb.	Tare.	No	C.	Q.	lb.	Tare.
1	15	2	14	115	6	14	—	—	114
2	16	2	14	116	7	14	1	14	114
M.S. 3	16	3	—	117	8	17	1	—	117
4	15	3	14	116	9	16	—	—	116
5	15	2	—	115	10	15	1	14	115
	80	1	14	579		77	—	—	576
	77	-	—	576					
	157	1	14	1155					

		L.	s.	d.	L.	s.	d.
	Neat 16471 lb. at 32 s. per C. and hogsheads, at 12 s. 6 d.	269	15	8½			
.3	To *John Brown*, for 30 mahogany planks, containing 1981 feet, at 3 l. per 100 feet, -	59	8	7			
.5	To *Heavy money*, for 1000 oz. at 7 s.	350	—	—			
.1	To *Cash*, for 200 double doubloons,	950	—	—			
.2	To *Profit and Loss*, for commission on L. 1629 : 4 : 3½, at 5 per cent.	81	9	2½			
					1710	13	6

Shipped on board the Amity, Captain Ritchie, for Liverpool, in part of the neat proceeds of Martin Steel and Company's sale per the Rose,

——— 14th. ———

.3	4 *Peter Tom*, L. 48, to *M. Steel's sale per Rose.*						
.5	For 1 negro man, - -				48	—	—

——— 17th. ———

.1	4 *Cash*, L. 46, to *M. Steel's sale per Rose.*						
.5	For 1 negro woman, - -				46	—	—

——— 20th. ———

.1	*Cash*, L. 1511 : 17 : 3, to *Sundries*.						
		L.	s.	d.			
.2	To *James Brent*, - -	126	1	2			
.3	To *John Brown*, - -	421	4	—			
.3	To *John Cole*, - -	243	8	—			
.3	To *Simon Short*, - -	543	2	—			
.4	To *Fox & Trail*, - -	20	12	1			
.4	To *Bills Receivable*, for Geo. Tod's bill on John Sloan, -	157	10	—			
					1511	17	3

Received in full.

June

			L.	s.	d.
		June 24th.			
.1	4	*Cash*, L. 86, to *M. Steel's sale per Rose.*			
.5			L.		
		For 2 negro boys, at 28 l. -	56		
		1 negro girl, - -	30		
			86	—	—
		27th.			
		Sundries, L. 886 : 10 : 6½, to *Cash.*			
		L. s. d.			
.3		*Peter Tom*, - - 638 17 2½			
.5		*Jacob Finch*, - - 247 13 4			
.1			886	10	6½
		Paid in full.			
		28th.			
.1	4	*Cash*, L. 191, to *M. Steel's sale per Rose.*			
.5			L.		
		For 2 negro men, at 46 l. -	92		
		3 negro boys, at 25 l. - -	75		
		1 negro girl, - -	24		
			191	—	—
		July 1st.			
.1		*Cash*, L. 695 : 11 : 9, to *Sundries.*			
		L. s. d.			
.4		To *Bonds*, in full of Isaac Boyd's, 687 — —			
.2		To *Profit and Loss*, for interest since the 4th of April, - } 8 11 9			
			695	11	9
		5th.			
.1		*Cash*, L. 2492, 12 s. to *Sundries.*			
		L. s.			
.4		To *Bonds*, in full of Peter King's, 2472 —			
.2		To *Profit and Loss*, for interest since the 5th of May, - } 20 12			
			2492	12	—
		6th.			
.1	4	*Cash*, L. 90, to *M. Steel's sale per Rose.*			
.5		For 1 negro man, 2 negro women, 3 negro boys, 2 negro girls, } sickly, -	90	—	—

July

					L.	s.	d.
		July 6th.					
.5	4 *M. Steel's sale per Rose*, 6282, to *Sundries*,						
.1	To *Cash*, paid import-duty on 163 negroes,	L.81	10	—			
	Capt. Bell's coast-commission,	241	12	3½			
	Dr Ward's fee,	7	18	—			
	House-hire for 13 sick negroes,	6	10	—			
	Dr Ward, for extraordinary medicines to the sick,	7	10	—			
	Provisions towards maintenance of the cargo,	96	13	4½			
.2	To *Profit and Loss*, for commission at 5 per cent.	314	2	—			
.6	To *M. Steel and Company's acct-current*, for neat proceeds,	5526	4	4			
					6282	—	—
	7th.						
.6	*M. Steel and Company's account-current*, L. 3815, 10s. 10d. to *Sundries*.						
		L.	*s.*	*d.*			
.5	To *Jacob Finch*, for 300 tuns log-wood, at 8l. M. S.	2400	—	—			
.5	To *Heavy money*, for 524 oz. at 7 s.	183	8	—			
.3	To *J. Brown*, for 2000 oz. silver, at 7 s.	700	—	—			
.1	To *Cash*, for 73 double doubloons, 3 pistoles, 4 rials,	350	8	9			
.4	To *Account of abatements*,	—	—	2¼			
.2	To *Profit and Loss*, for commission on L. 3633 : 16 : 11½, at 5 per cent.	181	13	10¼			
					3815	10	10
	Shipped on board the Rose, Captain Bell, for Liverpool, in full of the neat proceeds of Martin Steel and Company's sale per ditto.						
	8th.						
	Sundries, L. 3100, to *Cash*.	*L.*					
.5	*Jacob Finch*,	2400	—	—			
.3	*John Brown*,	700	—	—			
.1	Paid in full.				3100	—	—
	10th.						
	Sundries, L. 48, 10s. to *Cash*.	*L.*	*s.*	*d.*			
.4	*Wharfage and Negro-hire*, paid *Rymer Hobbs* hire of 2 negroes,	16	10	—			
.4	*Commission and Storage*, paid *Jacob Hume* hire of a store,	32	—	—			
.1					48	10	—

Sundries,

		L.	s.	d.	L.	s.	d.
	* * * * * * * * * * * * * * * *						
	Sundries, L. 303 — 11¾, to *Profit and Loss*,						
		L.	s.	d.			
.4	*Merchandise-account*, -	5	16	—			
.4	*Wharfage and Negro-hire*, -	51	19	—			
.4	*Debts accountable*, - -	9	7	9½			
.4	*Commission and Storage*, -	235	16	9¼			
.4	*Account of Abatements*, -	—	1	5			
.2					303	—	11¾
.2	*Profit and Loss*, L. 1037 : 8 : 3¾, to *Sundries*.						
		L.	s.	d.			
.4	To *Simon Sands's account-current*,	345	16	1¼			
.5	To *George Gordon's account-current*,	345	16	1¼			
.6	To *William Watt's account-current*,	345	16	1¼			
					1037	8	3¾
	Sundries, L. 935 : 3 : 3¾, to *Cash*.						
		L.	s.	d.			
.4	*Simon Sands's account-current*, -	316	11	1¼			
.5	*George Gordon's account-current*,	272	16	1¼			
.6	*William Watt's account-current*, -	345	16	1¼			
.1					935	3	3¾

INDEX

	N°		Fo	L.	s.	d.
	1	*Cash,* Dr				
1783.						
Jan. 2.	1	To *George Buchan's sale per Swan,*	1	70	16	8
4.	1	To *ditto,* - - -	1	21	10	—
10.	1	To *Sundries,* - -		36	2	—
20.	2	To *George Buchan's sale per Swan,*	1	4	4	—
25.	2	To *Robert Green's sale per Sarah,*	2	27	3	—
Feb. 15.	2	To *Sundries,* - -		51	—	—
Mar. 1.	3	To *John Scot's sale per Cæsar,* -	3	67	10	—
10.	4	To *Sundries,* - -		2	16	6
15.	5	To *George Flint,* - -	4	9	9	$\frac{3}{4}$
April 12.	7	To *Robert Green's sale per Sarah,*	2	143	11	—
May 3.	9	To *ditto,* - - -	2	475	—	—
27.	12	To *John Scot's sale per Cæsar,* -	3	139	4	—
30.	13	To *Sundries,* - -		23	16	—
June 3.	13	To *Martin Steel's sale per Rose,*	5	48	—	—
8.	13	To *ditto,* - - -	5	806	—	—
17.	14	To *ditto,* - -	5	46	—	—
20.	14	To *Sundries,* - -		1511	17	3
24.	15	To *Martin Steel's sale per Rose,*	5	86	—	—
28.	15	To *ditto,* - - -	5	191	—	—
July 4.	15	To *Sundries,* - -		695	11	9
5.	15	To *Sundries,* - -		2492	12	—
6.	15	To *Martin Steel's sale per Rose,*	5	90	—	—
				7039	3	$2\frac{3}{4}$
	2	*Geo. Buchan's sale per Swan,* Dr				
1783.						
Jan. 7.	1	To *Cash,* - -	1	9	10	6
Mar. 13.	5	To *Sundries,* - - -		303	9	9
				313	—	3

		Contra, Cr	Fo	L.	s.	d.
1783.						
Jan. 7.	1	By George Buchan's sale per Swan,	1	9	10	6
15.	2	By Robert Green's sale per Sarah,	2	112	10	6
Mar. 30.	6	By John Scot's sale per Cæsar, -	3	130	14	6
May 4.	9	By Robert Green's sale per Sarah,	2	73	13	4
June 5.	13	By J. Scot and Company's acct-current,	6	—	8	1½
10.	14	By M. Steel and Company's acct-current,	6	950	—	—
27.	15	By Sundries, - -		886	10	6½
July 6.	16	By Martin Steel's sale per Rose, -	5	441	13	8
7.	16	By M. Steel and Company's acct-current,	6	350	8	9
8.	16	By Sundries, - -		3100	—	—
10.	16	By Sundries, - -		48	10	—
	17	By Sundries, - -		935	3	3¾
				7039	3	2¾

		Contra, Cr	Fo	L.	s.	d.
1783.						
Jan. 2.	1	By Cash, - - -	1	70	16	8
4.	1	By Cash, - -	1	21	10	—
10.	1	By Cash, - - -	1	35	12	—
12.	2	By James Brent, - -	2	72	—	—
20.	2	By Sundries, - -		15	—	—
Feb. 7.	2	By John Brown, - -	3	18	10	—
15.	2	By Cash, - -	1	23	—	—
Mar. 3.	3	By Simon Short, - -	3	15	4	—
4.	3	By Fox & Trail, - -	4	20	4	7
7.	4	By Bills Receivable, - -	4	7	10	—
10.	4	By Cash, - -	1	2	14	—
12.	4	By George Flint, - -	4	9	19	—
	4	By Merchandise-account,	4	1	—	—
				313	—	3

	N°		Fo	L.	s.	d.
	3	*Profit and Loss,* Dr				
1783.						
Mar. 15.	5	To *George Flint,* - -	4	—	9	11¼
	17	To *Sundries,* - -		1037	8	3½
				1037	18	3
	4	*James Brent,* Dr				
1783.						
Jan. 12.	2	To *George Buchan's sale per Swan,*	1	72	—	—
April 7.	7	To *Sundries,* - -		32	6	—
May 4.	9	To *Robert Green's sale per Sarah,*	2	—	12	—
24.	12	To *John Scot's sale per Cæsar,* -	3	125	3	2
				230	1	2
	5	*Robert Green's sale per Sarah,* Dr				
1783.						
Jan. 15.	2	To *Cash,* - - -	1	112	10	6
May 4.	9	To *Sundries,* - -		1649	15	3½
				1762	5	9½

			Fo	L.	s.	d.
1783.		*Contra,* Cr				
Jan. 10.	1	By *Cash,*	1	—	10	—
Mar. 4.	3	By *Fox & Trail,*	4	—	7	6
10.	4	By *Cash,*	1	—	2	6
25.	6	By *George Buchan's acct-current,*	4	12	10	1
May 8.	10	By *Robert Green and Comp.'s acct-cur.*	5	66	14	6¾
June 5	13	By *John Scot and Comp.'s acct-current,*	6	48	3	9¾
10.	14	By *Mart. Steel and Comp.'s acct-current,*	6	81	9	2½
July 4.	15	By *Cash,*	1	8	11	9
5.	15	By *Cash,*	1	20	12	—
6.	16	By *Martin Steel's sale per Rose,*	5	314	2	—
7.	16	By *M. Steel and Company's acct-current,*	6	181	13	10¾
	17	By *Sundries,*		303	—	11¾
				1037	18	3

1783.		*Contra,* Cr				
Mar. 25.	6	By *George Buchan's acct-current,*	4	104	—	—
June 20.	14	By *Cash,*	1	126	1	2
				230	1	2

1783.		*Contra,* Cr				
Jan. 18.	2	By *Peter Tom,*	3	86	13	4
25.	2	By *Cash,*	1	27	3	—
Feb. 7.	2	By *John Brown,*	3	18	14	—
15.	2	By *Cash,*	1	28	—	—
Mar. 3.	3	By *Simon Short,*	3	200	—	—
7.	4	By *Bills Receivable,*	4	150	—	—
18.	5	By *Peter Tom,*	3	65	—	—
April 5.	7	By *ditto,*	3	64	4	2½
7.	7	By *James Brent,*	2	12	—	—
12.	7	By *Cash,*	1	143	11	—
15.	7	By *John Cole,*	3	12	12	—
18.	8	By *John Brown,*	3	32	4	3
25.	8	By *George Gordon's acct-current,*	5	13	—	—
28.	8	By *Heavy money,*	5	21	—	—
May 1.	9	By *Simon Short,*	3	322	12	—
3.	9	By *Cash,*	1	475	—	—
4.	9	By *James Brent,*	2	—	12	—
	9	By *Merchandise-account,*	4	90	—	—
				1762	5	9½

	N°		Fo	L.	s.	d.
	6	*Peter Tom,* Dr				
1783.						
Jan. 18.	2	To *Robert Green's sale per Sarah,*	2	86	13	4
Mar. 18.	5	To *Sundries,* - -		97	12	2
April 5.	7	To *Robert Green's sale per Sarah,*	2	64	4	2½
June 14.	14	To *Martin Steel's sale per Rose,* -	5	48	—	—
27.	15	To *Cash,* - - -	1	638	17	2½
				935	6	11
	7	*John Cole,* Dr				
1783.						
Jan. 20.	2	To *George Buchan's sale per Swan,*	1	10	16	—
April 15.	7	To *Sundries,* - -		112	12	—
May 27.	12	To *John Scot's sale per Cæsar,* -	3	120	—	—
				243	8	—
	8	*John Brown,* Dr				
1783.						
Feb. 7.	2	To *Sundries,* - - -		37	4	—
April 18.	8	To *Robert Green's sale per Sarah,*	2	32	4	3
May 18.	12	To *Sundries,* - -		1047	—	—
July 8.	16	To *Cash,* - - -	1	700	—	—
				1816	8	3
	9	*Sugar,* Dr				
1783.						
Feb. 24.	3	To *Peter Tom,* - -	3	146	1	2½
	10	*John Scot's sale per Cæsar,* Dr				
1783.						
Mar. 30.	6	To *Cash,* - - -	1	130	14	6
June 1.	13	To *Sundries,* - -		1141	19	6
				1272	14	—
	11	*Simon Short,* Dr				
1783.						
Mar. 3.	3	To *Sundries,* - -		307	4	—
May 1.	9	To *Robert Green's sale per Sarah,*	2	322	12	—
15.	12	To *John Scot's sale per Cæsar,* -	3	375	—	—
				1004	16	—

			Fo	L.	s.	d.
1783.		*Contra,* Cr				
Feb. 24.	3	By *Sugar,* - -	3	146	1	2½
April 2.	6	By *Simon Sands's acct-current,* -	4	29	5	—
May 8.	10	By *R. Green & Company's acct-current,*	5	490	5	—
June 10.	14	By *Mart. Steel & Comp.'s acct-current,*	6	269	15	8½
				935	6	11
1783.		*Contra,* Cr				
June 20.	14	By *Cash,* - - -	1	243	8	—
1783.		*Contra,* Cr				
May 10.	11	By *Sundries,* - - -		635	15	8
June 10.	14	By *Mart. Steel & Comp.'s acct-current,*	6	59	8	7
20.	14	By *Cash,* - - -	1	421	4	—
July 7.	16	By *Mart. Steel & Comp.'s acct-current,*	6	700	—	—
				1816	8	3
1783.		*Contra,* Cr				
Mar. 25.	6	By *George Buchan's acct-current,* -	5	146	1	2½
1783.		*Contra,* Cr				
Mar. 1.	3	By *Cash,* - - -	1	67	10	—
3.	3	By *Simon Short,* - -	3	92	—	—
18.	5	By *Peter Tom,* - -	3	32	12	2
April 7.	7	By *James Brent,* - -	2	20	6	—
20.	8	By *Jacob Finch,* - -	5	134	18	8
May 15.	12	By *Simon Short,* - -	3	375	—	—
18.	12	By *John Brown,* - -	3	144	—	—
24.	12	By *James Brent,* - -	2	125	3	2
27.	12	By *Sundries,* - -		259	4	—
30.	13	By *Cash,* - -	1	22	—	—
				1272	14	—
1783.		*Contra,* Cr				
May 8.	10	By *R. Green and Company's acct-current,*	5	461	14	—
June 20.	14	By *Cash,* - -	1	543	2	—
				1004	16	—

	No		Fo	L.	s.	d.
	12	*Fox & Trail,* Dr				
1783. Mar. 4.	3	To *Sundries,* - -		20	12	1
	13	*Bills Receivable,* Dr				
1783. Mar. 7.	4	To *Sundries,* - -		157	10	—
	14	*George Flint,* Dr				
1783. Mar. 12.	4	To *George Buchan's sale per Swan,*	1	9	19	—
	15	*Merchandise-account,* Dr				
1783. Mar. 12.	4	To *George Buchan's sale per Swan,*	1	1	—	—
May 4.	9	To *Robert Green's sale per Sarah,*	2	90	—	—
	17	To *Profit and Loss,* - -	2	5	16	—
	16			96	16	—
		Wharfage and Negro-hire, Dr				
1783. July 10.	16	To *Cash,* - -	1	16	10	—
	17	To *Profit and Loss,* - -	2	51	19	—
	17			68	9	—
		Debts accountable, Dr				
	17	To *Profit and Loss,* - -	2	9	7	9½
	18	*Commission and Storage,* Dr				
1783. July 10.	16	To *Cash,* - - -	1	32	—	—
	17	To *Profit and Loss,* - -	2	235	16	9¼
				267	16	9¼
	19	*Geo. Buchan's acct-current,* Dr				
1783. Mar. 25.	6	To *Sundries,* - -		262	11	7¾
	20	*Account of abatements,* Dr				
	17	To *Profit and Loss,* - -	2	—	1	5
	21	*Simon Sands's acct-current,* Dr				
1783. April 2.	6	To *Peter Tom,* - -	2	29	5	—
	17	To *Cash,* - - -	1	316	11	1¼
	22			345	16	1¼
		Bonds, Dr				
1783. April 4.	6	To *Martin Steel's sale per Rose,* -	5	687	—	—
May 4.	9	To *ditto,* - -	5	2472	—	—
				3159	—	—

			Fo	L.	s.	d.
1783.		*Contra,* Cr				
June 20.	14	By *Cash,* - -	1	20	12	1
1783.		*Contra,* Cr				
June 20.	14	By *Cash,* - -	1	157	10	—
1783.		*Contra,* Cr				
Mar. 15.	5	By *Sundries,* - -		9	19	—
1783.		*Contra,* Cr				
May 18.	12	By *John Brown,* - -	3	95	—	—
30.	13	By *Cash,* - -	1	1	16	—
				96	16	—
1783.		*Contra,* Cr				
Mar. 13.	5	By *George Buchan's sale per Swan,*	1	6	9	6
May 4.	9	By *Robert Green's sale per Sarah,*	2	33	16	3¾
June 1.	13	By *John Scot's sale per Cæsar,* -	3	28	3	2¼
				68	9	—
1783.		*Contra,* Cr				
Mar. 13.	5	By *George Buchan's sale per Swan,*	1	9	7	9½
1783.		*Contra,* Cr				
Mar. 13.	5	By *George Buchan's sale per Swan,*	1	25	—	9¾
May 4.	7	By *Robert Green's sale per Sarah,*	2	140	19	7¾
June 1.	13	By *John Scot's sale per Cæsar,* -	3	101	16	3¾
				267	16	9¼
1783.		*Contra,* Cr				
Mar. 13.	5	By *George Buchan's sale per Swan,*	1	262	11	7¾
1783.		*Contra,* Cr				
Mar. 25.	6	By *George Buchan's acct-current,* -	4	—	—	4¼
May 8.	10	By *R. Green & Company's acct-current,*	5	—	—	5¼
June 5.	13	By *J. Scot & Company's acct-current,*	6	—	—	4¾
July 7.	16	By *M. Steel and Company's acct-current,*	6	—	—	2¾
				—	1	5
		Contra, Cr				
	17	By *Profit and Loss,* - -	2	34[illegible]	[illegible]	1¼
1783.		*Contra,* Cr				
July 4.	15	By *Cash,* - -	1	687	—	—
5.	15	By *Cash,* - - -	1	2472	—	—
				3159	—	—

	No		Fo	L.	s.	d.
	23	*Martin Steel's sale per the Rose,* Dr				
1783. *July* 6.	16	To *Sundries,* - -		6282	—	—
	24	*Jacob Finch,* Dr				
1783. *April* 20.	8	To *John Scot's sale per Cæsar,* -	3	134	18	8
June 27.	15	To *Cash,* - -	1	247	13	4
July 8.	16	To *Cash,* - - -	1	2400	—	—
				2782	12	—
	25	*Geo. Gordon's acct-current,* Dr				
1783. *April* 25.	8	To *Sundries,* - -		73	—	—
	17	To *Cash,* - - -	1	272	16	1¼
				345	16	1¼
	26	*Heavy money,* Dr				
1783. *April* 28.	8	To *Sundries,* - -		861	—	—
	27	*Robert Green and Comp.'s acct-current,* - Dr				
1783. *May* 8.	10	To *Sundries,* - -		1401	6	—
	28	*Pymento,* Dr				
1783. *May* 10.	11	To *John Brown,* - -	3	280	4	2

			Fo	L.	s.	d.
1783.		*Contra,* Cr				
April 4.	6	By *Bonds,*	4	687	—	—
15.	7	By *John Cole,*	3	100	—	—
25.	8	By *George Gordon's account-current,*	5	60	—	—
28.	8	By *Heavy money,*	5	840	—	—
May 5.	9	By *Bonds,*	4	2472	—	—
18.	12	By *John Brown,*	3	808	—	—
June 3.	13	By *Cash,*	1	48	—	—
8.	13	By *Cash,*	1	806	—	—
14.	14	By *Peter Tom,*	3	48	—	—
17.	14	By *Cash,*	1	46	—	—
24.	15	By *Cash,*	1	86	—	—
28.	15	By *Cash,*	1	191	—	—
July 6.	15	By *Cash,*	1	90	—	—
				6282	—	—
1783.		*Contra,* Cr				
May 8.	10	By *R. Green & Company's acct-current,*	5	382	12	—
July 7.	16	By *M. Steel and Company's acct-current,*	9	2400	—	—
				2782	12	—
		Contra, Cr				
	17	By *Profit and Loss,*	2	345	16	1¼
1783.		*Contra,* Cr				
June 5.	13	By *John Scot and Comp.'s acct-current,*	6	327	12	—
10.	14	By *M. Steel and Company's acct-current,*	6	350	—	—
July 7.	16	By *ditto,*	6	183	8	—
				861	—	—
1783.		*Contra,* Cr				
May 4.	9	By *Robert Green's sale per Sarah,*	2	1401	6	—
1783.		*Contra,* Cr				
June 5.	13	By *John Scot & Comp.'s acct-current,*	6	280	4	2

			Fo	L.	s.	d.
	29	*Cotton,* Dr				
1783. *May* 10.	11	To *John Brown,* - -	3	241	2	6
	30	*Coffee,* Dr				
1783. *May* 10.	11	To *John Brown,* - -	3	102	6	—
	31	*Fustic,* Dr				
1783. *May* 10.	11	To *John Brown,* - -	3	10	3	—
	32	*Ebony,* Dr				
1783. *May* 10.	11	To *John Brown,* - -	3	2	—	—
	33	*J. Scot & Comp.'s acct-current,* Dr				
1783. *June* 5.	13	To *Sundries,* - -		1012	—	—
	34	*Martin Steel & Comp.'s acct-current,* - } Dr				
1783. *June* 10.	14	To *Sundries,* - -		1710	13	6
July 7.	16	To *Sundries,* - - -		3815	10	10
				5526	4	4
	35	*Will. Watt's acct-current,* Dr				
	17	To *Cash,* - - -	1	345	16	1¼

			Fo	L.	s.	d.
1783. June 5.	13	*Contra,* Cr By *John Scot & Company's acct-current,*	6	241	2	6
1783. June 5.	13	*Contra,* Cr By *John Scot & Company's acct-current,*	6	102	6	—
1783. June 5.	13	*Contra,* Cr By *John Scot & Company's acct-current,*	6	10	3	—
1783. June 5.	13	*Contra,* Cr By *John Scot & Company's acct-current,*	6	2	—	—
1783. June 1.	13	*Contra,* Cr By *John Scot's sale per Cæsar,* -	3	1012	—	—
1783. July 6.	16	*Contra,* Cr By *ditto Steel & Comp.'s sale per Rose,*	5	5526	4	4
	17	*Contra,* Cr By *Profit and Loss,* - -	2	345	16	1½

INDEX to the SALES-BOOK.

B

G

S

SALES-

Sales on account of Geo. Buchan, per the Swan, Capt. Smith.

1783.		To whom sold.	Pumps. 96 pair mens.	Pumps. 72 pair boys.	Shoes 48 pair mens.	Shoes 36 pair boys.	Shoes 10 pair boots.	Course linen. 50 pieces.	Course linen. 1000 yards.	Mould candles. 12 boxes.	Mould candles. 678 lb.	1 chest china.	Price.	L.	s.	d.
Jan. 2	1	*Cash*,						50	1000				at 17 d. -	70	16	8
4	1	*Cash*,					10						at 43 s. -	21	10	—
10	1	*Cash*,	50							4	237		at 9 s. 6 d. at 12 d.	35	12	—
12	2	*James Brent*,			24	12						1	advan. 80 p. cent.	72	—	—
20	2	*Sundries*,											at 9 s. at 7 s.	15	—	—
Feb. 7.	2	*John Brown*,		40									at 9 s. 3 d.	18	10	—
15	2	*Cash*,	46										at 10 s. -	23	—	—
Mar. 3	3	*Simon Short*,		32									at 9 s. 6 d. -	15	4	—
4	3	*Fox & Trail*,			24					3	163		at 9 s. 6 d. at 13 d.	20	4	7
7	4	*Bills Receiv.*				20							at 7 s. 6 d.	7	10	—
10	4	*Cash*,								1	54		at 12 d. -	2	14	—
12	12	*George Flint*,								4	224		at *vendue*. -	9	19	—
—	12	*Merch. acct*,				4							at 5 s. -	1	—	—
			96	72	48	36	10	50	1000	12	678	1		313	—	3

CHARGES.

			L.	s.	d.	L.	s.	d.
Jan. 7	1	To *Cash*, paid Captain Smith freight, - -	9	10	6			
Mar 13	5	To *Wharfage* and *Negro-hire*, - -	6	9	6			
		To *Debts accountable*, at 3 per cent. - -	9	7	9½			
		To *Commission* and *Storage*, at 8 per cent. -	25	0	9¾			
						50	8	7¼
		To *George Buchan's account-current*, for neat proceeds, when received, - -				262	11	7¾

Errors excepted.

Kingston, Jamaica, March 13. 1783.

Per the Griffin, Captain York.

Sands, Gordon, and Watts.

Sales

Sales on account and risk of Robert Green and Company p
the Sarah, Capt. Evans.

1783.		To whom sold.	Saddles. 30 buckskin.	Saddles. 24 plain.	20 doz. stockings.	Nails. 300 m. 6 d.	Nails. 160 m. 10 d.	1 boiler, 518 lb.	Cordage. 6 coil.	Cordage. 1372 lb.	100 doz. ale.	10 buthel peafe.	Mad. wine. 20 pipes.	Mad. wine. 4 pipes Malmfey.	Price.	L.	s.
Jan. 18	2	*Peter Tom,*				240	80								at 5 s. at 6s. 8 d.	86	13
25	2	*Cafe,*									40	6			at 12 s. at 10s. 6 d.	27	3
Feb. 7	2	*Jo. Brown,*							3	680					at 55 s. -	18	14
15	2	*Cafe,*					80								at 7 s. -	28	—
Mar. 3	3	*Simon Short,*											4		at 50 l. -	200	—
7	4	*Bills receiv.*				60								2	at 5 s. 4 d. at 67 l.	150	—
18	5	*Peter Tom,*	20												at 65 s. -	65	—
Apr. 5	7	*Ditto,*						1							advance at 75 per c.	64	4
7	7	*Ja. Brent,*		6											at 40 s. -	12	—
12	7	*Cafe,*							2	420				2	at 55 s. at 66 l.	143	11
15	7	*John Cole,*		6											at 42 s. -	12	12
18	8	*Jo. Brown,*		12					1	255					at 42 s. at 55 s.	32	4
25	8	*G. Gordon,*	4												at 65 s.	13	—
28	8	*Heavymoney*	6												at 65 s. 2 box, at 15 s.	21	—
May 1	9	*Simon Short,*									56	2	6		at 12 s. at 10 s. at 48 l.	322	12
3	9	*Cafe,*											10		at 47 l. 10 s.	475	—
4	9	*Ja. Brent,*										2			Spoiled, -	—	12
—	9	*Merch. acct,*			20										at 90 s. -	90	—
		Loft in wt, Ull. & broke.								17							
											4						
			30	24	20	300	160	1	6	1372	100	10	20	4		1762	59

CHARGES.

			L.	s.	d.		
Jan. 15	2	To *Cafe,* paid Captain Evans's freight, - -	112	10	6		
		To *ditto,* paid duty on 24 pipes Madeira wine, -	72	—	—		
		To *ditto,* paid duty on ale, - -	1	13	4		
		To *Wharfage* and *Negro-hire,* - -	33	16	3¾		
May 4	9	To *Commission* and *Storage,* at 8 per cent. - -	140	19	7½	360	19
		To *Robert Green and Company's account-current,* for neat proceeds, when received, - - Errors excepted.			-	1401	6

Kingston, Jamaica, May 4. 1783.

Per the Scipio, Captain Jenkins.

Sands, Gordon, and Watts.

Sales

Sales on account and risk of John Scot and Company, per the Cæsar, Capt. Knox.

1783.		To whom sold.	Flowered lawns. 138 pieces.	Flowered lawns. 1352 yards.	234 barrels herring.	Butter. 20 firkins.	Butter. 1008 lb.	100 barrels beef.	30 barrels pork.	20 half-barrels tongues.	Price.	L.	s.	d.
Mar. 1	3	*Cash*,			30						at 45 s. -	67	10	—
3	3	*Simon Short*,			40						at 46 s. -	92	—	—
18	5	*Peter Tom*,				12	602				at 13 d. -	32	12	2
Apr. 7	7	*Ja. Brent*,				8	406				at 12 d. -	20	6	—
20	8	*Jacob Finch*,	8	80							at 24 d. -	8	—	—
—	8	*Ditto*,	22	218							at 28 d. -	25	8	8
—	8	*Ditto*,	20	200							at 45 d. -	37	10	—
—	8	*Ditto*,	24	240							at 64 d. -	64	—	—
May 15	12	*Simon Short*,			100			50			at 45 s. at 60 s.	375	—	—
18	12	*Jo. Brown*,							24	20	at 70 s. at 60 s.	144	—	—
24	12	*Ja. Brent*,	6	60							at 24 d. -	6	—	—
—	12	*Ditto*,	8	74							at 25 d. -	7	14	2
—	12	*Ditto*,	30	300							at 45 d. -	56	5	—
—	12	*Ditto*,	20	180							at 72 d. box 24 s.	55	4	—
27	12	*Cash*,						48			at 58 s. -	139	4	—
—	12	*John Cole*,			60						at 40 s. -	120	—	—
30	13	*Cash*,							6		at 65 s. -	19	10	—
—	13	*Ditto*,						2			tainted, -	2	10	—
		Stinking,			4									
			138	1352	234	20	1008	100	30	20		1272	14	—

CHARGES.

			L.	s.	d.			
Mar. 30	6	To *Cash*, paid Captain Knox's freight, -	130	14	6			
		To *Wharfage* and *Negro-hire*, -	28	3	2¼			
		To *Commission* and *Storage*, at 8 per cent.	101	16	3¾	260	14	—
June 1	13	To *John Scot and Company's account-current*, for neat proceeds, when received, Errors excepted.				1012	—	—

Kingston, Jamaica, June 1. 1783.

Per the Success, Captain Armour,

Sands, Gordon, and Watts.

Sales on account and risk of Martin Steel and Company, per the Rose, Capt. Bell.

1783.		To whom sold.	Negroes. 57 men.	45 boys.	44 women.	17 girls.	Price.	L.	s.	d.
Apr. 4	6	*Bonds,*	4	6	5	3	at 48 l. at 30 l. at 45 l. at 30 l.	687	—	—
15	7	*John Cole,*	2				at 50 l. - -	100	—	—
25	8	*George Gordon,*		2			at 30 l. - - -	60	—	—
28	8	*Heavy Money,*	6	4	6	4	at 50 l. at 30 l. at 50 l. at 30 l.	840	—	—
May 5	9	*Bonds,*	20	12	24		at 48 l. at 32 l. at 47 l.	2472	—	—
18	12	*John Brown,*	8		6	4	at 50 l. at 48 l. at 30 l.	808	—	—
June 3	13	*Cash,*	1				- - -	48	—	—
8	13	*Ditto,*	10	12			at 47 l. at 28 l. -	806	—	—
14	14	*Peter Tom,*	1				- - - - -	48	—	—
17	14	*Cash,*			1		- - - - -	46	—	—
24	15	*Ditto,*		2		1	at 28 l. at 30 l. -	86	—	—
28	15	*Ditto,*	2	3		1	at 46 l. at 25 l. at 24 l.	191	—	—
July 6	15	*Ditto,*	1	3	2	2	sickly, - -	90	—	—
		Dead,	2	1		2				
			57	45	44	17		6282	—	—

CHARGES.

1783.			L.	s.	d.	L.	s.	d.
		To *Cash,* paid import duty on 163 negroes,	81	10	—			
		Capt. Bell, coast-commission,	241	12	3½			
		Dr Ward's fee, - -	7	18	—			
		House-hire for 13 sick negroes,	6	10	—			
		Dr Ward, for extraordinary medicines to the sick,	7	10	—			
		For provisions towards maintenance of the cargo,	96	13	4½			
July 6	16	To *Profit and Loss,* for commission at 5 per cent. - - - -	314	2	—			
						755	15	8
		To *Martin Steel and Company's account-current,* for neat proceeds, when received, - - - -				5526	4	4

Errors excepted.

Kingston, Jamaica, July 6. 1783.

Per the Rose, Capt. Bell.

Sands, Gordon, and Watts.

SEC-

SECTION III.

Wharf and Plantation Accounts briefly explained.

I. *Wharf-accounts.*

A Wharf is a place for landing or ſhipping of goods; and the owner or maſter, called the *Wharfinger*, has ſo much paid him for every parcel of goods landed or ſhipped at his wharf. The wharfage has no fixed rate, but riſes and falls according to the throng or ſtagnation of buſineſs, and the plenty or ſcarcity of wharfs.

The wharfinger keeps a Waſte-book, Journal, and Ledger; which, being all of the uſual form, need no explication. It remains, therefore, only to deſcribe the Wharf-book, which is a ſort of ſubſidiary to the Waſte-book, and of much the like uſe as the Memorandum-book in factory.

The Wharf-book contains a liſt of the marks and package of all goods landed, with the ſhip's name, and the name of the factor or perſon who is to pay the wharfage. And in order to underſtand the method of filling it up, it will be neceſſary to obſerve, that

When a ſhip with goods arrives, the factor, or the different factors, to whom the cargo is conſigned, make out, from their invoices, or the Captain's maniſeſt, notes or liſts of the marks of the goods conſigned to each of them, and deliver theſe liſts to the wharfinger. Thus, ſuppoſe the ſhip Neptune arrives at Kingſton in Jamaica, with a cargo of goods belonging to three different merchants in Britain, and conſigned to as many different factors in Jamaica, whom we ſhall ſuppoſe to be called *George Blain*, *Jacob Hume*, and *Robert Roſe*; and let us alſo ſuppoſe, that George Blain, upon inſpecting his invoice, or the maniſeſt, finds that the goods conſigned to him have the marks *G. H.* and *S. M.*; and that the goods conſigned to Jacob Hume are all marked *R. B.*; and thoſe conſigned to Robert Roſe have the marks *W. R. D. L.* and *O. P.* Now, notes of theſe marks are delivered by the ſeveral factors to the wharfinger; and the goods being landed, the entry in the Wharf-book will turn out as follows.

Kingſton, Jamaica, September 20. 1783.

Out of ſhip Neptune.

G. H.	4 barrels, 2 puncheons.	George Blain.
W. R.	3 bales, 15 boxes, 14 ankers, 4 cheſts.	Robert Roſe.
R. B.	20 kegs, 12 caſks.	Jacob Hume.
O. P.	30 jugs, 40 boxes.	Robert Roſe.
S. M.	8 boxes, 2 bales, 6 hampers.	George Blain.
D. L.	20 firkins, 30 half-barrels.	Robert Roſe.

When the goods are all landed, and rolled away to their respective stores, the clerk carries the above entry into the Waste-book, collecting or bringing together the several articles belonging to each factor, and affixing the sums of wharfage due by each of them, as follows.

Kingston, Jamaica, September 20. 1783.

Goods landed out of ship Neptune, for the following persons, viz.

	L.	s.	d.
George Blain.			
G. H. 4 barrels, 2 puncheons, - -			
S. M. 8 boxes, 2 bales, 6 hampers, -	1	10	—
Robert Rose.			
W. R. 3 bales, 15 boxes, 14 ankers, 4 chests,			
O. P. 30 jugs, 40 boxes, - - -			
D. L. 20 firkins, 30 half-barrels, - -	4	10	—
Jacob Hume.			
R. B. 20 kegs, 2 casks, - -	1	—	—
	7	—	—

The above entry, when carried to the Journal, will stand thus:

	L.	s.	d.
Sundries, L. 7, to *Wharfage-account*.			
George Blain, due by him, - -	1	10	—
Robert Rose, due by him, - -	4	10	—
Jacob Hume, due by him, - -	1	—	—
	L. 7	—	—

The Wharf-book, upon landing and shipping produce, such as sugar, rum, cotton, &c. is filled up in much the same manner as in the case of imports; only when such goods are weighed on the wharf, which is frequently practised, the Wharf-book then contains the gross, tare, and neat. Thus, suppose George Blain purchase 6 hogsheads sugar, which he orders to be weighed on the wharf, and to be marked *G. B.*; the entry in the Wharf-book will stand as follows.

Kingston, Jamaica, September 24. 1783.

G. B. 6 hogsheads sugar. George Blain.

N°	C.	Q.	lb.	Tare.	N°	C.	Q.	lb.	Tare.
1	12	2	21	112	4	13	3	14	115
2	12	1	14	110	5	14	—	22	113
3	15	3	20	114	6	15	2	15	111

From

From this weight in the Wharf-book the factor forms his invoice. Here it is to be obſerved, that ſugar, and ſome other goods, by lying long on the wharf, are apt to loſe in weight, and muſt in this caſe be filled up before they are ſhipped. This adds to the original weight of the hogſheads; and the invoice, if already drawn, muſt be rectified, by having the additional ſugar annexed.

A factor ſometimes, in payment of a debt, takes goods which he has no immediate occaſion for, and therefore, while they lie on the wharf, ſells them to ſome other perſon, who again perhaps diſpoſes of them to a third, &c.; and thus the property may paſs through ſeveral hands, the laſt of whom is always anſwerable for the wharfage.

In order to ſhow how transfers of this kind are entered in the Wharf-book, we ſhall ſuppoſe, that George Blain, November 1. ſells the forementioned 6 hogſheads of ſugar to Jacob Hume, and orders the wharfinger to write it off accordingly. We ſhall alſo ſuppoſe, that Jacob Hume, November 4. diſpoſes of it to Robert Roſe; who immediately orders it to be re-marked, *H. O.* and ſhipped on board the Argyle, Captain Smart.

The entries of theſe transfers will ſtand in the Wharf-book as follows.

November 1.

G. B. 6 hogſheads ſugar, from *George Blain* to *Jacob Hume*.

November 4.

G. B. 6 hogſheads ſugar, from *Jacob Hume* to *Robert Roſe*, ſhipped on board the Argyle, Captain Smart, re-marked *H. O.*

If the firſt purchaſe, and the ſubſequent transfers, be carried to the Waſte-book, the Journal entries will be theſe following, viz.

September 24.

George Blain Dr to *Wharfage-account*.

November 1.

Jacob Hume Dr to *George Blain*.

November 4.

Robert Roſe Dr to *Jacob Hume*.

But if the tranſactions of the Wharf-book be not entered in the Waſte-book till the transferred goods are ſhipped, it is ſufficient to carry thither the laſt transfer only, with references to the preceding ones, and the firſt purchaſe, in the following manner.

November 4.

G. B. 6 hogſheads ſugar, *Robert Roſe*, *November* 1. *Jacob Hume*; *September* 25. *George Blain*, re-marked, *H. O.* and ſhipped on board the Argyle, Captain Smart.

In this caſe the Journal entry will be,

Robert Roſe Dr to *Wharfage-account*.

To prevent, therefore, a multiplicity of entries in the Waſte-book, Journal, and Ledger, and alſo for the conveniency of having the firſt purchaſe, and all the transfers exhibited at one view, ſome keep a book, called the *Wharf-Ledger*, in which they keep the accounts of transferable goods; the form whereof, with the above example of transfers poſted in it, follows.

Kingſton, Jamaica, 1783.

S U G A R S.

Date.	Marks.	Hhds.	Tierces.	To whom belonging.			On whom ſhipped.
					Nov. 1.	*Nov.* 4.	Nov. 4.
p. 24.	*G. B.*	6		*Geo. Blain*	*Jacob Hume.*	*Robert Roſe.*	The Argyle. Capt. Smart. *H. O.*

II. *Plantation-accounts.*

THE books of accounts uſed in plantations are filled up by the plantation-clerk, under the inſpection of the overſeer; and are generally kept in a plain form, without regard to double entry: the chief of which are the three following, viz.

1. The Boiling-houſe book, which contains an account of all the ſugar that is potted. This is ſubſcribed by the white man on duty, and examined weekly by the overſeer.

2. The Still-houſe book, which contains an account of all the rum produced. This too is ſubſcribed by the perſon on duty, examined by the overſeer, and ſhown to the proprietor's attorney, or tranſmitted to the proprietor himſelf in Britain.

3. The Plantation-book, which contains an account of all the ſugar, rum, and other produce, rolled off the plantation, and to whom ſold; with an account of all the proviſions and other things bought,

bought, and from whom; as alſo an account of the number of ſervants and negroes belonging to the plantation. The accounts of this book too are commonly ſtated in a ſimple manner, without double entry, as in the following ſpecimen.

Butler Plantation, Jamaica, 1783.

John Wright, Dr	*Contra,* Cr
To 1 hogſhead ſugar, weight 15 C. 3 qrs. 14 lb. at 33 s. 6 d.	By 12 firkins butter, weight neat 602 lb. at 13 d.
To 1 puncheon rum, containing 118 gallons, at 3 s.	By 4 barrels herring, at 45 s.

It is needleſs to inſiſt further on plantation-accounts, becauſe any perſon ſkilled in book-keeping will at firſt ſight underſtand them, and be able to conduct them with all the exactneſs commonly required, or even perhaps to reduce them to a more accurate form.

CHAP VII.

The produce and commerce of Virginia and Maryland; with a ſpecimen of the accounts uſually kept by the merchants or ſtorekeepers there.

SECTION I.

The produce and commerce of the tobacco-colonies.

THE produce or commodities of the growth of Virginia and Maryland are, pitch, tar, turpentine, plank, clif-board, hogſhead and barrel ſtaves, ſhingles, wheat, flour, biſcuit, Indian corn, beef, pork, tallow, wax, butter, and live ſtock, ſuch as hogs, geeſe, and turkeys.

Theſe they generally export in ſmall ſloops of their own to the Weſt-India iſlands, particularly to Barbadoes, Antigua, and St Chriſtopher's: and, in return, bring home rum, ſugar, molaſſes, and caſh, being moſtly Spaniſh coins, viz. piſtoles of all ſorts, from D. Doons, value that currency L. 4 : 7 : 6, to chequins, value 10 s. 6 d. and pieces of eight.

This trade is carried on mostly from the lower parts of Virginia, especially James River; and in Maryland, chiefly from the eastern shore. They have likewise some small trade with the Madeiras; sending thither lumber, such as pipe-staves, headings, wheat, and corn, with some pease and beans; and getting wine in return. Sloops also from Bermudas and New England carry away from them a considerable quantity of all sorts of provisions; for which they bring them joiners work, salt, spirits, and iron work, and some molasses.

But the chief and staple commodity, both of Virginia and Maryland, is tobacco; of which there are a great variety of kinds, as distinguished by the planters when growing; such as, Long-green, Thick joint, Brazil, Lazy, Shoestrings, &c. But all the tobacco in the country, when brought to the warehouse, comes under one of two denominations, viz. *Aronoko*, and *Sweet-scented*. The latter is distinguished by its stem and flavour, is most valued, and grows in greatest plenty in the lower parts of Virginia, viz. James River, and York River; and begins now to be planted also on Rapahannock, and the south side of Potomack. The planters are in use to strip a great part of it, by taking the stem out of the leaf, which then gets the name of *stemmed* tobacco, as before the stripping it was called *leaf*. The Aronoko, denominated by an Indian name, is generally planted up Cheasapeak bay, and the back settlements on all the rivers. It is this sort the merchants generally purchase; they do not deal much in the sweet-scented; and any of that sort they buy is commonly leaf. The planters seldom or never strip the Aronoko, as they do the sweet-scented.

The quantity of tobacco in Virginia and Maryland, in the production and preparing of which all the labourers in the country are employed, is so very considerable, that from these two colonies have been imported yearly to Britain about 80,000 hogsheads; whereof the half, or rather more, from Virginia. The value of this to the planters may be computed at L. 5 Sterling per hogshead, which makes their yearly income for this article L. 400,000; and allowing the tobacco, when exported from Britain to France, Holland, Norway, Hamburg, the Baltic, Guernsey, Jersey, or Ireland, to be sold at L. 9 Sterling per hogshead, the returns will amount to L. 720,000 Sterling. Three fourths of all the tobacco brought home is imported by private merchants, or companies residing in Britain, and purchased in exchange for European and India goods sent out, a great part of which are British manufactures. The other fourth part is supposed to be consigned, and sent over to Britain, mostly to London, by the planters themselves; which is paid for generally in bills; and it is commonly reckoned, that the colony of Virginia alone receives yearly L. 16,000 Sterling in cash, from their neighbours in Pennsylvania, for bills of this kind.

There

There are factors who have their conſtant reſidence in the colonies, and whoſe ſole profeſſion is to do buſineſs for merchants, as they are employed. Their commiſſion is ſtated at ten per cent. on all ſales and returns; and to them ſhips with ſlaves are generally conſigned. But though this be the caſe, yet the Britiſh merchants who carry on the tobacco-trade, find it their intereſt to employ factors or ſupercargoes of their own, who go over to Virginia or Maryland, and uſually ſettle for ſome years in the country. Their wages are commonly by the year, with bed, board, and neceſſary charges, as their employers and they can agree. Theſe carry with them, and are ſupplied from time to time by their employers, with large quantities of all kinds of European and India goods, which they expoſe to ſale in ſhops or houſes; which, in the country, go under the name of *ſtores*. Theſe merchants or ſtorekeepers generally ſell their goods on truſt, or time; and receive payment, not in caſh, but in tobacco, as the planters can get it ready. Before a merchant open ſtore in this retail way, it is his intereſt to have it well provided with all ſorts of commodities proper for cloathing and family-uſe; and the greater variety he has, the better; for where-ever planters find they can be beſt ſuited and ſerved, thither they commonly reſort, and there diſpoſe of their tobacco.

The purchaſing of tobacco is now, by an inſpection-law, made eaſy and ſafe, both to the planter and the merchant *. This law took place in Virginia in the year 1730, but in Maryland not till the year 1748. The planter, by virtue of this, may go to any place, and ſell his tobacco, without carrying a ſample of it along with him; and the merchant may buy it, though lying 100 miles, or at any diſtance from his ſtore, and yet be morally ſure both with reſpect to quality and quantity.

For this purpoſe, upon all the rivers and bays of Virginia and Maryland, at the diſtance of about twelve or fourteen miles from one another, are erected warehouſes, which generally take their name from the bays or creeks on which they are ſituated. Thoſe on the ſouth ſide of Potomack river are, Wicomico, Coan, Yeocomico, Nomony, Mattox, Boyd's hole, Caves, Acquia, Quantico, Occoquan, Huntincreek, and Falls. Thoſe on the north ſide of Rapahannock are, Indian Creek, Deep Creek, Glaſcocks, Totuſkey, Nailers, Bray's Church, Gibſon's, Falmouth. On the ſouth ſide of that river are, Urbanna, Hob's-hole, Port-Royal, Fredericksburg, &c. To theſe warehouſes all the tobacco in the country

* Matters are here repreſented as they were before the independence of America was eſtabliſhed. It is not known what changes that revolution may produce in the laws and practice of commerce with that country.

muſt be brought, and there lodged, before the planters can offer it to ſale. And men of good character, generally planters, two for each warehouſe, choſen yearly by the county-court in Virginia, and by the veſtry of each pariſh in Maryland, are commiſſioned by the governor, and appointed inſpectors of all tobacco brought to their reſpective warehouſes. Before their admiſſion to that office, they are obliged to give oath and bond, with ſecurity in L. 1000 Sterling, to the faithful diſcharge of the ſame. Their ſalaries vary from L. 25 to L. 60, that currency, according to the importance of the place where they ſerve. Their buſineſs is, to examine all the tobacco brought in, receive ſuch as is good and merchantable, condemn and burn what appears damnified or inſufficient.

The greateſt part of the tobacco is put up or prized into hogſheads by the planters themſelves, before it be carried to the warehouſes. Each hogſhead, by act of aſſembly, muſt be 950 lb. neat, or upwards. Some of them weigh 14 C. nay even 18 C.; and the heavier they are, the merchants like them the better; becauſe four hogſheads, whatever their weight be, by long cuſtom, is eſteemed a tun, and pays the ſame freight. The hogſheads thus prized, and brought to the warehouſes by the planters, are called *crop*, probably becauſe the greateſt part of the annual produce of their grounds are made up in this manner. The inſpectors, upon receiving the hogſheads into the warehouſe, deliver the planters a crop-note, of the following form.

POTOMACK River.

Nomony warehouſe, the 5th day of January 1783.

Marks.	N°	Sweet-ſcented. Leaf. Groſs	Leaf. Neat.	Leaf. Tare	Stemm'd. Groſs.	Stemm'd. Neat.	Stemm'd. Tare	Aronoko. Groſs.	Aronoko. Neat.	Aronoko. Tare	Received of G. Johnſon 1 hhd of crop tobacco, marks, numbers, weights, and ſpecies, as per margin, to be delivered by us to the ſaid Geo. Johnſon, or his order, for exportation, when demanded. Witneſs our hands,
G. J.	2							1000	902	98	Nic. Minor. E. Randsdell

The

The planters ſometimes have oceaſion to bring ſmall quantities of tobacco in light hogſheads, in bags, or in looſe parcels, to the warehouſe, particularly any overplus that remains after their crop hogſheads are prized up; or perhaps are obliged to do it, in order to ſatisfy the demands of a dunning creditor, to pay a levy, or anſwer ſome other preſſing neceſſity. Thoſe parcels of tobacco are called *transfer*, probably becauſe, upon their being afterwards made up into hogſheads, they change that denomination for *crop*. The inſpectors, upon receiving theſe parcels, deliver the planter a tranſfer-note, of the following form.

(560) *POTOMACK River.* No 34.

Yeocomico warehouſe, the 10*th day of February* 1783.

THIS ſhall oblige us the ſubſcribers, our, and each of our executors and adminiſtrators, to pay, upon demand, to Robert More, or his order, at the above mentioned warehouſe, *five hundred and ſixty pounds of good merchantable Aronoko tobacco*, according to the directions of the act of aſſembly for amending the ſtaple of tobacco, and preventing frauds in his Majeſty's cuſtoms; it being for the like quantity received. Witneſs our hands,

DANIEL TUBBS.
MATTHEW RUST.

The tobacco being thus lodged in the warehouſe, the planter goes to the merchant, ſells his tobacco, and delivers him the notes. If the merchant happens to purchaſe tobacco that lies at a great diſtance, to ſave the trouble, riſk, and expence of flatting, he exchanges or ſwaps the notes for other tobacco that is lodged in warehouſes of a more convenient ſituation. Thus the notes, whether crop or transfer, circulate, and paſs from hand to hand, without indorſation; the title to or property in the tobacco lying entirely in the poſſeſſion of the notes. If a note happen to be loſt, the loſer is allowed to make oath, before a juſtice of peace, as to the number, mark, and quantity of the note; and, upon a certificate or order produced from him, a new note is iſſued by the inſpectors. If the old note ſhould happen to return to the warehouſe, it is refuſed any honour.

When a merchant comes to be poſſeſſed of as many transfer-notes as will make up a hogſhead, he delivers the notes to the inſpectors, who prize the tobacco into a hogſhead, and iſſue a crop-note for the ſame. The merchant pays them 2s. 6d. currency in caſh for prizing, and 30 lb. of tobacco for the hogſhead. The inſpectors alſo, according to act of aſſembly, deduct for inlack 2 per cent. from the transfer-notes for the firſt two months, though the notes were

were but one day old, 3 per cent. for three months, 4 for four, &c. But this deduction is not to exceed 6 per cent. though the notes have been longer out than ſix months.

In Virginia they have no paper-currency, as in Maryland, and ſeveral other colonies in North America; nor have they any coin of their own: but yet all kinds of gold and ſilver coins are current among them, of whatever nation, whether Dutch, German, French, Spaniſh, or Portugueſe. The Dutch ſilver is indeed prohibited in Virginia, by act of aſſembly, on account of the great quantity of alloy mixed with it; but yet it is never refuſed in payments. No braſs coin is current in Virginia; though it be in Maryland, and the other colonies. The gold coins moſt frequent, both in Virginia and Maryland, are, piſtoles of all kinds, moidores, Joanneſes, French guineas, and ſome German pieces; which are all received and paid away by weight, at L. 5 per oz. that currency; and ſo in proportion for greater or leſſer quantities. The ſilver coins moſt common are, Spaniſh pieces of eight, French crowns, piſtereens, and ſome few German pieces; which likewiſe are received and paid away by weight, at 6 s. 8 d. per oz. that currency. Any Britiſh money they have goes by tale; one ſhilling Sterling paſſing for 1 s. 3 d. currency, and a ſixpence Sterling is equivalent to a bit, or 7½ d. current money.

The par of exchange with Britain is ſettled, as to the real or intrinſic value of coin, at 25 per cent.; ſo that L. 100 Sterling is equivalent to L. 125 currency in the colonies. But the courſe of exchange varies every now and then, according to the balance of trade. Bills on Britain, before the year 1744, generally ſold below par, often at 15 per cent. But trade of late having turned precarious, by the wars with France and Spain, and the colonies having few effects in Britain to draw for, bills of exchange roſe far above par; ſo that in the years 1745 and 1746, exchange run from 35 to 40 per cent.

When merchants or planters draw bills on Britain, they generally make out four copies of the ſame tenor and date, which they diſpatch by different ſhips, that ſome one of them at leaſt may come to hand; and this they call a *ſet of exchange*. Theſe bills are generally of the following form.

Exchange for L. 100 Sterling, Virginia, April 2. 1783.

Sixty days after ſight of this my firſt of exchange, my ſecond, third, and fourth, of the ſame tenor and date, not paid, pay to Mr Andrew Barclay, or order, at the Exchange coffeehouſe in Glaſgow, the ſum of one hundred pounds Sterling; which place to the

the account of the cargo of the ship Peggy, as per advice from, Gentlemen,

Your most obedient humble servant,

To Mess. Gore and Buckly,
Merchants in Liverpool.

JAMES MITCHELSON.

The second bill runs thus:

Sixty days after sight of this my second of exchange, my first, third, and fourth, of the same tenor and date, not paid, pay to Mr Andrew Barclay, or order, &c.

Bills on London are valued by merchants in the colonies more than those on any other place in Britain, in regard they have a more ready and frequent correspondence with that metropolis than any other port or city.

The ports in Virginia and Maryland, where the public offices for entering and clearing of ships at are kept, are erected in places of the most convenient situation for trade. In Virginia there is one at least on each river, viz. on James river at Hampton, on York river at Yorktown, on Rapahannock at Urbanna; and on Potomack there is South Potomack on Lower Majotic. The principal ports in Maryland are, North Potomack on St Mary's river, another on Patuxing river, and a third up the bay at Annapolis, and on the eastern shore are, Pocomock, Wicomico, and Williamstadt.

The officers belonging to each port in the tobacco-colonies, are only a collector, a naval officer, and a searcher; though in Pennsylvania, and some of the other colonies, there is also a comptroller. The collectors, besides fees on the shipping, have salaries paid them in England; which vary from L. 40 to L. 100 Sterling *per annum*, according to the importance of the port where they serve. The naval officer and searcher have no salary, the whole emoluments of their office consisting in perquisites or fees on the shipping.

The public offices to be kept at each port, according to legal appointment, are two, viz. a customhouse and naval office; but the business of both is often done in one and the same house, which is generally called the *naval office*. I shall now proceed to take notice of the regulations to be observed in importing tobacco from the colonies.

Tobacco being an enumerated commodity, must be first imported to Britain; and, to prevent its being carried directly from the plantations to any other market in Europe, the law ordains, that bond be given, with security by the importer, to the chief officer

of

of the cuſtoms of the port in Britain from which the ſhip ſails, to the value of L. 1000 Sterling, if the ſhip do not exceed 100 tons, and to the value of L. 2000, if above that burden, that ſhe ſhall return to ſome port in Britain, and there diſcharge her cargo. The ſurety muſt be of known reſidence and ability. The form of theſe bonds is as follows.

KNOW ALL MEN, by theſe preſents, That we John Aiken, maſter of the Friendſhip of Glaſgow, and James Hunter and William Ballantine, both merchants in Glaſgow, are held, and firmly bound unto our Sovereign Lord George the Third, by the grace of God, of Great Britain, France, and Ireland, King, Defender of the Faith, and ſo forth, in the ſum of one thouſand pounds, good and lawful money of Great Britain, to be paid to our ſaid Lord the King, his heirs and ſucceſſors. To which payment well and truly to be made, we bind ourſelves, and every of us, jointly and ſeverally, for and in the whole, our heirs, executors, and adminiſtrators, and every of them, firmly by theſe preſents; ſealed with our ſeal; dated the ſixth day of February, in the twenty-third year of our Majeſty's reign, and in the year of our Lord one thouſand ſeven hundred and eighty-three.

The condition of this obligation is ſuch, That whereas the ſhip called *The Friendſhip of Glaſgow*, whereof the above bound John Aiken is maſter, is entered in the cuſtomhouſe in the port of Greenock, and bound for Virginia, a Britiſh plantation in America, with ſeveral goods, wares, and merchandiſe; if now the ſaid ſhip load any ſugars, tobacco, cotton, wool, indico, ginger, fuſtic, or other dying wood; as alſo rice, molaſſes, hemp, copper-ore, tar, pitch, turpentine, maſts, yards, bowſprits, beaver-ſkins, or other furs, of the growth, production, or manufacture, of any Britiſh plantation in America, Aſia, or Africa, at any of the ſaid Britiſh plantations, that the ſame commodities ſhall be by the ſaid ſhip brought to ſome port of Great Britain, and ſhall there unload and put on ſhore the ſame: and if the above-bound John Aiken ſhall, within eighteen months from the date hereof, (the danger of the ſeas excepted), bring and deliver unto the collector of his Majeſty's cuſtoms in the ſaid port of Greenock, a certificate from the collector of the port where ſuch goods ſhall be delivered, that they have there been landed and diſcharged, then this obligation to be void and of none effect; or elſe to remain in full force and virtue.

Signed, ſealed, and delivered,
(being firſt legally ſtamped),
in preſence of
JOSIAH CORTHINE Collector.
ALEX. KINLOCH Comptroller.

JOHN AIKEN.
JAMES HUNTER.
WILLIAM BALLANTINE.

It is likewise necessary to have it certified by the commissioners of his Majesty's customs at Edinburgh, if in Scotland; or at London, if in England, that such a bond was given. Which certificate must be carried to Virginia or Maryland, and lodged there in the naval office. This commonly goes by the name of a *plantation-certificate*, and is of the following form.

THESE are to certify all whom it doth concern, That security is given to the chief officers of his Majesty's customs in the port of Greenock concerning the ship or vessel called *The Friendship of Glasgow*, burden eighty-five tons, or thereabouts, whereof John Aiken is master, mounted with —— guns, navigated with —— men, British built, and bound for Virginia, a British plantation in America, with several goods, wares, or merchandises; with condition, That if the said ship shall load any sugar, tobacco, cotton, wool, indigo, ginger, fustic, or other dying wood; as also rice, molasses, tar, pitch, rosin, turpentine, hemp, flax, masts, yards, or bowsprits, copper-ore, beaver-skins, or other furs, of the growth, production, or manufacture, of any British plantation in America, Asia, or Africa, the same commodities shall be, by the said ship or vessel, brought to some port of Great Britain, and be there unloaden, and put on shore, (the danger of the seas excepted). Dated, at the customhouse of Greenock, the sixth day of February, &c. Signed and sealed in presence of Josiah Corthine collector, and Alexander Kinloch comptroller. Signed by us commissioners of the customs, at the customhouse, Edinburgh, this tenth day of February one thousand seven hundred and eighty-three.

M. CARDONNELL.
A. LEGRAND.
JOS. TUDOR.

If a ship sail from Britain on a trading voyage, without any plantation-certificate, and in their return touch at Virginia or Maryland; or if she come from any other place than Britain, before she can load tobacco, the master or merchant must lodge the like bond with security in the naval office, to be approved of by the governor of the colony, and the collector and naval officer of the port where such vessel is to load, that she shall unload her cargo in Britain, and return a certificate of her having done so, from the collector and comptroller of the port where she discharges; and that within eighteen months after the date of the bond. Ships taking in, or carrying tobacco, without, or contrary to the tenor of such bond, are forfeited.

If a ship in any port in Britain intends to take in goods for exportation to any of the colonies, and load tobacco in return, she must in this case not only give bond, and procure the plantation-certificate formerly mentioned, but, before she can take the goods

on

on board, the exporter muſt enter with the cuſtomhouſe of the port; that is, he muſt give in a ſigned liſt of the goods he deſigns to export, pay the duty of ſuch as are not free, and give ſecurity for the exportation of ſuch as are intitled to a bounty or drawback. Upon this is iſſued a warrant for ſhipping the ſaid goods, ſigned by the collector and comptroller of the port, or their clerks, and addreſſed at the foot to the ſurveyor and land-waiters. At the ſame time there is alſo granted to the exporter a cocket, of the following form.

PORT-GREENOCK.

KNOW YE, That James Hunter hath entered nine bales and one box merchandiſe, containing three thouſand yards of woollens, one thouſand five hundred pairs of hoſe, ſeven hundred yards chequered linen, and five hundred coverlits, two hundred yards chequered linen, two hundred pounds (Avoirdupois weight) of tanned leather, ſhoes, and boots, Britiſh manufacture, and three hundred yards diaper, all free, ſecurity taken. Dated this 20th of February 1783.

JOSIAH CORTHINE Collector.
ALEX. KINLOCH Comptroller.

On the back of the cocket, for the eaſe of the ſurveyor and land-waiters in examining the goods, there is uſually indorſed an invoice of the goods contained in the cocket, of the following form.

INVOICE of nine bales and one box of merchandiſe, to be ſhipped in the Friendſhip, John Aiken maſter, for Virginia, by James Hunter.

Marks	Numbers.	Bales	Caſks.	Yards of woollens.	Pairs hoſe.	Yards of chequered linen.	Coverlits.	Pounds of tanned leather, ſhoes, and boots.	Yards of diaper.
T	1	1		350	200	[illegible]	60		
	2	1		330	120	[illegible]	75		
	3	1		300	187	70	90		
	4	1		280	150	130	70		
	5	1		360	175	60	50		
	6	1		350	190	140	90		
	7	1		270	150	50	45		
	8	1		400	160	25	20		100
	9	1		360	168	25			200
	10		1					200	
		9	1	3000	1500	700	500	200	300

After

After the goods are ſhipped, the ſurveyor and land-waiter atteſt and ſubſcribe the invoice thus:

Greenock, 21ſt February 1783.

Examined and ſhipped the contents,
per JOHN GORDON, } Land-waiters and
ALEX. FORRESTER, } Searchers.

The cocket thus atteſted, gets the name of a *clearance*; which the maſter muſt always carry along with him, to prevent his being detained in any port he may touch at, or being ſeized by any of the commanders of the ſloops or boats belonging to the revenue; and which at laſt he muſt lodge in the naval office of the port where he diſcharges.

When the ſhip arrives in Virginia or Maryland, the maſter puts in to the port that lies neareſt to the warehouſes, where the tobacco he intends to bring home is lodged; and having there entered at the naval office, he gets out a permit or licence, to break bulk, unload, and trade, ſigned by the collector, or his depute, and the naval officer, of the following form.

Port South-Potomack, } *Virginia, May* 1. 1783.

WHEREAS John Aiken, maſter of the ſhip Friendſhip of Glaſgow, hath this day made entry of his ſaid ſhip, and produced a certificate of his regiſter, alſo legal cockets for goods imported; this is therefore to licenſe and permit John Aiken, maſter as above ſaid, to break bulk, trade, and merchandiſe, in any part of this diſtrict. Given under our hands and ſeals of office, the day and year above written.

JOHN WHEELER pro Collector.

To all concerned.

RICHARD LEE Naval Officer.

The maſter likewiſe, either at the ſame time he gets out the above permit, or after the ſhip is unloaded, muſt procure from the naval office a warrant to load, ſigned by the collector, or his depute, and the naval officer, of the following form.

Port South-Potomack, } *Virginia, May* 1. 1783.

WHEREAS John Aiken, maſter of the ſhip Friendſhip of Glaſgow, hath this day made entry of his ſaid ſhip, and produced a certificate of bond being given in Great Britain; as alſo a certificate of his regiſter, with legal cockets for goods imported:

RICHARD LEE pro Collector. this is therefore to permit John Aiken, maſter as above ſaid, to load the ſaid ſhip with tobacco, and other enumerated commodities, in any part of this diſtrict. Given under our hands and ſeals of office, the day and year above written.

To all concerned.

RICHARD LEE Naval Officer.

N. B. If bond be given in the plantations, then, inſtead of the clauſe, *and produced a certificate of bond being given in Great Britain*, it runs, *and hath here given bond, as alſo produced a certificate of his regiſter, &c.*

As the maſter will have occaſion to hire ſloops or flats to bring his tobacco or other goods on board; before he can employ them, he muſt likewiſe procure from the naval office a permit to each of them, of the following form.

Port South-Potomack, } *Virginia, May* 1. 1783.

THis is to permit John Taylor ſkipper of the Schooner Betty, belonging to the ſhip Friendſhip of Glaſgow, John Aiken maſter, to trade and load in any part of this diſtrict, for the uſe of the ſaid ſhip, as he has lawful occaſion. Given under our hands and ſeals of office, the day and year above written.

WILLIAM FAIRFAX Collector.

To all concerned.

RICHARD LEE Naval Officer.

When the tobacco is put on board the ſloops or flats at the warehouſe, the inſpectors ſign and deliver to the ſkippers a LIST or MANIFEST, to be carried along with it to the maſter or mate of the ſhip, of the following form.

POTOMACK River.

Nomony warehouſe, the 20th day of May 1783.

A LIST of four hogſheads of Tobacco, delivered to Mr John Ewen, to be put on board the Friendſhip, Capt. John Aiken commander.

Mark.	N°	*Groſs*	*Neat*	*Tare*	*By whom ſhipped.*
F.	529	1141	1039	102	Mr *William Campbell.*
	530	1113	1005	108	
	535	1293	1196	97	
	537	1123	1014	109	EDWARD RANSDALE Inſpector.

N. B.

N. B. The marks of the hogſheads are very various, according to the different fancies of planters and merchants; ſome being marked with a letter or letters at length, others with letters contracted or interwoven; ſome with crows feet, aſteriſks, &c.: but, for the conveniency of printing, I ſhall confine the marks both here and in the following ſection to letters only.

After the maſter has got his cargo on board, and before he goes to clear with the naval office, he muſt make out, from the liſts or manifeſts ſent him along with the ſkippers of the flats by the inſpectors, two fair copies of a clearing manifeſt, which he ſigns and ſwears to, of the following form.

PORT SOUTH-POTOMACK, VIRGINIA.

Manifeſt of 245 *hogſheads tobacco, ſhipped on board the Friendſhip of Glaſgow, Capt. John Aiken commander, bound for Glaſgow, cleared June* 15. 1783.

Marks.	No	*Neat*	*Tare*	*Warehouſe.*	*By whom ſhipped.*	*To whom conſigned.*
F.	529	1039	102	*Nomony.*	Mr *W. Campbell.*	Meſſ. Hunter and Ballantine, merchants in Glaſgow.
	530	1005	108			
	535	1196	97			
	537	1014	109			
H.	1	1272	108	*Yeocomico.*	Mr *Ja. Hunter.*	
	3	1054	106			
	4	1073	102			
	5	1217	100			
	2	1231	108	*Nomony.*		
	6	1309	96			
	9	1105	95			
A.	7	1123	97	———	Capt. *Jo. Aiken.*	
	8	1060	99			
	10	1080	108			
	763	874	115			
	&c.	&c.	&c.			

Having on board two hundred and forty-five hhds of Virginia tobacco, two thouſand eight hundred ſtaves, and fifteen dozen hoops.

June 15. 1783. JOHN AIKEN.

Sworn to before RICHARD LEE Naval Officer.

When the maſter goes to the naval office, an account is made out to him, wherein he is charged with the uſual duties and fees; as

alſo with an impoſt of 2 s. Sterling per hogſhead. On this laſt article, however, he is allowed for his own account a diſcount of 10 per cent. which is given with a view to encourage maſters of ſhips to give in true manifeſts of their cargoes, by making it in ſome ſort their intereſt ſo to do. The form of the account follows.

VIRGINIA, SOUTH-POTOMACK.

Dr Capt. John Aiken of the Friendſhip of Glaſgow. { Entered May 1. 1783. Cleared June 15. 1783. } *Contra Cr*

	L.	s.	d.		L.	s.	d.
To 1 certificate and 5 permits,	—	15	—	By your allowance-money on the impoſt, at 10 per cent.	2	9	—
To port-duties on 130 tuns, at 15 d. - -	8	2	6	By your exchange on Mr James Buchanan of London, in favour of Mr *Ja. Hunter*,	37	18	6
To impoſt on 245 hhds tobacco, at 2 s. -	24	10	—				
To collector's fees. -	2	—	—				
To naval officer's fees, -	2	10	—				
To governor's dues, -	2	—	—				
To duty on 20 paſſengers, at 6 d.	—	10	—				
	40	7	6		40	7	6

Errors excepted, per RICHARD LEE, Collector and Receiver of Virginia duties.

The fees and dues are different, according to the different burden of the ſhip. The payment is generally made by bills on ſome merchant or factor in London; for if you grant bill on your employers, or any other perſon in the outports, you are charged with ½ per cent for negotiating them. Theſe bills too are always drawn payable at 30 days ſight.

Matters being thus ſettled with the naval office, a clearing certificate is affixed to one of the copies of the manifeſt given in by the maſter, and delivered to him, to be carried along with him in his voyage to the officers of the cuſtoms of the port cleared to. The other copy of the manifeſt, without any certificate affixed, is ſent by ſome other veſſel, and directed to the officers of the ſame port; and that as a check on the maſter or owners, to prevent any fraudulent attempt with reſpect to his Majeſty's cuſtoms.

The clearing certificate affixed or annexed to the manifeſts are of two ſorts.

1. If the maſter, on his arrival in Virginia, has produced a plantation-certificate, of bond having been given in Great Britain, that the ſhip ſhall return to Great Britain, the form of the clearing certificate is as follows.

THESE

THESE are to certify all whom it doth concern, That John Aiken, master or commander of the ship Friendship of Glasgow, burden eighty-five tuns, or thereabouts, mounted with ——— guns, navigated with eight men, plantation built, as per register, and bound for Glasgow, hath produced a certificate, bearing date the 6th day of February 1783, under the hands and seals of the principal officers of the customhouse in the port of Greenock; with condition, That if the said ship or vessel shall load any sugar, tobacco, cotton, wool, indigo, ginger, cocoa, logwood, fustic, or other dying wood; as also rice, molasses, tar, pitch, rosin, turpentine, hemp, masts, yards, bowsprits, copper-ore, beaver-skins, or other furs, of the growth, production, or manufacture, of any British plantations in America, Asia, or Africa, the same commodities shall be, by the said ship or vessel, carried to some port of Great Britain, and be there unloaden, and put on shore, (the danger of the seas only excepted); and hath here loaden and taken on board two hundred and forty-five hogsheads of Virginia tobacco, two thousand eight hundred hogshead and barrel staves, and fifteen dozen of hoops.

Dated at South-Potomack, the 15th day of June one thousand seven hundred and eighty-three, in the twenty-third year of the reign of our Sovereign Lord King George the Third, of Great Britain, &c. annoq. Domini 1783.

JOHN WHEELER pro Collector. RICHARD LEE Naval Officer.

2. But if bond be given in the plantations, the form of the clearing certificate is as follows.

Bond for the said ship, is dated, at South-Potomack, in Virginia, Mar. 18. 1783.

THESE are to certify all whom it doth concern, That George Hutchison, master or commander of the ship Brothers of Ayr, burden ——— tuns, or thereabouts, mounted with ——— guns, navigated with ——— men, plantation built, and bound for Ayr, hath here loaden, and taken on board, two hundred and fifty-five hogsheads of Virginia tobacco, and three thousand barrel-staves; and hath here given bond with two sufficient sureties in the sum of one thousand pounds Sterling money: with condition, That the said goods and commodities shall be, by the said ship or vessel, carried to some port of Great Britain, or to some other of his Majesty's British plantations, and be there unloaden, and put on shore, (the danger of the seas only excepted). And these are further to certify, That it appears by the original

ginal regiſter now produced to us, that the above-mentioned ſhip was regiſtered at Philadelphia the ſeventh day of March 1783. Given under our hands and ſeals of office, at South-Potomack in Virginia, the thirtieth day of April, in the twenty-third year of the reign of our Sovereign Lord George the Third, King of Great Britain, &c annoq. Dom. 1783.

JOHN WHEELER pro Collector.

JOHN WHEELER pro Naval officer.

Beſides the manifeſt, with the certificate annexed, there is granted to the maſter, to complete the clearance, a permit or licence to depart the colony, ſigned by the collector and naval officer, or their deputes, of the following form.

Port South-Potomack, } *Virginia, June* 15. 1783.

THESE are to licenſe and permit John Aiken, maſter of the ſhip called *The Friendſhip of Glaſgow*, and bound for Glaſgow, to depart this port and colony, if there be no embargo, he having duly entered and cleared his ſaid ſhip, and her loading, and given caution for his Majeſty's duties according to law.

JOHN WHEELER pro Collector.

Given under our hands and ſeals of offices, the day and year above written.

RICHARD LEE Naval Officer.

N. B. The ſeals of office are always affixed either to the foot or margin of all the above as well as following forms; but to avoid the difficulty that would attend the printing of them, they are here omitted.

When the ſhip arrives at the port of diſcharge in Britain, ſhe muſt enter with the cuſtomhouſe, and the maſter muſt make report on oath of her cargo. The entry being made, and the duties computed, the old ſubſidy on tobacco muſt be paid in ready money before landing, which is at the rate of three farthings per pound; the other duties, which amount to about $5\frac{1}{2}$ d. per pound, may be all bonded, payable within eighteen months, to commence at the end of 30 days after the maſter's report of the ſhip, or from the merchant's entry within thoſe 30 days, which ſhall firſt happen. Upon the due exportation of the tobacco at any time within three years after the date of the entry, and that either in Britiſh or foreign bottoms, the importer draws back by debenture all the ready-money duty, and gets his ſecurity vacated for the bondable duties.

N. B.

N. B. After the ſhip is unloaded, the land-ſurveyor of the port, if there be no detection or ſuſpicion of fraud, grants to the maſter a certificate, (commonly called a *jerque bill*), importing, That the maſter's report is verified by the diſcharge of the cargo; in which certificate is likewiſe ſpecified the amount of the old ſubſidy, and additional duty on the ſaid cargo. This jerque-bill the maſter carries to the cuſtomhouſe, and, upon ſight thereof, receives inſtantly, for his own account, in ready money, ½ per cent. of the foreſaid amount; which, in a cargo of 260 hogſheads, will make upwards of L.7 Sterling. This premium, uſually termed *the maſter's portage*, is allowed by the commiſſioners of the cuſtoms, with a view to encourage maſters of ſhips to make a faithful report of their cargo, and to uſe their beſt endeavours to reſtrain their ſailors from the pernicious practice of running or ſmuggling.

We have now carried a ſhip from Britain to Virginia, and brought her home again. Let us next ſuppoſe, that a maſter or merchant goes, or is ſent out, to build a veſſel in the plantations. In this caſe, after the veſſel is built, ſhe muſt be regiſtered; the maſter or merchant making oath who the owners are: for the law, to exclude foreigners from the benefit of building ſhips in Great Britain, Ireland, or the colonies thereto belonging, and alſo that the number, names, and burden, of the ſhipping belonging to Great Britain, may be known, ordains, that a regiſter be made of all ſhips or veſſels in the cuſtomhouſe of the port where they are built; and that a liſt thereof be yearly tranſmitted to London.

The certificate of the regiſter of veſſels built in the plantations, muſt be ſigned by the governor of the colony, or his depute, commonly ſtyled *Preſident*, and the collector of the port. The maſter of a ſhip, when on a voyage, muſt always have the certificate of his regiſter with him, in order to ſhow it to the proper officers of any port he comes to; the want of it making the ſhip liable to be ſeized and detained: the form whereof follows.

ANTHONY PALMER Preſident.

ABRAM TAYLOR Collector.

IN purſuance of an act made in the ſeventh and eighth year of K. William the Third, intitled, "An act for preventing frauds, and "regulating abuſes in the plantation-trade," Francis Scott of Briſtol mariner maketh oath, That the Brigantine Neptune of Briſtol, whereof he, this deponent, is at preſent maſter, being a pink-ſterned veſſel of one hundred tuns, or thereabouts, was built at Philadelphia this preſent year one thouſand ſeven hundred and eighty-three; and that George Paton and Simon James of Briſtol, merchants, at preſent are owners thereof; and that no foreigner, directly or indirectly, hath any ſhare,

or part, or intereſt therein. Dated at the cuſtomhouſe, Philadelphia, the fifth day of September 1783.

Which oath aforeſaid was taken before the Honourable Anthony Palmer, Eſq; Preſident of the council of the province of Pennſylvania. } FRANCIS SCOTT.

When the ſhip is ready to ſail, the maſter muſt clear with the cuſtomhouſe; upon which he gets out a clearing certificate, ſigned by the collector, naval officer, and comptroller, of the following form.

Cuſtomhouſe, Philadelphia. }

ABRAM TAYLOR Collector.

THOMAS GRÆME Naval Officer.

THESE are to certify all whom it doth concern, That Francis Scott maſter or commander of the Neptune, burden one hundred tuns, or thereabouts, mounted with eight guns, navigated with ſeven men, plantation built, as per regiſter, and bound for Virginia, having on board only ballaſt, hath here entered, and cleared his ſaid veſſel according to law. Given under our hands and ſeals of office, this ſeventeenth day of September, in the twenty-third year of the reign of his Majeſty George the Third, by the grace of God, of Great Britain, &c. King, annoque Domini one thouſand ſeven hundred and eighty-three.

THOMAS ARCHDALL Comptroller.

The maſter muſt next procure a licence or permit to depart the country, ſigned by the governor, or his depute, of the following form.

By the Honourable the Preſident and Council of the province of Pennſylvania.

WHereas Francis Scott, commander of the Brigantine Neptune, burden about one hundred tuns, mounted with eight guns, navigated with ſeven men, plantation built, and bound for Virginia, hath entered and cleared his ſaid veſſel according to law; we do hereby therefore allow and permit the ſaid Francis Scott to depart this government, with his ſaid veſſel, in order to proceed on his intended voyage, without let or hindrance.

In teſtimony whereof, I have hereunto ſet my hand, and ſeal at arms, at Philadelphia, the nineteenth day of September, one thouſand ſeven hundred and eighty-three, in the twenty-third year of the reign of our Sovereign Lord, George the Third, by the grace of God, of Great Britain, France, and Ireland, King, Defender of the Faith, and ſo forth.

ANTHONY PALMER Preſident.

The

The certificates, permits, &c. granted in Virginia, Maryland, Pennſylvania, and other places, are all printed blank, and differ a little in different colonies, as to the ſtyle and manner of expreſſion. And as they are eſteemed a ſort of perquiſite belonging to the naval office or cuſtomhouſe, the maſter or merchant is obliged to pay ſo much for each of them, when he gets them out.

SECTION II.

A ſpecimen of the accounts uſually kept by the Merchants or Store-keepers in Virginia and Maryland.

THE rules of book-keeping delivered and exemplified in this treatiſe, are ſufficient, if duly obſerved, to anſwer all the purpoſes propoſed by merchants, and will enable them at any time to know the true ſtate of their affairs. But every merchant has not occaſion for all the parts of book-keeping. Some deal only in proper trade; others in factorage; ſome again only or chiefly in partnerſhip; and accordingly have occaſion for different parts of book-keeping, according to the branches of trade they deal in.

The buſineſs of ſtore-keeping in Virginia and Maryland, is in effect factorage; and if conſidered as ſuch, it ought to be conducted in much the ſame manner as in the ſugar-colonies; viz. The accounts ought to be kept by means of an Invoice-book, a Waſte-book, and Journal, (or inſtead of the laſt two, a Day-book), a Ledger, and a Sales-book. To which might be added a Warehouſe-book, for the tobacco purchaſed.

The form and uſe of all theſe books, except the laſt, (which ſhall be deſcribed afterwards), is obvious from the preceding chapter, being all to be ruled and uſed in the ſame manner and for the like purpoſes here as in the Weſt Indies. Only in this caſe, in regard all the goods are ſuppoſed to belong to the ſame employers, it will be convenient, inſtead of the title *A. B.'s ſale per ſuch a ſhip*, to uſe the title *Store*, or *Storehouſe*; and accordingly, when you ſell goods, to charge the *Purchaſer* Dr to the *Store* or *Storehouſe*. By this means the trouble of opening an account for every different kind of goods will be avoided, and the whole ſales will be brought into one Ledger account, under the title *Store*, or *Storehouſe*, in the ſame manner as they are collected in the other kind of factorage under the title of *A. B's ſale per ſuch a ſhip*.

As to the booking of ſales for ready money, as alſo toys or trifles complimented away to cuſtomers, it will be ſufficient to enter them in the Sales-book only, writing the ſums inſtead of the word *Caſh*, in the column of names, or in another ſet of money-columns by themſelves, and once a-week, or once a-month, to add up the ſums received

received this way, and thereupon paſs the following entry in the Journal or Day-book, viz. *Caſh* Dr to *Store* or *Storehouſe*, for the amount of the ſaid ſums.

In order to facilitate the work, and render the uſe of the Sales-book eaſy, it will be proper to ſort or claſs the goods in the Store, under diſtinct heads; ſuch, for example, as theſe following.

WOOLLENS, comprehending broad cloths, druggets, kerſeys, ſerges, grays, &c.

LINENS, comprehending Scottiſh linen, Iriſh linen, oſnaburgs, brown hollands, dowlas, &c.

CHECKS, comprehending checks, properly ſo called, and diſtinguiſhed by their various breadths, ſtripped hollands, bed-ticks, tartans, &c.

HARD WARE, comprehending knives, forks, ſciſſars, cork-ſcrews, ſpurs, ſeals, thimbles, ſnuff-boxes, watch-keys, buckles, buttons, ink-pots, &c.

KITCHEN-FURNITURE, comprehending pots, frying-pans, pewter diſhes, plates, and baſons, jugs, ſpoons, candleſticks, tea-kettles, coffee-pots, &c.

BED-FURNITURE, comprehending counterpanes, quilts, blankets, &c.

LEATHERN WARES, comprehending mens gloves, womens gloves, mens ſhoes, womens ſhoes, boots, breeches, &c.

SADLERY WARES, comprehending ſaddles, bridles, whips, girths, ſaddle-bags, houſings, ſtirrup-leathers, &c.

GROCERY WARES, comprehending ſugar, pepper, cinnamon, nutmegs, cloves, ſaltpetre, raiſins, currants, indigo, tea, &c.

STATIONARY WARES, comprehending bibles, teſtaments, pſalters, ſpelling-books, primers, blank-ledgers, pocket-books, writing-paper, ſealing-wax, wafers, ink-powders, &c.

CHINA WARE, comprehending tea-pots, cups, ſaucers, bowls, diſhes, plates, &c.

LOAM WARE, comprehending earthen diſhes, plates, bowls, butter-crucks, tea-pots, ſaucers, diſhes, driking-glaſſes, &c.

HABERDASHERY WARES, comprehending mens hats, womens hats, velvet caps, worſted-ſtockings, thread-ſtockings, &c.

EAST-INDIA GOODS, comprehending ſilk handkerchiefs, dimitties, China-taffeties, Perſian-taffeties, muſlins, chints, &c.

WEST-INDIA GOODS, comprehending brown ſugar, coffee, chocolate, rum, molaſſes, &c.

PETTY WARES, comprehending needles, pins, combs, fans, thread, tapes, ribands, incles, laces, beads, ferrets, &c.

To each of theſe heads a page of the Sales-book muſt be aſſigned; and, as each of the heads comprehend a conſiderable variety of different articles, the Sales-book ought to be made of large paper, that there

there may be room for columns to anſwer the ſeveral articles. Thus, the page for WOOLLENS muſt have five or ſix columns; one for broad cloths, another for druggets, and a third for kerſeys, &c. In like manner, the page for GROCERY WARES muſt have ten or twelve columns, to anſwer the articles of ſugar, pepper, cinnamon, &c.

Things being thus prepared, the ſcheme here propoſed might be carried into execution, with the trouble only of a little more writing than what is uſually beſtowed in the common method; for which the advantages attending ſuch a practice would make ample compenſation. All the ends of regular book-keeping would by this means be fully and effectually anſwered. The employers in Britain might acquaint themſelves with the ſtate of their ſtores abroad, and be ſatisfied as to the fidelity and honeſty of their agents, by a ſimple inſpection of the accounts of ſales yearly ſent home. Whereas, by the methods now in uſe, they have no other way of coming at the knowledge of this, than by conſulting from end to end the Ledger ſent home, writing out the numerous articles of ſale, and comparing their amounts with the invoices ſent out; which impoſes a heavy taſk of writing upon the employers; and yet this they muſt do, or otherwiſe be in a great meaſure ignorant of the ſtate of their affairs in the plantations.

I judge it needleſs to give any ſpecimen of the ſcheme of accounts here recommended: the reader may conſult the books of accounts on factorage in the preceding chapter; and as the ſtorekeepers in the tobacco-colonies are to be reckoned retailers, and that in a more ſtrict and proper ſenſe than thoſe in the ſugar-colonies, he may alſo peruſe the ſpecimens propoſed for the imitation of ſhopkeepers, in the chapter following; which will be ſufficient direction on this head. I now proceed to explain the method of keeping accounts, as commonly practiſed by the ſtorekeepers in Virginia and Maryland.

And here it is to be obſerved, that the ſtorekeepers do not all go the ſame way to work, but differ from one another, both in the method of keeping accounts, and in the way of balancing and ſettling with their employers. The method, however, moſt generally in uſe among them, and to which I ſhall confine my explication, is that of a Ledger for the goods ſold or retailed from the ſtore, and a Warehouſe or Tobacco book for the tobacco they purchaſe. A Journal is ſeldom uſed, and few keep a Waſte-book.

The Ledger contains only the Caſh, Perſonal, and Ship accounts, without any account of goods; for, to ſave writing, no account of goods is kept. The Caſh and Perſonal accounts are every way regular, except in the two following reſpects, viz. 1. When goods are ſold, neither Caſh nor the buyers are charged Dr to any other account, and that becauſe no account of goods is kept; and conſequently in this caſe there is no referring figure in the folio-column. 2. In regard the dealers or cuſtomers who frequent the ſtores do not

not usually begin and finish their bargains all in one day, but will be coming and going for several days together, or sending now for one thing, and then for another; the storekeepers generally think they go accurately enough to work, if they date their Ledger with the month, though they do not insert the day.

The ship-accounts contain, upon the Dr side, the goods taken from the store for the ship's use, with charges paid for repairs, flat-hire, to jobbers, &c. These accounts are commonly left open, as they have nothing on the Cr side, and could only be closed by Profit and Loss; which account is never kept. A copy of these ship accounts is usually sent home by the ship, for the information and satisfaction of the owners.

The Warehouse or Tobacco book contains a list of all the tobacco that passes through the storekeeper's hands; and is ruled with columns, for the date of the notes, the time when received, the persons of whom received, the folio of the Ledger where posted, the names in the notes if they be transfer, the mark, No, weight of the tobacco, &c. *N. B.* The C. weight of tobacco in the plantations is not Avoirdupois, or 112 pounds, but simply 100, or five score. The form and use of this book, both for crop and transfer, which differ a little in the way of ruling, will be easily understood from the annexed specimen The books are corrected, by comparing this Warehouse-book with the Ledger.

The storekeepers generally balance their books once a-year; on which occasion some make out two fair copies of the whole books; one of which they send home to Britain for the use of their employers, and the other they retain in the store. By this means they come to have a set of books for every year they continue in that business. The first set has their cover marked with the letter *A*, the next with *B*, the third with *C*, &c. The specimen here annexed is supposed to be the second set, and marked with *B*

Some storekeepers indeed do not take the trouble to transcribe the balanced books yearly; but, instead of this, make out, and send home annually to their employers an account-current, in which they charge their employers with all the tobacco shipped for them, with the bills remitted to them, with all desperate debts, and their own wages; and give them credit for all the goods received, and the bills they have drawn on them. But this method is rather too general; and when employers are satisfied with it, they put a great deal of trust in their factors.

Some, from the balanced books, make out an abstract, containing an account of the money received and paid away at the store, a list of the outstanding debts, and an inventory of the goods remaining on hand. This is the most usual method; but some do it only once in two or three years.

It remains only further to be observed, that the storekeepers usually

ſually tranſcribe from their Ledger a liſt of debts in an alphabetical order into a pocket-book, which they keep always by them to be ready at courts, and upon other public occaſions.

I ſhould now ſubjoin the ſpecimen propoſed; but in regard the terms *quit-rent*, *levy*, and *ſheriff* which are uſed in a peculiar ſenſe in the plantations, frequently occur in theſe accounts, it will be proper to give a brief explication of them. This will throw a light upon the accounts, and make them more eaſily underſtood.

1. then, All proprietors of land in Virginia, to the north of Rapahannock river, are obliged by their charter to pay yearly 2 s. Sterling, or 2 s. 6 d. currency, for every hundred acres of ground they poſſeſs, to Lord Fairfax, he having a gift of that vaſt tract from the crown; and all proprietors of ground in the other parts of Virginia, to the ſouth of Rapahannock, pay the like ſum yearly for every hundred acres to the King; and both theſe go by the name of *quit-rent*.

2. A liſt of the public debts of each county in Virginia is always made up once a-year, commonly in the month of October: which are charged and paid, as moſt of the private debts are, not in caſh, but in tobacco. They conſiſt of the following or like particulars, viz. the parſon's ſtipend, the clerk or precentor's ſalary, the King's attorneys and ſheriffs fees, the maintenance and cloathing of the poor, the expence of ferries, the building and repairing of churches, priſons, &c. The fund for the payment of theſe is not a land, but a ſort of poll tax. The juſtices of the peace are appointed to take a liſt of all the families in the county, and the number of perſons in each family, betwixt ſixteen and ſixty years of age, black as well as white, white females only excepted; which liſt being returned to court, the ſum of the debts is divided by the number of perſons, by which means each perſon's ſhare is aſcertained: and this is called a *levy*.

3. The ſheriff of the county in the plantations is not a judge, as in Britain: the office, however, is honourable, and a place of profit. He generally employs ſome young man under him, who executes all the ſervile parts of it. Beſides other duties of his office, he is obliged to collect the taxes or levies for ſupport of the colony, the parſon's ſtipend, &c. on which account every perſon in the county owes him ſomething. Hence it is that a merchant or ſtorekeeper is generally obliged to give the ſheriff an account in his books; for when a planter ſells a hogſhead of tobacco, he deſires the merchant to charge him with ſo much to the ſheriff, and give the ſheriff credit for the ſame. When the ſheriff has got a great many of theſe ſmall credits in the merchant's books, the merchant pays him the total at once, and thereby ſaves him a good deal of trouble.

Follows the SPECIMEN.

Virginia,

Virginia, Westmoreland county, *Currency.*

	Cash, Dr	Fo	L.	s.	d.
Mar.	To balance of *Cash-account*, brought from Ledger A,	8	112	16	8
	To ½ piece chints, No 6.		2	—	—
	To 1 paper pins, and 6 dozen needles,		—	1	3
	To 1 penknife, and 3 yards fine linen,		—	7	6
	To *George Johnson*,	2	133	6	8
	To *ditto*,	2	12	13	9
	To 180 gallons rum, at 3 s. 6 d.		31	10	—
			292	15	10

Anno Domini 1783.

	Contra, Cr	Fo	L.	s.	d.
May	By *William Thomſon,*	3	—	5	9
June	By *Ship Friendſhip,* for flat hire,	5	5	—	—
	By *ditto,* for ſtaves,	5	4	—	—
	By *ditto,* for geeſe,	5	—	12	—
	By *ditto,* for freſh ſtock,	5	6	10	—
	By *ditto,* for fire-wood,	5	—	18	—
	By *ditto,* for jobbers,	5	6	—	—
	By 100 barrels tar, at 7 s. 6 d.		37	10	—
	By freight and duties of a cargo of rum and ſugar from Barbadoes, in the *Succeſs,*		78	—	—
	By charges on landing, carting, &c. of the rum,		3	6	4
	By inſpection of 300 hhds tobacco, ſhipped on board the *Friendſhip,* marked C. D. from No 1. to 300. at 3 s. per hhd,		45	—	—
	By ſloop-hire, for bringing goods from Rapahannock to Potomack, from on board the *Expedition of London,*		4	19	7
	By an expreſs for letters,		—	10	10
	By *George Johnſon,*	2	—	12	6
	By *Nomony inſpectors,*	5	—	5	—
	By 20 barrels pork, at 30 s.		30	—	—
	By ſtorage and board for one year,		50	—	—
	By ſundry pocket-expences for the year 1783,		10	—	—
	By *Balance* carried to Ledger C.	1	9	5	10
			292	15	10

Virginia, Weſtmoreland county.

	George Johnſon, Dr				Fo	Currency. L.	s.	d.
Mar.	To *Balance*, from Ledger A,				12	2	5	7
		Sterling. L.	s.	d.				
	To a ſet of exchange on Meſſ. *Charles* and *David Ruſſell*, merchants in London,	100	—	—				
	Exchange, at 33⅓ per cent.	33	6	8				
						133	6	8
May	To *Sundries*, at firſt coſt, as follows,							
	10 yards red duffel, at 3 s. 6 d.	1	15	—				
	5 dozen buttons, and 5 heads hair,	—	3	—				
	3 yards buckram, and 1 hank ſilk,	—	2	—				
	1 box iron, and 2 heaters,	—	4	—				
	2 lb. ſaltpetre,	—	2	—				
	5 narrow axes, at 2 s. 2 d.	—	10	10				
	50 lb. loaf ſugar, at 8½ d.	1	15	5				
	48 yards cotton cloth, at 11 d.	2	4	—				
	4 linen handkerchiefs, at 10 d.	—	3	4				
	2 quires paper, and 6½ yards bolſter-tick,	—	7	—				
	1 pair candleſticks, and 1 frying pan,	—	7	—				
	1 lb. powder, and 3 lb ſhot,	—	1	3				
	1 cotton counterpane,	—	16	—				
	3 pair blankets, and 2 rugs,	2	8	—				
		10	18	10				
	50 per cent. advance,	5	9	5				
						16	8	3
Aug.	To *Caſh*, paid the quit-rents of 500 acres of his land, at 2 s. 6 d. per 100 acres,				1	—	12	6
	To 2 barrels tar, at 10 s.					1	—	—
	To a tierce rum, containing 72½ gallons, at 3s. 6d.					12	13	9
						166	6	9

Anno Domini 1783.

	Contra,								*Cr*	*Fo*	*Currency.* *L.*	*s.*	*d.*
Mar.	By *Cash,*									1	133	6	8
Aug.	By *ditto,*									1	12	13	9
	By 1 crop hogshead at Nomony warehouse,												
	G. I.	2	1000	902	98								
	Cask,	—		30					lb.				
									932				
	By 1 ditto at Yeocomico warehouse,												
	G. I.	3	1160	1050	110								
	Cask,	—		30									
									1080				
	By 1 ditto at Nomony,												
	W. D.	4	887	800	87								
	Cask,	—		30									
									830				
	By 1 transfer note at Nomony, No 103.								75				
	By 1 ditto at Yeocomico, No 34.								560				
									3477				
	Discount of the small notes,								15				
	At 11 s. per C.								3462		19	—	10
	By *Balance* to Ledger C.									19	1	5	6
											166	6	9

Virginia, Westmoreland county, *Currency.*

	William Thomson, Dr	Fo	L.	s.	d.
May	To 10 yards Irish linen, at 3 s. -		1	10	—
	To *Cash*, - - - -	1	—	5	9
	To 50 yards Osnaburgs, at 10 d. -		2	1	8
	To 1 drawing knife, 2 s. and 21¾ yds check, 21 s.		1	3	—
	To 2 oz. fine thread, 1 s. 8 d. and ¼ yard-broad cloth, 10 s. 6 d. - - -		—	12	2
June	To 1 dozen buttons, and 1 head hair, and 10 doz. thread, - - -		—	1	6
	To 1 hank silk, and 2½ yards Russia linen,		—	2	6
	To 1 meal-sifter, 1 s. 3 d. and a watering jug, 2 s.		—	3	3
	To 1 iron-pot, weighing 45 lb. at 4 d. -		—	15	—
	To 1 gallon molasses, 3 s. 3 d. and 5 lb. brown sugar, 2 s. 6 d. - -		—	5	9
	To 1 quart rum, 1 s. 3 d. 1 quart oil, 1 s. 3 d. and 5 yards drugget, 12 s. 6 d. -		—	15	—
Aug.	To 2 yards shalloon, 4 s. and 6 pewter plates, 9 s.		—	13	—
	To 3 yds riband, 3 s. and 1 pair mens stockings, 4 s.		—	7	—
Oct.	To 1 pair London shoes, 7 s. and 10 yds sheeting, 30 s.		1	17	—
	To 1 woman's saddle, with all furniture, -		4	10	—
	To 1 pair leather breeches, 3 s. 6 d. and 1 set buckles, 1 s. 6 d. - - -		—	5	—
	To ½ doz. earthen plates, 2 s. 6 d. and 1 spelling-book, 1 s. 6 d. - -		—	4	—
	To 1 dozen leather chairs, commissioned,		10	—	—
	To 2 lancets, 2 s. 1 ink-pot, and 1 paper ink-powder, 1 s. 6 d. - - -		—	3	6
	To 2 wine-glasses, and 1 decanter, -		—	3	—
	To a tin sauce-pan, 1 s. and 1 stock-lock, 2 s.		—	3	—
	To 1 pair gloves, 2 s. and 1 dozen table knives and forks, 6 s. - -		—	8	—
	To 1 bridle, 2 s. 6 d. and 1 sword and belt, 8 s. 6 d.		—	11	—
	To 5 barrels tar, at 10 s. - -		2	10	—
	To the sheriff for 3 levies, 150 lb. tobacco, at 1½ d.	4	—	18	9
	To *Nomony* inspectors, for tobacco prized in his hhd, 120 lb. at 1½ d. - -	5	—	15	—
	To a Yeocomico note, No 34. 560 lb. Discount, - 10 —550, at 12 s. 6 d. per C.		3	8	9
			34	12	7

Anno Domini 1783. *Currency.*

Contra,						Fo	L.	s.	d.
By *Ship Friendſhip,*						5	1	—	—
By 4 Nomony crop hhds,									
W. T.	1	972	872	100					
	2	1012	908	104					
	3	1120	1036	84					
	4	918	822	96					
Four caſks,			120						
By 2 Nomony notes,			180	No 136					
			120	135					
			4058, at 12 s. 6 d. per C.				25	7	3
By 1 Yeocomico hhd,									
R. I.	21	1300	1200	100					
Caſk,		—	30						
			1230, at 12 s. 6 d. per C.				7	13	9
By *Balance* carried to his account, Ledger C.						28	—	11	7
							34	12	7

Virginia, Westmoreland county,

		Currency. Fo	L.	s.	d.
The Sheriff of Westmoreland, Dr					
To the Reverend *Robert Smith*, paid him the balance of his account with you in part of his salary, - -	9828	4			
	9828				
The Reverend Robert Smith, Dr					
To sundry goods, as per particular account given in this 10th June, amounting to -			60	—	—
To *Balance* to Ledger C. - -		60	1	8	6
			61	8	6

Anno Domini 1783.

							Currency. Fo	L.	s.	d.
Contra,						Cr				
By *William Thomson,*					- -	150	3			
			No	lb.						
By 3 Nomony notes,			18	50						
			26	93						
			54	219						
By 2 Yeocomico ditto,			99	300						
			172	85						
						747				
By 5 Nomony crop hhds,										
T. S.	1	1016	916	100						
R. L.	5	1087	1000	87						
G. S.	19	1100	1010	90						
R. G.	3	950	848	102						
T. H.	2	1050	954	96						
Five casks,			150							
						4878				
By 3 Yeocomico ditto,										
L. H.	3	952	852	100						
L.	2	1099	1011	88						
H. S.	5	1197	1100	97						
Three casks,			90							
						3053				
By sundry clerks and sheriff's fees, as per account, - - - -						1000				
						9828				
Contra,						Cr				
By the sheriff 9828 lb. at 12 s. 6 d. per C.							4	61	8	6

Virginia, Westmoreland county, — *Currency.*

					Fo	L.	s.	d.
	Nomony inspectors,			Dr				
July	To Nomony notes, No 103	75						
	136	180						
	135	120						
	18	50						
	26	93						
	54	219						
		737						
	Discount on the notes,	30						
				707				
	To *Balance* to Ledger C.			293				
				1000				
	To *Cash,*				1	—	5	—
	Yeocomico inspectors,			Dr				
	To 2 Yeocomico notes, No 99	300						
	172	85						
		385						
	Discount,	11						
				374				
	Ship Friendship,			Dr				
June	To *Cash,* for flat-hire,				1	5	—	—
	To *ditto,* for 2000 staves, at 40 s.				1	4	—	—
	To *ditto,* paid for geese,				1	—	12	—
	To *ditto,* for beef and other fresh stock,				1	6	10	—
	To *ditto,* for fire-wood,				1	—	18	—
	To *ditto,* paid jobbers to assist at loading,				1	6	—	—
	To *William Thomson,* for trimming water-cask,				3	1	—	—
	To 20 lb. brown sugar,					—	10	—
	To 2 hammers, and 500 nails,					—	5	6
	To 30 gallons rum, at 3 s. 6 d.					5	5	—
	To 2 barrels pork,					4	—	—
						34	—	6

Anno Domini 1783. *Currency.*

			Fo.	L.	s.	d.
	Contra,	*Cr*				
June	By *William Thomson,* - -	120	3			
	By a Nomony crop hhd, - -					
	C. D. 76 936 850 86					
	Cask, 30					
		880				
		1000				
	By prizing, - - -			—	5	—
	Contra,	*Cr*				
	By *Balance* to Ledger C. - -	374	120			
	Contra,	*Cr*				

Nomony warehouse. *Dr*

Date of the note	When received.	Of whom received.	Fol.	Mark.	N°	Gross.	Neat	Tare
Jan. 5.	*May.*	*George Johnson.*	2	G. I.	2	1000	902	98
Apr. 6.	*Ditto.*	*Ditto.*	2	W. D.	4	887	800	87
11.	14.	*William Thomson.*	3	W.T	1	972	872	100
11.	14.	*Ditto.*	3		2	1012	908	104
11.	14.	*Ditto.*	3		3	1120	1036	84
11.	14.	*Ditto.*	3		4	918	822	96
		The Sheriff.	4	T. S.	1	1016	916	100
		Ditto.	4	R. L.	5	1087	1000	87
		Ditto.	4	G. S.	19	1100	1010	90
		Ditto.	4	R. G.	3	950	848	102
		Ditto.	4	T. H.	2	1050	954	96
		Nomony inspect.	5	C. D.	76	936	850	86

Yeocomico warehouse, *Dr*

Date of the note	When received.	Of whom received.	Fol.	Mark.	N°	Gross.	Neat	Tare
Feb. 6.	*June.*	*George Johnson.*	2	G. I.	3	1160	1050	110
		The Sheriff.	4	L. H	3	952	852	100
		Ditto.	4	L.	2	1099	1011	88
		Ditto.	4	H. S.	5	1197	1100	97
		William Thomson.	3	R. I.	21	1300	1200	100

Contra, *Cr*

Ship mark	*Ship* No	*On board what ship.*	*When shipped.*	*To whom paid away.*	*Fol.*
C. D.	1	*The Friendship.*	*June.*		
	2	*Ditto.*	*Ditto.*		
	3	*Ditto.*	*Ditto.*		
	4	*Ditto.*	*Ditto.*		
	5	*Ditto.*	*Ditto.*		
	6	*Ditto.*	*Ditto.*		
	8	*Ditto.*	*Ditto.*		
	9	*Ditto.*	*Ditto.*		
	10	*Ditto.*	*Ditto.*		
	11	*Ditto.*	*Ditto.*		
	12	*Ditto.*	*Ditto.*		
	76	*Ditto.*	*Ditto.*		

Contra, *Cr*

Ship mark	*Ship* No	*On board what ship.*	*When shipped.*	*To whom paid away*	*Fol.*
C. D.	7	*The Friendship.*	*June.*		
	13	*Ditto.*	*Ditto.*		
	14	*Ditto.*	*Ditto.*		
	15	*Ditto.*	*Ditto.*		
	16	*Ditto.*	*Ditto.*		

Nomony warehouse, *Dr*

Date of the note	*When received.*	*Of whom received*	*Fol*	*Name in the note.*	No	*Quantity.*
Mar. 2.	*August*	*George Johnson.*	2	*William Jones.*	103	75
		Sheriff.	4	*I. K.*	18	50
		Ditto.	4	*L. M.*	26	93
		Ditto.		*N. O.*	54	219
		William Thomson.	2	*T. W.*	136	180
		Ditto.	2	*Ditto.*	135	120

Yeocomico warehouse, *Dr*

Date of the note	*When received.*	*Of whom received.*	*Fol.*	*Name in the note.*	No	*Quantity.*
Feb. 10.	*August.*	*George Johnson.*	2	*Robert More.*	34	560
		Sheriff.	4	*P. Q.*	99	300
		Ditto.		*R. S.*	172	85

Contra, *Cr*

To whom paid away.	*Fol.*	
Nomony inspectors.	5	
Ditto.	5	
Ditto.	5	
Ditto.	5	
Ditto.	5	
Ditto.	5	

Contra, *Cr*

To whom paid away.	*Fol.*	
William Thomson.	3	
Yeocomico Inspectors.	5	
Ditto.	5	

CHAP. VIII.

Book-keeping adapted to the buſineſs of Shopkeepers and Retailers.

SHopkeepers and retailers cannot ſpare much time for writing, and conſequently the ſhorter any ſcheme of keeping accounts is, ſo much the fitter it is for their purpoſe. Various methods have been propoſed, but few of them of any great ſervice in practice, and none of them entirely ſatisfactory. I had formerly occaſion to publiſh a ſmall ſet of books on this ſubject, which had the good fortune to pleaſe ſome; and I ſhall now give another ſet, of a form ſomewhat different, which I hope may have a chance to be ſtill more acceptable, as being more ſimple, and in ſeveral reſpects better adapted to this purpoſe. The neceſſary books are theſe four following.

I. The INVOICE-BOOK.

THE Invoice-book, or Buying-book, is paged; and into it is copied all the invoices and bills of parcels of goods purchaſed; and to each invoice is ſubjoined the day on which the goods arrive, or are received, with a reference to the place of the Day-book or Caſh-book where entered. In tranſcribing the invoices, it will be proper to number them; by which means the references from the other books to any particular invoice in this, will be ſimple and eaſy. Inſtead of further deſcription, ſee the book itſelf.

II. The CASH-BOOK.

THE Caſh-book is alſo paged, and ruled with double money-columns; one ſet of theſe columns being for the money received, and the other for the money paid away.

The narrative in this book is ſimple, like that of a Waſte-book, and conceived in as few words as poſſible. This book is filled up daily with the payments you receive and make, whether they be debts, or the charges of trade and living, &c. And nothing but money actually received or paid away properly belongs to this book.

Goods ſold for ready money are not booked; but the money received for them is dropped into a box or drawer, called the *till*; and every night the money dropped through the day is taken out of the till, and entered in the Caſh-book, by ſaying, *Received from the till. May* 1. 2. 3. &c.

If goods are ſold, and only part of the money received, the goods are entered in the Day-book as wholly ſold on time, and the money received is entered in the Caſh-book as a partial payment. *May* 8.

The

The ſeveral articles of charges are entered in the following Caſh-book at the time they are paid; and as articles of this kind are always numerous, there will of courſe be a great many entries of this ſort in the Caſh-book; but ſome, in order to abridge this part of the work, allot a certain ſum of money for this purpoſe, which they put in a drawer or purſe, out of which they pay every article of charges till the purſe or drawer is exhauſted, and then at once enter the whole ſum thus expended in the Caſh-book.

In the Day-book, Shop is debited for value of all goods bought, and credited for ſales; but if a ſhop-keeper be concerned in ſhipping, or if he deal in any ſtaple commodity or manufacture of the place where he reſides, in this caſe it will be proper to diſtinguiſh ſuch things from ſhop-affairs, by giving the ſhips or commodities ſeparate accounts; but the purchaſe, ſales, and dividends, if the money be actually received or paid, go to the Caſh-book: on the other hand, when the money is not received or paid, theſe ſhould be recorded in ſome ſeparate book; or they may, as is here done, be noted down in the Caſh-book; but the ſums are not to be extended to the money-columns. See Caſh-book, May 20. 25.

In the courſe of trade, other tranſactions, too, will now and then occur, eſpecially with reſpect to bills, wherein money is neither received nor paid away; and conſequently ſuch tranſactions do not properly belong to the Caſh-book, nor can they be directly inſerted in the Day-book, without interrupting the uniform ſimplicity of the ſales on time. Such tranſactions, therefore, ought, with thoſe above, to be recorded, either in ſome ſeparate book allotted for the purpoſe, or they may be noted down, as is here done, in the Caſh-book, without extending the ſum to the money-columns. See Caſh-book, May 2. 8. 9. 13. 19. 21. 29.

Once a-week, viz. every Saturday night, the entries made in the Caſh-book, during the whole week, are collected, each kind or ſort by themſelves, and carried away in a Journal-form to the Day-book; and the money-columns for this week in the Caſh-book being alſo added up, their difference or balance will be the ſhopkeeper's ready money at that time.

III. The DAY-BOOK.

The Day-book is likewiſe paged, being a ſort of Journal, and opens with an inventory in common form.

After the inventory follow the ſales on time, which are continued in an uniform manner; Sundries being charged Drs on the head of the page to Shop, at the place where the week ends, for the ſales of that week. The ſundry Drs are the ſeveral purchaſers.

If any of the goods be ſold on bill or note, in this caſe, Bills receivable will be Dr for value of the goods thus ſold. May 26.

It is an uſual practice to ſell Dutch goods at ſo much advance upon

upon the guilder; and in this case the prime cost in guilders must be taken from the Invoice, and written down with the mark of the guilder * prefixed; G. 325 at 26 d. May 11. 13. 14.

On Saturday night, after the business of the day is over, turn to the Cash-book, add up the money-columns for that week, distinguish the articles into their several kinds, collect each sort by themselves, and in the Day-book make the two entries following, viz.

1. *Cash* Dr to *Sundries*, for the money received through the week, viz.
To Payers, for personal debts. May 1.
To *Bills Receivable*, for bills. May 14.
To *Shop*, for ready-money sales, viz. money from the till. May 1. 2. 4. 5. 6. 7. 8. 9.
To Ship, for dividends. May 18.
To Goods, for staple commodities.
To *Profit and Loss*, for discounts or abatements.

2. *Sundries* Drs to *Cash*, for the money paid away, viz.
Shop, for prime cost of goods, for freight, duty, and custom-house-fees. May 18. 23.
Factor, for bills remitted him. May 2.
Receivers, for debts paid. May 1. 2.
Bills Payable, for bills paid. May 12.
Goods for any staple commodity bought for ready money.
Ship, for prime cost and repairs.
House-expences, for money to the family. May 2.
Charges of Merchandise, for postage, shop-rent, cartage, porterage, abatements allowed by you, and all charges. May 1. 4. 5. 7. 9. &c.

The transactions short-extended in the Cash-book come next to be entered in the Day-book; and in these, the Dr and Cr must be assigned, according to the nature of the transaction. Thus,
Factor or Seller Dr to *Profit and Loss*, for discounts in your favour, or gain by exchange. May 2. 19.
Factor Dr to Drawer, for bills you remit him. May 8.
Factor Dr to *Bills Payable*, when you accept his bill. May 9. 19.
Bills Receivable Dr to Accepter, Indorser, or to Goods sold, when you receive a bill. May 13. 21. 25. 29.

* A long small stroke drawn down diagonally from the right hand to the left, and a very short strong stroke through it, nearer the top than the bottom, in something of the form of a St Andrew's cross, the angles very acute. The printers not having this character, use a capital G. in its stead.

Goods

Goods Dr, for any ſtaple commodity received.
To Seller, when for a debt, or on time. May 20.
To *Bills Receivable*, when in payment of a bill.
To *Shop*, when in barter.
Profit and Loſs Dr, for diſcounts allowed by you in ſuch tranſactions. May 29.

The above tranſactions being now all entered in the Day-book, turn to the Invoice-book, obſerve what goods are arrived or received this week, and enter them in the Day-book, by charging *Shop* Dr to factor or ſeller, as you ſee done May 9. 16. 23.

If the goods arrived or received be paid in ready money, the entry goes to the Caſh-book. Thus, Invoice, No 7. 8. 10. are entered in the Caſh-book, May 23. 19. 28.

The work of one week, thus completed, ſerves as a pattern or directory for that of every week following, being all done the ſame way.

By conducting the books in this manner, it is obvious, that the Day-book will contain every part of the Shopkeepers dealings, and may be conſidered as a regiſter thereof: and nothing will be found in the Ledger but what is poſted to it from the Day-book.

IV. The LEDGER.

THIS book is of the uſual form, and needs no deſcription: I ſhall therefore only obſerve, that in regard the entries are ſhort, a ſingle page, if the paper be large, by being divided into two columns, may be made to ſupply the place of a folio, the Dr part being poſted in the left-hand column, and the Cr part in the right.

Now it is obvious, that there will be no accounts in the Ledger for the different kinds of goods, but all will be brought together, and repreſented at one view, in one Ledger-account, under the title of *Shop*.

When, at the end of the year, you have pricked the books, and prepared the Ledger for a balance, the accounts are cloſed in the common way, viz.

1. The Caſh-account is cloſed by Balance for the ready money remaining on hand. No 1.

2. The perſonal accounts, if the ſides are unequal, muſt be cloſed with Balance for their difference, which is a debt due to or by the ſhopkeeper. No 5. 7. 9. 10. &c

3. Bills receivable and Bills payable, if the ſides be unequal, are cloſed with Balance, for the bills outſtanding, or not retired. No 13. 37.

4. Charges of merchandiſe, and Houſe-expences, have their Cr ſide empty, and are cloſed with Profit and Loſs. No 30. 31.

If there be any ſtaple commodity the ſhopkeeper deals in, to which

which he allots a ſeparate account, or any ſhip wherein he has a ſhare, theſe muſt be cloſed by Balance, for what remains on hand, and with Profit and Loſs, for the gain or loſs made on them. No 41. 4.

Theſe cloſing entries being made, the next thing to be done is, to make out an inventory of all the goods remaining in the ſhop unſold, and give the ſhop-account credit by balance for the value or prime coſt of the whole, as taken from the original invoices, and at the ſame time charge Balance Dr to Shop for ſaid value.

The ſhop-account will now exhibit on its Dr ſide the value of the goods contained in your inventory when the books were begun, as alſo the invoice-coſt of all you have purchaſed ſince that time, together with the freight and duties charged upon them. The Cr ſide will exhibit the value of the ſales, together with the value of the goods remaining on hand; and the difference of the ſides is ſo much clear gain or loſs, and the account is cloſed with Profit and Loſs. No 2.

The difference of the ſides of the Profit and Loſs account is the gain or loſs of the whole year, or ſince the commencement of the books, and is cloſed with ſtock. No 20.

The difference of the ſides of Stock-account is the ſhopkeeper's preſent neat ſtock, and is cloſed with Balance. No 8.

The Balance-account contains on its Dr ſide the value of the goods remaining on hand, together with the debts due to the ſhopkeeper: the Cr ſide contains the debts due by the ſhopkeeper to others, and conſequently the ſides of this account will be evened by the preſent neat ſtock, which comes to it from the cloſing of the Stock-account. No 42.

All that now remains to be obſerved is, that the Balance-account contains the materials of the new inventory, and muſt be poſted, in a Journal form, to the front of your next Day-book.

In the following ſpecimen, John Sutherland of Perth commiſſions goods from Rotterdam, London, Newcaſtle, &c. He opens ſhop the 1ſt of May 1783; and his dealings for the ſpace of one month, with the manner of balancing the Ledger, are here ſet before the learner, which, it is preſumed, will be ſufficient inſtruction.

INVOICE-BOOK.

				L.	s.	d.
	London, April 9. 1783.					
No 1	*Invoice of goods ſhipped per the Active, Thomas Stewart, by Steel and Donaldſon, at 6 months.*					
	1 hhd, contᵗ 20 lumps ſugar, 6 C. 1 q. 14 lb. at 61 s.	L.19	8 10			
	10 lb. beſt pins, at 2s. 6d.	1	5 —			
	1 doz. No 13. pins, 6 s. and 1 doz. No 15. ditto, 8 s. 6 d.	—	14 6			
	1 doz. No 18. pins, 9 s. and 1000 common needles, 4 s.	—	13 —			
	Caſk,	—	3 —			
				22	4	4
	1 puncheon molaſſes, contᵗ 11 — 8 lb. Tare, — 2 24					
	I. S. Perth. Neat, 10 1 12 at 15 s.	7	15 4			
	Cartage and wharfage,	—	2 —			
				7	17	4
	1 box brown candie, contᵗ 60¼ lb. Tare 6¾					
	Neat, 54 lb. at 7½ d. box 1 s.			1	14	9
	4000 ſaddle-tacks, at 11 d.			—	3	8
	Cartage, wharfage, and ſhipping,			—	3	8
	Commiſſion on L. 32 : 3 : 9, at 2½ per cent.			—	16	1
	Received, Perth, May 1. 1783. *Entered May* 9.			32	19	10
	London, April 18. 1783.					
No 2	*Invoice ſhipped on board the Athol, James Bett, by Alexander Anderſon and Davidſon, at 6 months.*					
	No 1. 1 hhd, contᵗ 36 ſingle loaves, 3 C. 3 q. 6 lb. at 68 s.	L.12	18 7			
	Powder ſugar, 1 C.	2	10 —			
	Currants, 1	2	18 —			
	Hogſhead,	—	4 —			
	Carried forward,			18	10	7

			L.	s.	d.
	Brought forward,		18	10	7
	2 boxes brown candie, 134 lb. Tare, 16				
	Neat, 118 lb. at 8 d. boxes, 2 s.		4	—	8
No 2.	1 cask powder sugar, neat 3—14 lb. at 47 s. cask, 2 s. 6 d.		7	9	5
3.	1 cask ditto, 2 21 lb. at 55 s. cask, 2 s. 6 d.		6	2	10
4.	1 puncheon molasses, cont^e 10 2 19 lb. Tare, — 2 27				
I. S. Perth.	9 3 20 at 13 s. 9 d.		6	16	7
	1 paper parcel, cont^e 1 ream writing paper,	L. — 9 6			
	1 ream ditto, *pro patria*,	— 12 —			
			1	1	6
	1 paper parcel, cont^e 1 doz. No 24. pins, 16 s. 1 doz No 22. ditto, 12 s.	1 8 —			
	1 doz. No 18. pins, 10 s. 1 doz. No 15. ditto, 8 s. 6 d.	— 18 6			
	2 doz. No 12. pins, 10 s. 2 packets No 1. ditto, 6 s	— 16 —			
	10 lb. best pins, 25 s. 6 lb. waste ditto, 10 s. 6 d.	1 15 6			
			4	18	—
	Charges at shipping,		—	7	10
	Commission on L. 49 : 7 : 5, at 2½ per cent.		1	4	2
	Received, Perth, May 1. 1783. *Entered May* 9.		50	11	7

London, May 2. 1783.

No 3 *Bought of Raisbeck and Chapman, at* 6 *months, and shipped per the Tay, George Bett.*

			L.	s.	d.
	100 lamp-black barrels,		—	6	6
	4 lumps allum, 2 C. at 24 s.		2	8	—
	4 barrels whale oil, No 1 44 gallons.				
	2 42				
I. S.	3 39				
Perth.	4 43				
	168 gall. at L. 21 per tun,	L. 14 —			
	Cooperage,	— 4			
			14	4	—
	Carried forward,		16	18	6

					L.	s.	d.
	Brought forward,				16	18	6
1 cake yellow rosin, 1 1 21 lb. at 11 s. 6 d.						16	7
1 cask, cont^s 56 lb. anise seeds, at 64 s.	L.	1	12	—			
2 doz. large black balls, at 8 s.		—	16	—			
2 doz. small ditto, at 4 s.		—	8	—			
28 lb. sulphur, at 23 s.		—	5	9			
28 lb. Aleppo galls, at 1 s.		1	8	—			
28 lb. white ginger, at 72 s.		—	18	—			
28 lb. glauber salts, at 3 d.		—	7	—			
28 lb. black pepper, at 23 d.		2	13	8			
56 lb. Poland starch, at 52 s.		1	6	—			
10 lb. red sealing wax, at 14 d.		—	11	8			
2 lb. black ditto, at 14 d.		—	2	4			
28 lb. carvie seeds, at 27 s.		—	6	9			
10 lb. flag arnatta, at 3 s.		1	10	—			
Cask,		—	3	6			
					12	8	8
3 casks raisins, neat 2 2 23 lb. at 34 s.					4	12	—
15 frails figs, neat 3 3 25 lb. at 24 s.					4	15	9
½ hhd vinegar,					1	11	6
½ chest Florence oil,					1	10	—
1 vat pearl-ashes, weight 19 3 21 lb.							
Tare, 2 — 14							
Neat, 17 3 7 lb. at 41 s.					36	10	4
Cartage, 9 s. wharf, 3 s. 7 d. sufferance, 6 d.					—	13	1
Received, Perth, May 9. 1783. *Entered May* 9.					79	16	5

London, May 7. 1783.

No 4 *Bought of Neave and Aiflabie, and shipped per the Athol, James Bett, at* 6 *months.*

I. S.
Perth. 10 barrels B. S. soap, at 96 s. 48 — —

Received, Perth, May 16. 1783. *Entered May* 16.

Rotterdam,

				L.	s.	d.
	Rotterdam, April 27. 1783.					
No 5	*Invoice shipped on board the Elisabeth, Alexander Hackney, by Jan Jone Kheer, at 6 months.*					
	5 hhds lintseed of this country and this season's growth, at G. 25. - -	G. 125	ft. —			
	2 matts flax, No 1 and 2, at G. 22. 10 ft. -	45	—			
	1 matt ditto, No 3. -	24	10			
	3 matts ditto, No 4 to 6, at G. 25, 10 ft. -	76	10			
	2 matts ditto, No 7 & 8, at G. 27.	54	—			
	2 matts ditto, No 9 & 10, at G. 28,	56	—			
	1 cask bright madder, N^{t} 112 lb.	46	2			
	1 bundle, cont^{s} 2 reams writing paper, -	9	12			
	Duty and fees of entry, -	8	12			
	Bringing on board, -	1	6			
	Commission on G. 55, 14 ft. at 2½ per cent. -	1	18			
	I. I. S.	G. 448	10 at 22½d. per G.	42	1	—
	Received, Perth, May 9. 1783. Entered May 9.					
	Newcastle, April 30. 1783.					
No 6	*Bought of Thomas Simpson, at 6 months.*					
	No 1. 1 box Mecklenburg blue, 37½ lb.					
	Tare, 6¼					
	Neat, 31 lb. at 2 s.		L. 3 2 —			
	2. 1 box flat blue, 37 lb.					
	Tare, 6					
	Neat, 31 lb. at 18 d.		2 6 6			
	3. 1 box large fig blue, 51¼ lb.					
	Tare, 10¼					
	Neat, 41 lb. at 14 d.		2 8 1			
	1 lb. Prussian blue, -		— 12 —			
	1 lb. ditto, - -		— 8 —			
	3 boxes,		— 3 3	8	19	10
	Received, Perth, May 16. 1783. Entered May 16.					

						L.	s.	d.
					Dundee, May 18. 1783.			
No 7	*Bought of the Dundee Sugar-house company,*							
	8 lumps sugar, No 1.	2 — 16 lb. at 63 s.			L. 6 15 —			
	12 ditto, -	2. 3 — 18 at 62 s.			9 15 11			
	7 ditto, -	3. 1 2 18 at 59 s.			4 17 11			
	1 cask powder sugar, No 1.	3 2 9 lb.						
	Tare,	— 1 20						
	Neat,	3 — 17 lb. at 46 s.			7 5 —			
	1 cask powder sugar, No 2.	2 2 21 lb.						
	Tare,	— 1 8						
	I. S.							
	Perth.	Neat, 2 1 13 lb. at 39 s.			4 12 4			
	2 casks, -				— 3 8			
					33 7 10			
	Discount for ready money,				— 16 8			
						32	11	2
	Received, Perth, May 20. 1783.							
	Entered in Cash-book, May 23.							
					Perth, May 19. 1783.			
No 8	*Bought of the Perth Tannery company,*							
	16 sides bend-leather, wt 365 lb. at 12½ d.				L. 19 — 2½			
	Discount for ready money, -				— 19 2½			
						18	1	—
	Entered in Cash-book May 19.							
					Perth,			

		L.	s.	d.
	Perth, May 23. 1783.			
No 9	*Bought of Andrew Thomson senior* 3 *hogsheads whale-oil.*			
	No 1 87 gallons. 2 90 3 80 257 gallons, at L. 22 per tun, -	22	8	8½
	Entered May 23.			
	London, May 17. 1783.			
No 10	*Bought of Philip and Robert Haden, and shipped per the Tay, George Bett,*			
	I. S. Perth. 95 Suffolk cheeses, wt 19 3 20 lb. at 15 s. - - } 14 18 11 Discount for ready money, — 14 11	14	4	—
	Received, Perth, May 26. 1783. *Entered in Cash-book, May* 28.			

CASH-BOOK.

	Perth, Friday, May 1. 1783.*	Received. L.	s.	d.	Paid. L.	s.	d.
	Cash on hand, - - -	150					
	Paid David Sandeman in part, - -				10	10	—
	Postages, 1 s. 4 d. porterage, 1 s. -					2	4
	Customhouse-fees for the Active and Athol,					4	—
	Received of John Mackie, Easter Carnie, -		17	—			
	Paid cartage, 2 s. 4 d. abatements, 5 d. -					2	9
	Received of the till, - - -	3	3	6			
2	Paid Steel & Donaldson, London, per George Bett, Discount allowed is, L. — 19 10				32	—	—
	Received of Thomas Miller, in part, -	5	—	—			
	Paid Andrew Thomson senior, in full, -				10	3	6
	Thomas Marshall ditto, -				4	10	—
	House-expences, - -				1	2	—
	Received of the till, - - -	1	10	9			
4	Paid James Bett, freight of goods per the Athol,				17	6	
	Abatements, 7 d. charges, 3 d. -						10
	Received of the till, - -	2	1	8			
5	Paid postage, 4 d. abated, 2 d. - -						6
	Received of the till, - -	1	9	6			
6	Received of the till, - - -	2	3	5			
7	Paid charges, 2 d. postage, 3 d. abated, 3 d.						8
	Thomas Stewart freight of goods per the Active,				11		3
	Received of the till, - - -	1	19	2			
8	Received of Hugh Cameron, in part, -	2	9	—			
	of David Sandeman his draught on Sir Samuel Fludyer, at 70 days, and remitted the same to Alexander Anderson & Davidson, being - - L. 30						
	Received of the till, - -	2	1	—			
	Carried forward,	172	15	—	60	5	4

* The week-days are those of 1767, the year in which these books were composed; but, in practice, this circumstance may easily be adapted to the fact.

1783		Received. L.	s.	d.	Paid. L.	s.	d.
	Saturday.						
	Brought forward, -	172	15	—	60	5	4
May 9	Paid postage, 2 d. abated, 3 d. - -						5
	Received of John Maxwell, in part, - -	1	6	9			
	Accepted Alexander Anderson & Davidson's bill to Mansfield Hunter & Company, at 3 days sight, - - L. 19 15 —						
	Discount allowed is, - - — 16 7						
	Received of the till, - -		18	3			
		175	—	—	60	5	9
	Cash on hand, -				114	14	3
		175	—	—	175	—	—
	Monday, 11.						
	Cash on hand from last week, - -	114	14	3			
	Received of James Davidson, in full, -	1	13	4			
	Paid David Sandeman, in full, - -				35	—	—
	Customhouse-fees for goods per the Tay,					2	—
	Cartage, 2 s. 4 d. porters, 6 d. -					2	10
	Received of the till, - - -	5	7	—			
12	Paid John Maxton for a draught on Samuel Foggo, and remitted the same to Mansfield Hunter & Company, in full of my acceptance, -				19	15	—
	Lent David Sandeman, - - -				50	—	—
	Received of John Suttie, - -	2	14	2			
	Paid house-expences, - - -				2	2	—
	Postage, 1 s. 6 d. abatements, 7 d. charges, 5 d.					2	6
	Received of the till, - - -	2	1	7			
13	Paid duty and fees for goods per the Elisabeth,					5	6
	George Bett freight of goods per the Tay,				1	12	6
	Settled with William Wilson, Methven, and received his acceptance at 90 days, for - L. 29 6 8						
	Received of Hugh Ross, - - -	1	14	—			
	of the till, - - -	3	1	8			
14	Received of Alexander Brown, - -	3	12	10			
	Paid postages, 10 d. charges, 3 d. abatements, 4 d.					1	5
	Received of Perth Bank for Wm Wilson's acceptance,	29	6	8			
	Paid Perth Bank 3 months discount, -					7	4
	Paid John Richardson and Company for their draught on Walker and Anderson, Rotterdam, for G. 248, 10 ft. at 60 days, and remitted the same to Jan Jone Kheer, in part, which, at 22¼ d. is -				23	—	9
	Received of the till, - - -	2	3	—			
15	Paid Alexander Hackney freight of goods per the Elisabeth, - - - -				2	—	—
	Received of David Drummond, Muthil, -	4	11	—			
	Paid postages, 6 d. abatements, 7 d. charges, 4 d.					1	5
	Received of the till, - - -	5	4	5			
	Carried forward,	176	3	11	134	13	3

1783		Received. L.	s.	d.	Paid. L.	s.	d.
	Saturday.						
	Brought forward, -	176	3	11	134	13	3
May 16	Received of Thomas Miller, - -	2	3	8			
	Paid house-expences, - - -				9	6	
	cess for my trade, - - -				3	6	
	Received of the till, - - -	1	16	8			
		180	4	3	135	6	5
	Cash on hand, -				44	18	—
		180	4	3	180	4	3
	Monday, 18.						
	Cash on hand from last week, - -	44	18	—			
	Paid customhouse-fees on the Athol, -					2	—
	Received of George Bett a dividend for the Tay,	1	18	—			
	Paid James Bett freight of goods per the Athol,				1	5	—
	Paid cartage, 1 s. porters, 4 d. postage, 6 d. -					1	10
	Received of the till, - - -	3	3	6			
19	Paid the Perth tannery-company for invoice, No 8.				18	1	—
	Received of David Sandeman, - -	50	—	—			
	Accepted Jan Jone Kheer's draught on me to William Hogg and Son, at 3 days sight, for G. 200, the exchange being 22⅛ per G. is L. 18 8 9						
	Received of the till, - - -	2	5	3			
20	Paid charges, 4 d. abated, 6 d. - -						10
	Bought of William Wilson, Methven, 300 spindles yarn, at 2 s. 2 d. per spindle, L. 31 5 —						
	Received of William Arnot, - -	6	6	10½			
	of the till, - - -	4	7	—			
21	Paid house-expences, - - -					15	—
	Received of James Hunter, in full, - -	1	6	4½			
	of James Davidson, - -	2	11	2			
	of ditto, an accepted bill of Thomas Walker's, 4 days to run, for - L. 6						
	Paid abatements, 1 s. 4 d. charges, 8 d. -					2	—
	Received of James Bett a dividend for the Athol,	1	10	—			
	of the till, - - -	3	1	—			
22	Thomas Macculloch, Crieff, has sent me an order on Perth bank, for which I have received, -	20	—	—			
	Paid house-expences, - - -					6	—
	Received of John Suttie, - - -	5	—	—			
	of the till, - - - -	5	4	6			
23	Paid postage, 4 d. abatements, 7 d. charges, 3 d.					1	2
	Received of Mrs Rollo, in full, - -	1	3	—			
	of Thomas Smith, - - -	2	—	—			
	Paid the Dundee sugar-house com. for invoice, No 7.				32	11	2
	Received of the till, - - -	2	7	—			
		157	1	8	53	6	—
	Cash on hand, -				103	15	8
	Monday,	157	1	8	157	1	8

			Received. L.	s.	d.	Paid. L.	s.	d.
1783		Monday, 25th May.						
		Cash on hand from last week, -	103	15	8			
		Paid William Hogg & Son Jan Jone Kheer's draught,				18	8	9
		Postage, 4 d. abatements, 7 d. charges, 3 d.					1	2
		Sold Andrew Panton 100 spindles yarn, at 2 s. 3 d. per bill, at 40 days, - L. 11 5 —						
		Received of the till, - - -	1	19	6			
May	26	Received of Robert Ready, - - -	5	—	—			
		Paid house-expences, - - -				1	10	—
		Charges, 7 d. abatements, 4 d. - -						11
		Received of the till, - - -	1	7	6			
	27	Paid George Bett, freight of cheese per the Tay,					19	—
		Received of Mrs Rollo, in full, - -		3	4			
		Paid customhouse-fees, for goods per the Tay,					2	—
		Cartage, 1 s. 8 d. charges, 4 d. abatements, 10 d.					2	10
		Received of the till, - - -	1	17	—			
	28	Paid Philip and Robert Haden's draught on me, at sight, to Andrew Thomson senior, for cheese, per invoice, No 10.				14	4	—
		Received of John Suttie, - -	3	—	—			
		Paid house-expences, - - -					10	—
		Received of the till, - - -	2	3	3			
	29	Paid postages, 10 d. abatements, 7 d. -					1	5
		Settled with David Drummond, Muthil, and received his draught on James Hewit, at 1 month, - - - L. 10 5 —						
		Discounted him, - 10						
		Received of John Mackie, Easter Carnie, -	1	6	—			
		of the till, - - - -	3	2	—			
	30	Paid shop and cellar rent, - -				1	10	—
		Received of Thomas Smith, - - -	3	—	—			
		Paid charges, 3 d. postage, 2 d. - -						5
		Received of the till, - - -	1	15	5			
			128	9	8	37	10	6
		Cash on hand,				90	19	2
			128	9	8	128	9	8

DAY-

DAY-BOOK.

Perth, Friday, May 1. 1783.

						L.	s.	d.
	Sundries Drs to *Stock*, L.261 : 5 : 2.							
.1	*Cash*, on hand, - -			L. 150	— —			
.1	*Shop*, for 290 lb. bend-leather, at 12½ d. - -	L. 15	2	1				
	for 37 gallons olive-oil, at 3 s. 5 d.	6	12	7				
	8 coil cordage, weighing 6 C. at 24 s. -	7	4	—				
	100 lb. yellow cotton wool, at 18 d. - -	7	10	—				
				36	8 8			
.1	*Shop-furniture*, per account, -			12	7 6			
.1	*London Shipping*, for $\frac{1}{24}$ share, -			50	— —			
.1	*David Winton*, Dunning, - -			4	8 4			
.2	*John Mackie*, Easter Carnie, -			—	17 —			
.2	*Thomas Miller*, per account, -			7	3 8			
.2						261	5	2
.2	*Stock* Dr to *Sundries*, L. 52 : 9 : 7.							
.2	To *Andrew Thomson*, - -			L. 10	3 6			
.2	To *Peter Lennox*, - -			7	4 —			
.2	To *Thomas Marshall*, - -			4	10 —			
.2	To *David Sandeman*, - -			15	10 —			
.3	To *Bills Payable*, for my acceptance of 20th April, at 6 months, to Perth tannery-comp.	15	2	1				
						52	9	7
	Sundries Drs.							
.3	*William Wilson*, Methven, for 96 lb. bend-leather, at 13 d. - -	L. 5	4	—				
.3	*Thomas Smith*, for 2 coil cordage, weight 190 lb. at 3 d. - - -	2	7	6				
						7	11	6
	. . . . . Saturday, 2.							
.3	*Ja. Davidson*, for 20 lb. yellow cotton, at 20 d.	L. 1	13	4				
.4	*John Maxwell*, for 1 loaf, weight 30 lb. lump sugar, at 7½ d.	L. —	18	9				
	1 ditto, 12 lb. single refined, at 8 d.	—	8	—				
				1	6 9			
						3	—	1
	Carried forward,					10	11	7

						L.	s.	d.
	Monday, May 4.							
	Sundries Drs. Brought forward,					10	11	7
4	*Hugh Ross*, for 2 C. treacle, at 17 s.			L. 1	14 —			
4	*Alexander Brown*, for 56 lb. powder sugar,	L. 1	5 —					
	for 82 lb. lump sugar, at 7 d.	2	7 10					
				3	12 10			
4	*H. Cameron*, Comrie, 42 lb. bend-leather, at 14 d.			2	9 —			
						7	15	10
	Tuesday, 5.							
5	*Ja. Warden*, for 12 lb. S. refined sugar, at 8 d.	L. —	8 —					
5	*David Drummond*, Muthil, 12 lb. brown candie,	L. —	9 —					
	1 C. powder sugar,	2	8 —					
	2 C. molasses, at 17 s.	1	14 —					
	per William Low carrier,			4	11 —			
						4	19	—
	Wednesday, 6.							
3	*William Wilson*, Methven, 1 barrel whale oil,	L. 3	3 —					
	1 ream writing paper,	—	12 —					
	4 lb. best pins, at 2 s. 9 d.	—	11 —					
	per Joseph Barclay,			4	6 —			
5	*John Suttie*, Auchtermuchty, 56 lb. powder sugar,	L. 1	5 —					
	2 loaves, weight 50 lb. lump sugar,	1	9 2					
	per James Maxwell,			2	14 2			
						7	—	2
	Thursday, 7.							
5	*James Lawrie*, 8 lb. brown candie, at 9 d.	L. —	6 —					
4	*James Warden*, 1 loaf, weight 28 lb. lump sugar, at 7½ d.			—	17 6			
	Friday, 8.					1	3	6
4	*Hugh Cameron*, Comrie, 1000 common needles,	L. —	5 —					
	16 loaves, weight 195 lb. S. refined sugar, at 8 d.	6	10 —					
	10 pints vinegar, at 10 d.	—	8 4					
	54 lb. allum, at 3 d.	—	13 6					
				7	16 10			
5	*William Wilson*, Methven, 20 pints olive oil, at 2 s.	L. 2	— —					
	36 lb. allum, at 3 d.	—	9 —					
				2	9 —			
						10	5	10
	Carried forward,					41	15	11

					L.	s.	d.
	Saturday, May 9.						
	Brought forward,				41	15	11
.5	*James Hunter*, Craigie, 27¼ lb. best lump sugar, at 7½ d.	L.	— 17	2½			
.6	*Mrs Rollo*, 16 lb. powder sugar, at 6 d.		— 8	—			
.5	*James Laurie*, 20 lb. raisins, at 4½ d.		— 7	6			
					1	12	8½
	To *Shop*,				43	8	7½
.1							
	From Cash-book.						
	Cash Dr.						
.1	To *John Mackie*, Easter Carnie,	L.	— 17	—			
.2	To *Thomas Miller*,		5	—			
.2	To *Hugh Cameron*, Comrie,		2	9	—		
.4	To *John Maxwell*, in full,		1	6	9		
.4	To *Shop*, for ready-money sales,		15	7	2		
.1					25	—	—
	Sundries Drs.						
.2	*David Sandeman*, in part,	L.	10	10	—		
.3	*Steel and Donaldson*,		32	—	—		
.2	*Andrew Thomson*, in full,		10	3	6		
.7	*Thomas Marshall*,		4	10	—		
.6	*House-expences*,		1	2	—		
.6	*Charges of Merch.* for postages, abatements, &c.		— 7	6			
.1	*Shop*, for freight and customhouse-fees, per Active and Athol,		1 12	9			
.1	To *Cash*,				60	5	9
	Transactions.						
	Discount allowed by *Steel and Donaldson*,					19	10
.3	Dr *Steel and Donaldson*,						
.4	Cr *Profit and Loss*. May 2.						
	Received						

					L.	s.	d.
	Saturday, May 9.						
	Received of *David Sandeman* his draught of 8th current, on Sir Samuel Fludyer, at 70 days, and remitted the same to *Alex. Anderson and Davidson*,	L. 30	—	—			
	Anderson & Davidson has drawn on me for the balance in favour of Mansfield Hunter and Company, of 2d current, at 3 days sight, which I have accepted, being -	19	15	—			
	Discount allowed is, -	—	16	7			
					50	11	7
·3	Dr *Alexander Anderson and Davidson*,						
·2	Crs *David Sandeman*,						
·3	*Bills Payable*,						
·4	*Profit and Loss*. May 8. & 9.						
	From Invoice-book.						
	The Active, the Athol, and the Tay, being arrived from London, and the Elisabeth from Rotterdam, I have received, as per invoices,						
	From *Steel & Donaldson*, No 1.	L. 32	19	10			
	Alexander Anderson and Davidson, No 2.	50	11	7			
	Raisbeck and Chapman, No 3. -	79	16	5			
	Jan Jone Kheer, No 5. -	42	1	—			
					205	8	10
·1	Dr *Shop*,						
·3	Crs *Steel & Donaldson*,						
·3	*Alexander Anderson & Davidson*,						
·6	*Raisbeck and Chapman*,						
·6	*Jan Jone Kheer*.						
	Monday, 11.						
	Sundries Drs.						
·3	*William Wilson*, Methven, 3 hhds lintseed, - -	L. 8	10	—			
	3 matts flax, No 7. 8. 9. is G. 82, at 26 d. -	8	17	8			
			17	7	8		
·4	*H. Cameron*, Comrie, 1 cask, wt 1 12 lb. madder,		5	—	—		
					22	7	8
	. . . . . Tuesday, 12.						
·5	*Ja. Warden*, 80 lb. yellow cotton, at 19 d.	L. 6	6	8			
·4	*Hugh Ross*, 2 C. pearl-ashes, at 46 s.	4	12	—			
·5	*James Laurie*, 56 lb. figs,	L. —	15	—			
	1 C. raisins, -	1	17	—			
			2	12	—		
					13	10	8
	Carried forward,				35	18	4

							L.	s.	d.
	. . . . . Wednesday, May 13.								
	Brought forward,						35	18	4
.5	*David Drummond*, Muthil, for 4 matts flax, No 1. 2. 3. 4. G. 95. at 26 d.	L. 10	5	10					
.5	*John Suttie*, for 2 hhds lintseed,	L. 5	13	4					
	2 C. pearl-ashes, at 46 s. -	4	12	—					
					10	5	4		
							20	11	2
	. . . . . Thursday, 14.								
.6	*William Arnot*, for 1 cask powder sugar, weight neat 2 — 21 lb. at 58 s.	L. 6	6	10½					
.4	*Alexander Brown*, for 1 box brown candie, weight 54 lb. neat, at 9 d. -	2	—	6					
.3	*James Davidson*, for 3 matts flax, No 6. 7. 10. G. 79, at 26 d. -	8	11	2					
.5	*James Hunter*, Craigie, for 20 lb. powder sugar, at 5½ d. - -	—	9	2					
.7	*Tho. Macculloch*, Crieff, for 1 C. allum, - -	L. 1	8	—					
	1 barrel, containing 39 gallons whale-oil, -	3	12	8					
	28 lb. rosin, at 1½ d. -	—	3	6					
	8 lb. sulphur, at 4 d. -	—	2	8					
	8 lb. white ginger, at 9 d.	—	6	—					
	12 lb. glauber salts, at 6 d.	—	6	—					
	8 lb. black pepper, at 26 d.	—	17	4					
	2 C. pearl-ashes, at 46 s.	4	12	—					
					11	8	2		
							28	15	10½
	. . . . . Friday, 15.								
.2	*Thomas Miller*, for 1½ C. figs, at 28 s.	L. 2	2	—					
.2	*Tho. Marshall*, for 12 flasks Flor. oil, at 16 d.	—	16	—					
.2	*John Mackie*, Easter Carnie, for 24 lb. bend-leather, at 13 d. - -	1	6	—					
							4	4	—
	. . . . . Saturday, 16.								
.6	*Mrs Rollo*, for 24 lb. lump sugar, at 7½ d.	L. —	15	—					
.7	*Robert Vallange*, for 1 C. pearl-ashes, -	2	6	—					
.3	*Thomas Smith*, for 3 loaves, weight 84 lb. lump sugar, at 7 d.	L. 2	9	—					
	16 lb. Poland starch, at 6½ d.	—	8	8					
					2	17	8		
							5	18	8
							95	8	—½
.1	To *Shop*, -								

From

					L.	s.	d.
	From Cash-book.						
.1	*Cash* Dr.						
.3	To *James Davidson*, -	L. 1	13	4			
.5	To *John Suttie*, - -	2	14	2			
.4	To *Hugh Ross*, - -	1	14	—			
.4	To *Alexander Brown*, - -	3	12	10			
.7	To *Bills Receivable*, discounted *Will. Wilson's*,	29	6	8			
.5	To *David Drummond*, Muthil, -	4	11	—			
.2	To *Thomas Miller*, - -	2	3	8			
.1	To *Shop*, for ready-money sales, -	19	14	4			
					65	10	—
	Sundries Drs.						
.2	*David Sardeman*, - -	L. 85	—	—			
.3	*Bills Payable*, paid Mansfield & Comp. by *John Maxton's* draught on S. Foggo,	19	15	—			
.6	*House-expences*, - -	2	11	6			
.1	*Shop*, for freight and customhouse-fees,	4	—	—			
.6	*Jan Jone Kheer*, for J. Richardson & Company's draught, G. 248, 10 st. at 22¼ d.	23	—	9			
.6	*Charges of Merchandise*, - -	—	19	—			
.1	To *Cash*,				135	0	3
	Transactions.						
	Settled with William Wilson, Methven, and received his acceptance at 3 months, for -				29	6	8
.7	Dr, *Bills Receivable.*						
.3	Cr, *William Wilson.* May 13.						
	From Invoice-book.						
	Received from on board the Athol, the soap shipped by Neave & Aislabie, per invoice, No 4.	L. 48	—	—			
	The blues from *Tho. Simpson*, per invoice, No 6. - - -	8	19	10			
					56	19	10
.1	Dr, *Shop*,						
.7	Crs, *Neave & Aislabie*,						
.7	*Thomas Simpson.*						
	Monday, May 18th.						
	Sundries Drs.						
.3	*Thomas Smith*, for 1 barrel B. S. soap,	L. 5	4	—			
.4	*Hugh Ross*, for 2 firkins B. S. soap, -	2	12	—			
.4	*J. Maxwell*, for 24½ lb. S. refined sugar, at 8 d.	—	16	4			
	Carried forward,				8	12	4

						L.	s.	d.
	. . . . . Tuesday, May 19.							
	Sundries Drs. Brought forward,					8	12	4
.3	*Will. Wilson*, Methven, 2 barrel B. S soap,	L. 10	8	—				
	2 C. pearl-ashes, - -	4	12	—				
	12 lb. Poland starch, at 6½ d. -	—	6	6				
	½ lb. Prussian blue, - -	—	7	6				
	4 lb. Mecklenburgh blue, at 27 d.	—	9	—				
	4 flasks Florence oil, at 15 d. -	—	5	—				
						16	8	—
	per David Wilson carrier.							
	. . . . . Wednesday, 20.							
.8	*Robert Ready*, for 3 barrel B. S. soap,	L. 15	—	—				
.4	*Hugh Cameron*, Comrie, for 54 lb bend-leather, at 13 d. - -	2	18	6				
.2	*Andrew Thomson*, 3 frails figs, weight 83 lb. at 2½ d - -	—	17	3½				
.5	*John Suttie*, for 30½ lb. lump sugar, at 7 d.	—	17	9½				
						19	13	7
	. . . . . Thursday, 21.							
.8	*Robert Ready*, for 1 C. pearl-ashes,	L. 2	5	—				
.2	*Tho. Miller*, for 28 lb. brown candie, at 9 d.	1	1	—				
.5	*Ja. Laurie*, for 4 lb. brown candie, at 9 d. -	L. —	3	—				
	2 lb. black pepper, at 26 d.	—	4	4				
	24 lb. allum, at 3 d. -	—	6	—				
					— 13 4			
						3	19	4
	. . . . . Friday, 22.							
.7	*Tho. Macculloch*, Crieff, 1 barrel, B. S. soap, -	L. 5	4	—				
	50½ bend-leather, at 13 d.	2	14	8½				
	96½ lb. lump sugar, at 7 d.	2	16	5½				
	56 lb. powder sugar, at 5½ d.	1	5	8				
	per John Maccurrich,				12 — 10			
.3	*William Wilson*, Methven, for 75 lb. S. refined sugar, at 8 d. - -				2 10 —			
.4	*Alex. Brown*, for 2 C. treacle, at 17 s. -	L. 1	14	—				
	33 lb. S. refined sugar, at 8 d.	1	2	—				
					2 16 —			
						17	6	10
	Carried forward,					66	—	1

						L.	s.	d.
	Saturday, 23.							
	Sundries Drs. Brought forward,					66	—	1
.6	*Mrs Rollo*, for 4 oz. Mecklenburg blue, at 2 d.	L. —	—	8				
	1 lb. Poland ſtarch,	—	—	8				
	4 lb. ſoap, at 6 d.	—	2	—				
				—	3	4		
.7	*Robert Vallange*, for 4 lb. lump ſugar, at 8 d.	L. —	2	8				
	4 lb. powder ſugar, at 6 d.	—	2	—				
				—	4	8		
							—	8	—
.1	To *Shop*,					66	8	1
	From Caſh-book.							
.1	*Caſh* Dr							
.1	To *London Shipping*, for dividends on the Tay and Athol,	L. 3	8	—				
.2	To *David Sandeman*,	50	—	—				
.6	To *William Arnot*, in full,	6	6	10½				
.5	To *James Hunter*, Craigie, in full,	1	6	4½				
.3	To *James Davidſon*,	2	11	2				
.7	To *Thomas Macculloch*, Crieff, for an order on Perth bank,	20	—	—				
.5	To *John Suttie*,	5	—	—				
.6	To *Mrs Rollo*,	1	3	—				
.3	To *Thomas Smith*,	2	—	—				
.1	To *Shop*, for ready-money ſales,	20	8	3				
						112	3	8
	Sundries Drs.							
.1	*Shop*, for invoice, No 7. & 8. freight and fees	L. 51	19	2				
.6	*Charges of Merchandiſe*,	—	5	10				
.6	*Houſe-expences*,	1	1	—				
.1	To *Caſh*,					53	6	—
	Tranſactions.							
	Accepted *Jan Jone Kheer's* draught to William Hog and Son, at 3 days ſight, for G. 200, the exchange being 22⅛ d.	L. 18	8	9				
	Gained by exchange on this and former bill,	—	11	6				
						19	—	3
.6	Dr, *Jan Jone Kheer.*							
.3	Crs, { *Bills Payable*,							
.4	*Profit and Loſs.* May 19.							

		L.	s.	d.
	Bought of *William Wilson*, Methven, 300 spindles yarn, at 26 d. - - - -	31	5	—
8	Dr *Yarn*.			
3	Cr *William Wilson*. May 20.			
	Received of *James Davidson*, an accepted bill of Thomas Walker's, 4 days to run, - -	6	—	—
7	Dr *Bills Receivable*,			
3	Cr *James Davidson*. May 21.			
	From Invoice-book.			
	Bought of *Andrew Thomson*, 3 hhds whale-oil, containing 257 gallons, per invoice, No 9.	22	8	8½
1	Dr *Shop*,			
2	Cr *Andrew Thomson*.			
	Monday, May 25.			
	Sundries Drs.			
3	*William Wilson*, Methven, 51 lb. bend-leather, at 13 d. - - } L. 2 15 3			
4	*Hugh Rosi*, for 8 lb. powder sugar, L. — 3 6			
	4 lb. raisins, at 4½ d. - — 1 6			
	8 lb. figs, at 3½ d. - — 2 4			
	12 lb. lump sugar, at 7 d. — 7 —			
	4 lb. brown candie, at 9 d. — 3 —			
	2 lb. black pepper, at 26 d. — 4 4			
	2 lb. best pins, at 2 s. 8 d. — 5 4			
	1 7 —	4	2	3
	. . . . . Tuesday, 26.			
7	*Bills Receivable*, one on Ja. Brown, for 1 barrel, containing 32 gallons whale-oil, at 2 months, L. 3 5 —			
9	*Robert Ready*, 28 lb. lump sugar, at 7 d. - } L. — 16 4			
	2 lb. black pepper, - — 4 4			
	8 lb. Mecklenburg blue, — 13 4			
	1 14 —	4	19	—
	. . . . . Wednesday, 27.			
4	*Alex. Brown*, for 1 coil cordage, weight 96 lb. at 3 d. } L. 1 4 —			
	25 lb. bend-leather, at 13 d. 1 7 1			
	2 11 1			
2	*Tho. Miller*, 10½ lb. S. refined sugar, at 8 d. — 7 —	2	18	1
	Carried forward,	11	19	4

						L.	s.	d.
	. . . . . Thurſday, May 28.							
	Sundries Drs. Brought forward,					11	19	4
3	*William Wilſon*, Methven, for 42 lb. allum, at 3 d.	L.—	10	6				
	8 lb. aniſe ſeeds, at 9 d.	—	6	—				
	1 doz. No 24 pins,	—	17	6				
	1 doz. No 18 ditto,	—	11	—				
	1 doz. No 12 ditto,	—	5	6				
	4 lb. beſt pins, at 2 s. 8 d.	—	10	8				
	14 Suffolk cheeſes, wt 2 — 8 lb. at 18 s.	1	17	3				
	3 dozen lamp-black barrels,	—	3	—				
	8 lb. Poland ſtarch, at 6½ d.	—	4	4				
	½ lb. Pruſſian blue,	—	5	—				
	4 lb. Mecklenburg blue, at 20 d.	—	6	8				
	per David Wilſon,				5 17 5			
4	*John Maxwell*, for 8 lb. powder ſugar, at 6 d.				— 4 —			
						6	1	5
	. . . . . Friday, 29.							
3	*Thomas Smith*, for 6 lb. Poland ſtarch,	L.—	3	1½				
	2 lb. black pepper,	—	4	4				
					— 7 5½			
7	*Robert Vallange*, for 21½ lb. S. refined ſugar, at 8 d.				— 14 4			
3	*Hugh Cameron*, Comrie, for 4 oz. arnatta, at 4 d.	L.—	1	4				
	36 lb. S. refined ſugar, at 8 d.	1	4	—				
	1 doz. No 12 pins,	—	5	6				
	4 lb. aniſe ſeeds, at 9 d.	—	3	—				
	4 Suffolk cheeſes, weight 96 lb. at 2 d.	—	16	—				
					2 9 10			
						3	11	7½
	. . . . . Saturday, 30.							
5	*James Lawrie*, for 2 lb. Poland ſtarch, at 6½ d.	L.—	1	1				
	2 lb. Mecklenburg blue, at 20 d.	—	3	4				
					— 4 5			
5	*James Warden*, for 10 lb. S. refined ſugar, at 8 d.	L.—	6	8				
	24 lb. Suffolk cheeſe, at 2 d.	—	4	—				
					— 10 8			
						—	15	1
1	To *Shop*,					22	7	5¾

			L.	s.	d.
	From Cash-book.				
1	*Cash* Dr.				
8	To *Robert Ready*,	L. 5 — —			
6	To *Mrs Rollo*, in full,	— 3 4			
5	To *John Suttie*,	3 — —			
2	To *John Mackie*, Easter Carnie,	1 6 —			
3	To *Thomas Smith*,	3 — —			
1	To *Shop*, for ready-money sales,	12 4 8			
			24	14	—
	Sundries Drs.				
3	*Bills Payable*, paid my acceptance to William Hog and Son,	L. 18 8 9			
6	*House-expences*,	2 — —			
1	*Shop*, paid Invoice, No 10. freight, custom-house-fees, &c.	15 5 —			
6	*Charges of Merchandise*, for rents, &c.	1 16 9			
1	To *Cash*,		37	10	6
	Transactions.				
	Sold Andrew Panton, 100 spindles yarn, at 27 d. per bill, at 40 days,		11	5	—
7	Dr *Bills receivable*,				
8	Cr *Yarn*. May 25.				
	Settled with David Drummond, Muthil, and received his draught on James Hewit, at 1 month,	L. 10 5 —			
	discounted the balance,	— — 10			
			10	5	10
7	Drs { *Bills Receivable.*				
4	{ *Profit and Loss*,				
5	Cr *David Drummond*. May 29.				

IN-

N°			Fo	L.	s.	d.
	1					
1783		*Cash*, Dr				
May	1	To *Stock*,	2	150	—	—
	9	To *Sundries*,		25	—	—
	16	To *Sunaries*,		65	10	—
	23	To *Sundries*,		112	3	8
	30	To *Sundries*,		24	14	—
				377	7	8
	2					
1783		*Shop*, Dr				
May	1	To *Stock*,	2	36	8	8
	9	To *Sundries*, for invoice, No 1. 2. 3. 5.		205	8	10
		To *Cash*, for freights, &c.	1	1	12	9
	16	To *Cash*, for freights, &c.	1	4	—	—
		To *Sundries*, for invoice, No 4. & 6.		56	19	10
	23	To *Cash*, for invoice, No 7. & 8. and freights, &c.	1	51	19	2
		To *Andrew Thomson*, for 3 hhds oil, per invoice, No 9.	2	22	8	8½
	30	To *Cash*, for invoice, No 10. and freight, &c.	1	15	5	—
		To *Profit and Loss*, gained,	4	25	2	9
				419	5	8½
	3					
1783		*Shop-furniture*, Dr				
May	1	To *Stock*,	2	12	7	6
	4					
1783		*London shipping*, Dr				
May	1	To *Stock*, for $\frac{1}{28}$ share,	2	50	—	—
		To *Profit and Loss*, gained,	4	3	8	—
				53	8	—
	5					
1783		*David Winton, Dunning*, Dr				
May	1	To *Stock*,	2	4	8	4

			Fo	L.	s.	d.
1783		*Contra,* Cr				
May	9	By *Sundries,*		60	5	9
	16	By *Sundries,*		135	6	3
	23	By *Sundries,*		53	6	—
	30	By *Sundries,*		37	10	6
		By *Balance,*	8	90	19	2
				377	7	8
1783		*Contra,* Cr				
May	9	By *Sundries,*		43	8	7½
		By *Cash,*	1	15	7	3
	16	By *Sundries,*		95	8	½
		By *Cash,*	1	19	14	4
	23	By *Sundries,*		66	8	1
		By *Cash,*	1	20	8	3
	30	By *Sundries,*		22	7	5½
		By *Cash,*	1	12	4	8
		By *Balance,* for goods on hand,	8	123	19	—
				419	3	8½
		Contra, Cr				
		By *Balance,*	8	12	7	6
1783		*Contra,* Cr				
May	23	By *Cash,* for divid. from the Tay and Athol,	1	3	8	—
		By *Balance,* for $\frac{1}{48}$ share remaining,	8	50	—	—
				53	8	—
		Contra, Cr				
		By *Balance,*	8	4	8	4

N°			Fo	L.	s.	d.
	6	*John Mackie, Eastercarnie,* Dr				
1783 May	1	To *Stock,* - - -	2	—	17	—
	15	To *Shop,* for 24 lb. bend-leather, at 13 d.	1	1	6	—
				2	3	—
	7	*Thomas Miller, merchant,* Dr				
1783 May	1	To *Stock,* - - -	2	7	3	8
	15	To *Shop,* for 1½ C. figs, at 28 s. -	1	2	2	—
	21	To *Shop.* for 28 lb. brown candie, at 9 d.	1	1	1	—
	27	To *Shop,* for 10½ lb. S. refined sugar, at 8 d.	1	—	7	—
				10	13	8
	8	*Stock,* Dr				
1783 May	1	To *Sundries,* - - -		52	9	7
		To *Balance,* - - -		230	6	6
				282	16	1
	9	*Andrew Thomson, Merchant,* Dr				
1783 May	9	To *Cash,* - - -		10	3	6
	20	To *Shop,* for 83 lb. figs, at 2½ d. -		—	17	3½
		To *Balance,* - - -		21	11	5
				32	1	2½
	10	*Peter Lennox, merchant,* Dr				
		To *Balance,* - -		7	4	—
	11	*Thomas Marshall, merchant,* Dr				
1783 May	9	To *Cash,* - - - -	1	4	10	—
	15	To *Shop,* for 12 flasks Florence oil, at 10 d.	1	—	16	—
				5	6	—
	12	*David Sandeman, merchant,* Dr				
1783 May	9	To *Cash,* - - - -	1	10	10	—
	16	To *Cash,* - - - -	1	85	—	—
				95	10	—

			Fo	L.	s.	d.
1783		*Contra,* Cr				
May	9	By *Cash,* - - -	1	—	17	—
	30	By *Cash,* - - -	1	1	6	—
				2	3	—
1783		*Contra,* Cr				
May	9	By *Cash,* - - -	1	5	—	—
	16	By *Cash,* - - -	1	2	3	8
		By *Balance,* - - -	8	3	10	—
				10	13	8
1783		*Contra,* Cr				
May	1	By *Sundries,* - - -		261	5	2
		By *Profit and Loss,* for neat gain, -	4	21	10	11
				282	16	1
1783		*Contra,* Cr				
May	1	By *Stock,* - -	2	10	3	6
	23	By *Shop,* for 3 hhds oil, containing 257 gallons,	1	22	8	8½
				32	12	2½
1783		*Contra,* Cr				
May	1	By *Stock,* -	2	7	4	—
1783		*Contra,* Cr				
May	1	By *Stock,* - - -	2	4	10	—
		By *Balance,* - - -	8	—	16	—
				5	6	—
1783		*Contra,* Cr				
May	1	By *Stock,* - - -	2	15	10	—
	9	By *Alex. Anderson & Davidson,* for his draught on Sir Samuel Fluyder, -	3	30	—	—
	23	By *Cash,* - - -	1	50	—	—
				95	10	—

No			Fo	L.	s.	d.
	13	*Bills Payable,* Dr				
1783 May	16	To *Cash*, paid Mansfield Hunter & Company,	1	19	15	—
		To *Cash*, paid William Hog and Son,	1	18	8	9
	30	To *Balance*, for one due to Perth-tannery co.	8	15	2	1
				53	5	10
	14	*Steel & Donaldson, Merchants, London,* Dr				
1783 May	9	To *Cash*,	1	32	—	—
		To *Profit and Loss*,	4	—	19	10
				32	19	10
	15	*Alex. Anderson & Davidson, Merchants, London,* Dr				
1783 May	9	To *Sundries*,		50	11	7
	16	*William Wilson, Merchant, Methven,* Dr				
1783 May	1	To *Shop*, for 96 lb. bend-leather, at 13 d.	1	5	4	—
	6	To *Shop*, for sundries, by Joseph Barclay,	1	4	6	—
	8	To *Shop*, for sundries,	1	2	9	—
	11	To *Shop*, for sundries,	1	17	7	8
	19	To *Shop*, for sundries, by David Wilson,	1	16	8	—
	22	To *Shop*, for 75 lb. S. refined sugar, at 8 d.	1	2	10	—
	25	To *Shop*, for 51 lb. bend-leather, at 13 d.	1	2	15	3
	28	To *Shop*, for sundries, by David Wilson,	1	5	17	5
		To *Balance*,	8	3	14	4
				60	11	8
	17	*Thomas Smith, Merchant,* Dr				
1783 May	1	To *Shop*, for 2 coil, wt 190 lb. cordage, at 3 d.	1	2	7	6
	16	To *Shop*, for sundries,	1	2	17	8
	18	To *Shop*, for 1 barrel B. S. soap,	1	5	4	—
	29	To *Shop*, for starch and pepper,	1	—	7	5½
				10	16	7½
	18	*James Davidson, Merchant,* Dr				
1783 May	2	To *Shop*, for 20 lb. yellow cotton, at 20 d.	1	1	13	4
	14	To *Shop*, for 3 matts flax, G. 79, at 26 d.	1	8	11	2
				10	4	6

			Fo	L.	s.	d.
1783		*Contra,* Cr				
May	1	By *Stock*, for 1 due Oct. 20. to Perth-tannery Co.	2	15	2	1
	9	By *Alex. Anderson & Davidson*, for 1 to Mansfield Hunter and Company,	3	19	15	—
	23	By *Jan Jone Kheer*, for 1 to W Hog and Son, at 3 days, - -	6	18	8	9
				53	5	10
1783		*Contra,* Cr				
May	9	By *Shop*, for invoice, N° 1.	1	32	19	10
1783		*Contra,* Cr				
May	9	By *Shop*, for invoice, N° 2. -	1	50	11	7
1783		*Contra,* Cr				
May	16	By *Bills Receivable*, for his acceptance at 3 months, - - -	7	29	6	8
	23	By *Yarn*, for 300 spindles, at 25 d.	8	31	5	—
				60	11	8
1783		*Contra,* Cr				
May	23	By *Cash*, - - -	1	2	—	—
	30	By *Cash*, - - -	1	3	—	—
		By *Balance*, - -	8	5	16	7½
				10	16	7½
1783		*Contra,* Cr				
May	16	By *Cash*, - - -	1	1	13	4
	23	By *Cash*, - - -	1	2	11	2
		By *Bills Receivable*, for T. Walker's accept.	7	6	—	—
				10	4	6

N°			Fo	L.	s.	d.
	19	*John Maxwell,* Dr				
1783 May	2	To *Shop*, as per Day-book, -	1	1	6	9
	18	To *Shop*, for 24¼ lb. S. refined sugar, at 8 d.	1	—	16	4
	28	To *Shop*, for 8 lb. powder sugar, at 6 d.	1	—	4	—
				2	7	1
	20	*Profit and Loss,* Dr				
1783 May	30	To *David Drummond*, discounted, -	5	—	—	10
		To *House-expences*, - -	6	6	14	6
		To *Charges of Merchandise*, -	6	3	9	1
		To *Stock*, for neat gain, - -	2	21	10	11
				31	15	4
	21	*Hugh Ross, Merchant,* Dr				
1783 May	4	To *Shop*, for 2 C. treacle, at 17 s. -	1	1	14	—
	12	To *Shop*, for 2 C. pearl ashes, at 46 s.	1	4	12	—
	18	To *Shop*, for 2 firkins B. S. soap, -	1	2	12	—
	25	To *Shop*, for sundries, - -	1	1	7	—
				10	5	—
	22	*Alex. Brown, Merchant, Kilgraston,* Dr				
1783 May	4	To *Shop*, as per Day-book, -	1	3	12	10
	14	To *Shop*, for 54 lb. brown candie, at 9 d.	1	2	—	6
	22	To *Shop*, for treacle and sugar, -	1	2	16	—
	27	To *Shop*, for ropes and bend, -	1	2	11	1
				11	—	5
	23	*Hugh Cameron, Merchant, Comrie,* Dr				
1783 May	4	To *Shop*, for 42 lb. bend-leather, at 14 d.	1	2	9	—
	8	To *Shop*, for sundries, - -	1	7	16	10
	11	To *Shop*, for 112 lb. madder, -	1	5	—	—
	20	To *Shop*, for 54 lb. bend-leather, -	1	2	18	6
	29	To *Shop*, for sundries, - -	1	2	9	10
				20	14	2

			Fo	L.	s.	d.
1783		*Contra,* Cr				
May	9	By *Cash,*	1	1	6	9
		By *Balance,*	8	1	—	4
				2	7	1

1783		*Contra,* Cr				
May	9	By *Steel & Donaldson,* discounted,	3	—	19	10
	9	By *Alex. Anderson & Davidson,* discounted,	3	—	16	7
	23	By *Jan Jone Kheer,* gained by exchange,	6	—	11	6
		By *Shop,* gained,	1	25	2	9
		By *London shipping,*	1	3	8	—
		By *Yarn,*	8	—	16	8
				31	15	4

1783		*Contra,* Cr				
May	16	By *Cash,*	1	1	14	—
		By *Balance,*	8	8	11	—
				10	5	—

1783		*Contra,* Cr				
May	16	By *Cash,*	1	3	12	10
		By *Balance,*	8	7	7	7
				11	—	5

1783		*Contra,* Cr				
May	9	By *Cash,*	1	2	9	—
		By *Balance,*	8	18	5	2
				20	14	2

N°			Fo	L.	s.	d.
24		*James Warden, Merchant,* Dr				
1783 May	5	To *Shop*, for 12 lb. S. refined ſugar, at 8 d.	1	—	8	—
	7	To *Shop*, for 28 lb. lump ſugar, at 7½ d.	1	—	17	6
	12	To *Shop*, for 80 lb. yellow cotton, at 19 d.	1	6	6	8
	30	To *Shop*, for ſugar and cheeſe, -	1	—	10	8
				8	2	10
25		*David Drummond, Merchant, Muthil,* Dr				
1783 May	5	To *Shop*, as per Day-book, by William Low,	1	4	11	—
	13	To *Shop*, for 4 matts flax, G. 95, at 26 d.	1	10	5	10
				14	16	10
26		*J. Suttie, Merchant, Auchtermuchty,* Dr				
1783 May	6	To *Shop*, for ſundries, per James Maxwell,	1	2	14	2
	13	To *Shop*, for ſundries, - -	1	10	5	4
	20	To *Shop*, for 30½ lb. lump ſugar, at 7 d.	1	—	17	9½
				13	17	3½
27		*James Lawrie, Merchant,* Dr				
1783 May	7	To *Shop*, for 8 lb brown candie, at 9 d.	1	—	6	—
	9	To *Shop*, for 20 lb. raiſins, at 4½ d. -	1	—	7	6
	12	To *Shop*, for 56 lb. figs, 15 s. and 1 C. raiſins, 37 s. - -	1	2	12	—
	21	To *Shop*, for ſundries, - -	1	—	13	4
	30	To *Shop*, for ſtarch and blue, -	1	—	4	5
				4	3	3
28		*James Hunter, Craigie,* Dr				
1783 May	9	To *Shop*, for 27½ lb. lump ſugar, at 7½ d.	1	—	17	2½
	14	To *Shop*, for 20 lb. powder ſugar, at 5½ d.	1	—	9	2
				1	6	4½

			Fo	L.	s.	d.
		Contra, Cr				
		By *Balance,*	8	8	2	10
1783		*Contra,* Cr				
May	16	By *Cash,*	1	4	11	—
	30	By *Sundries,*		10	5	10
				14	16	10
1783		*Contra,* Cr				
May	16	By *Cash,*	1	2	14	2
	23	By *Cash,*	1	5	—	—
	30	By *Cash,*	1	3	—	—
		By *Balance,*	8	3	3	1½
				13	17	3½
		Contra, Cr				
		By *Balance,*	8	4	3	3
1783		*Contra,* Cr				
May	23	By *Cash,* in full,	1	1	6	4½

N°			Fo	L.	s.	d.
29		*Mrs Rollo,* Dr				
1783 May	9	To *Shop,* for 16 lb. powder sugar, at 6 d.	1	—	8	—
	16	To *Shop,* for 24 lb. lump sugar, at 7½ d.	1	—	15	—
	23	To *Shop,* for sundries, - -	1	—	3	4
				1	6	4
30		*House-expences,* Dr				
1783 May	9	To *Cash,* - - - -	1	1	2	—
	16	To *Cash,* - - - -	1	2	11	6
	23	To *Cash,* - - - -	1	1	1	—
	30	To *Cash,* - - -	1	2	—	—
				6	14	6
31		*Charges of Merchandise,* Dr				
1782 May	9	To *Cash,* - - - -	1	—	7	6
	16	To *Cash,* - - - -	1	—	19	—
	23	To *Cash,* - - - -	1	—	5	10
	30	To *Cash,* - - -	1	1	16	9
				3	9	1
32		*Raisbeck & Chapman, Merchants, London,* Dr				
		To *Balance,* - - -	8	79	16	5
33		*Jan Jone Kheer, Merchant, Rotterdam,* Dr				
1783 May	16	To *Cash,* per J. Richardson and Company's draught, G. 248, 10 st. -	1	23	—	9
	23	To *Sundries,* - - -		19	—	3
				42	1	—
34		*William Arnot, Merchant,* Dr				
1783 May	14	To *Shop,* for C. 2—21 lb. powder sugar, at 58 s.	1	6	6	10½

			Fo	L.	s.	d.
1783		*Contra,* Cr				
May	23	By *Cash,* - - -	1	1	3	—
	30	By *Cash,* in full, - -	1	—	3	4
				1	6	4
		Contra, Cr				
		By *Profit and Loss,* - -	4	6	14	6
		Contra, Cr				
		By *Profit and Loss,* - -	4	[illegible]	9	1
1783		*Contra,* Cr				
May	9	By *Shop,* for invoice, No 3. -	1	79	16	5
1783		*Contra,* Cr				
May	9	By *Shop,* for invoice, No 5. G. 448, 10 st. at 22½ d. - - -	1	42	1	—
1783		*Contra,* Cr				
May	23	By *Cash,* in full, - -	1	6	6	10½

N°			Fo	L.	s.	d.
1783	35	*Thomas Macculloch, Merchant, Crieff, Dr*				
May	14	To *Shop*, for sundries, - -	1	11	8	2
	22	To *Shop*, for sundries, - -	1	12	—	10
				23	9	—
	36	*Robert Vallange, Weaver,* Dr				
1783						
May	16	To *Shop*, for 1 C. pearl ashes, -	1	2	6	—
	23	To *Shop*, for 4 lb. lump, 2 s. 8 d. and 4 lb. powder sugar, 2 s. - -	1	—	4	8
	29	To *Shop*, for 21½ lb. S. refined sugar, at 8 d.	1	—	14	4
				3	5	—
	37	*Bills Receivable,* Dr				
1783						
May	16	To *William Wilson*, for his acceptance at 3 months, - - -	3	29	6	8
	23	To *James Davidson*, for 1 on Thomas Walker, 4 days to run, - -	3	6	—	—
	26	To *Shop*, for 1 on James Brown, at 2 months,	1	3	5	—
	30	To *Yarn*, for 1 on And. Panton, at 40 days,	8	11	5	—
		To *Dav. Drummond*, for 1 on James Hewit, at 1 month, - -	5	10	5	—
				60	1	8
	38	*Neave & Aislabie, Soapers, London,* Dr				
		To *Balance*, - - -	8	48	—	—
	39	*Thomas Simpson, Merchant, Newcastle,* Dr				
		To *Balance*, - -	8	8	19	10

			Fo	L.	s.	d.
1783		*Contra,* Cr				
May	23	By *Cash*, for his order on Perth bank,	1	20	—	—
		By *Balance*, - -	8	3	9	—
				23	9	—
		Contra, Cr				
		By *Balance*, - - -	8	3	5	—
1783		*Contra,* Cr				
May	16	By *Cash*, received for Will. Wilson's discounted,	1	29	6	8
		By *Balance*, for 1 on Tho. Walker, L. 6 — —				
		1 on James Brown, 3 5 —				
		1 on Andrew Panton, 11 5 —				
		1 on James Hewit, 10 5 —				
			8	30	15	—
				60	1	8
1783		*Contra,* Cr				
May	16	By *Shop*, for invoice, N° 4.	1	48	—	—
1783		*Contra,* Cr				
May	16	By *Shop*, for invoice, N° 6.	1	8	19	10

No				Fo	L.	s.	d.
	40	*Robert Ready, Merchant,*	Dr				
1783 May	20	To *Shop*, for 3 barrel B. S. soap, at 100s.		1	15	—	—
	21	To *Shop*, for 1 C. pearl-ashes,		1	2	5	—
	26	To *Shop*, for sundries,		1	1	14	—
					18	19	—
	41	*Yarn,*	Dr				
1783 May	23	To *William Wilson*, at 25 d. for	*Spindles* 300	3	31	5	—
		To *Profit and Loss*, gained,		4	—	16	8
					32	1	8
	42	*Balance,*	Dr				
		To *Cash*, in my hands,		1	90	19	2
		To *Shop*, for goods on hand,		1	123	19	—
		To *Shop-Furniture*,		1	12	7	6
		To *London shipping*, for my $\frac{1}{48}$ share,		1	50	—	—
		To *David Winton*, due by him,		1	4	8	4
		To *Thomas Miller*,		2	3	10	—
		To *Thomas Marshall*,		2	—	16	—
		To *Thomas Smith*,		3	5	16	$7\frac{1}{2}$
		To *John Maxwell*,		4	1	—	4
		To *Hugh Ross*,		4	8	11	—
		To *Alexander Brown*,		4	7	7	7
		To *Hugh Cameron*,		4	18	5	2
		To *James Warden*,		5	8	2	10
		To *John Suttie*,		5	3	3	$1\frac{1}{2}$
		To *James Laurie*,		5	4	3	3
		To *Thomas Macculloch*,		7	3	9	—
		To *Robert Vallange*,		7	3	5	—
		To *Bills receivable*, per account,		7	30	15	—
		To *Robert Ready*,		8	13	19	—
		To *Yarn*, for 200 spindles, at 25 d.		8	20	16	8
					414	14	7

			Fo	L.	s.	d.
1783		*Contra,* Cr				
May	30	By *Cash,* - - -	1	5	—	—
		By *Balance,* - - -	8	13	19	—
				18	19	—

				Spindles				
1783		*Contra,* Cr						
May	30	By *Bills Receivable,* at 27 d.	7	100	11	5	—
		By *Balance,* at 26 d. -	8	200	20	16	8
				300	32	1	8

		Contra, Cr				
		By *Andrew Thomson,* due to him, -	2	21	11	5
		By *Peter Lenox,* - -	2	7	4	—
		By *Bills Payable,* for 1 to Perth-tannery Co.	3	15	2	1
		By *William Wilson,* - -	3	3	14	4
		By *Raisbeck and Chapman,* - -	6	79	16	5
		By *Neave & Aisiabie,* - -	7	48	—	—
		By *Thomas Simpson,* - -	7	8	19	10
		By *Stock,* the neat of my estate, -	2	230	6	6
				414	14	7

CHAP. IX.

Book-keeping adapted to the accounts of a land-eſtate.

THE method of keeping the accounts of a land-eſtate, and of thoſe in mercantile affairs, being founded on the ſame principles, and every occurrence in the one being ſtated and conducted in the ſame manner as a ſimilar caſe in the other; all that ſeems neceſſary, by way of explication, is, to make a few remarks on the following ſpecimen.

The landed gentleman here has, properly ſpeaking, two eſtates, or his eſtate conſiſts of two parts, the one moveable, the other heritable. The moveable part, or the moveables, are his ready money, the victual he has on hand, his cattle, furniture, equipage, and utenſils, with the debts due to him; the heritable part is the manſion-houſe and farms; the rents ariſing from which, when received, become moveables. Now both theſe parts, or eſtates, are here repreſented under the general title of *the eſtate of Sunnybanks*; which being erected into an account, is charged and diſcharged, and in all reſpects uſed exactly in the ſame manner, and for the ſame purpoſe as merchants uſe the account of ſtock.

In order to croud a great deal of buſineſs into little room, the accounts here uſed are moſtly of the general kind; ſuch as, *Corn-Stacks*, *Corn-Granaries*, *Meal-Granaries*, *Cattle*, &c.; but the accountant has it in his power to be as particular as he pleaſes: Thus, inſtead of *Corn-Stacks*, he may open an account for every kind of grain, under the titles of *Wheat-Stacks*, *Barley-Stacks*, &c. And in like manner, may *Corn-Granaries*, *Meal-Granaries*, *Cattle*, &c. be branched out. This will give room to be more particular with reſpect to the prices, and ſhow more diſtinctly where the gain or loſs lies.

The accounts opened for the ſeveral farms may take their titles either from the name of the farm, or that of the tenant; and no matter which. Thus the title for Woodhead may either be *Woodhead* (*John Keir*), or *John Keir* (*Woodhead*). Theſe accounts, if the rent be fully paid up, will always cloſe of themſelves; but if any part of the rent be in arrear, the account to which it belongs muſt be cloſed with Balance. If you incline theſe accounts ſhould appear in the Balance-account for the rents of the enſuing year, you muſt, in order to effect this, make the following entry at the end

end of the Journal, viz. charge each farm Dr to eſtate of Sunnybanks for its quota of rent of the enſuing crop; poſt this entry to the Ledger, and then theſe accounts will all cloſe with balance, and come in courſe to the balance-account. But it is eaſier, and ſaves writing, to make the ſaid entry, not at the end of the Journal, but ſubjoin it, as is here done, to the firſt part of the inventory in the new books.

In the following ſpecimen, it is ſuppoſed, that the chamberlain keeps ſubſidiary books, containing the various items or articles of every account as they occur; and theſe are carried away in totals, at proper periods, to the Waſte-book, and thence to the Journal and Ledger. From theſe ſubſidiary books, too, he will be able, at any time, to make out any account required, exhibiting, in an accurate manner, and in order of time, every particular at large.

I now conclude, by obſerving, that the form of the books is the ſame, whether they be kept by the chamberlain or by the landed gentleman himſelf, or by any other perſon; and from the ſpecimen here exhibited, it will be eaſy to frame books proper for the purpoſe of the farmer.

Rental

Rental of the Eſtate of Sunnybanks, for crop 1782.

Farms.	Tenants.	Infield acres.	Outfield acres.	Wheat, 18 s.	Barley, 14 s.	Meal, 12 s.	Ducks, 1 s.	Hens, 1 s.	Converſion. L. s.	Money. L.	Amount. L. s.
No 1. Woodhead,	John Kier,	200	180	80	80	80	12	36	178 8	65	243 8
2. Hazelfield,	James Brown,	190	160	85	90		24	24	141 18	100	241 18
3. Cowlairs,	George Gray,	220	200	75	75	70	36	24	165 —	150	315 —
4. Carmore,	Joſeph Hill,	230	210		90	90	30	30	120 —	110	230 —
5. Glenſide,	Andrew Bell,	240	120	50	50	50	48	36	114 4	150	264 4
6. Craigends,	David Young,	260	190	60	70	80	42	42	155 4	160	315 4
7. Moortown,	Allan Key,	250	140	70		60	18	48	102 6	90	192 6
8. Roſemount,	Sir James ——,	210	190							200	200 —
Total.		1800	1390	420	455	430	210	240	977 —	1025	2002 —

Total amount of real rent,	—	—		L. 2002
Duty to the crown,	—	—	—	2
Free rent,	—	—	—	L. 2000

Land-tax, miniſters ſtipends, ſchoolmaſters ſalaries, and other public burdens, paid by the tenants.

WASTE-BOOK. (1)

Rosemount, November 1. 1782.

Inventory of the estate, moveable and heritable, of Sir James Hay of Sunnybanks, Baronet.			L.	s.	d.
Ready money, - - -		L. 150 13 4			
In the hands of John Orton banker,		2000 — —			
Arrears of rent due from					
Woodhead, John Keir,	L. 40				
Hazlefield, James Brown, -	60				
	—	100 — —			
In bills.					
Robert White, due Feb. 2.		L. 300 — —			
John Miller, March 1. -		250 — —			
James Gordon, May 15. -		340 — —			
Corns in stacks, as computed, viz.					
330 bolls wheat, at 18 s.	L. 297				
300 — barley, at 14 s. -	210				
400 — oats, at 12 s. -	240				
	—	747 — —			
24,000 stones hay, in stacks, at 4 d.		400 — —			
Corns in granaries.					
100 bolls pease, at 12 s.	L. 60				
120 — beans, at 12 s. 6 d.	75				
	—	135 — —			
Meal in granaries.					
200 bolls oat-meal, at 12 s.	L. 120				
100 — barley-meal, at 10 s.	50				
	—	170 — —			
Cattle.					
12 fat bullocks, -	L. 80				
20 cows, - -	80				
180 sheep, - -	90				
25 horses, - -	150				
	—	400 — —			
Farms per rental, -		2002 — —			
			6994	13	4
Exclusive of furniture, equipage, and utensils.					
		Nov.			

				L.	s.	d.
Nov 1. 1782.						
Debts on the eſtate of Sunnybanks, viz.						
To ſhopkeepers, per account,	L. 68	14	8			
To tradeſmen, per account, -	42	18	6			
To ſervants, for 6 months fees, -	53	17	6			
To Governor Grant, for ſeu-duty,	2	—	—			
To John Clark, chamberlain, for ſalary,	100	—	—			
To George Sloan, per bill due Jan. 1.	50	—	—			
				317	10	8
24th.						
Received from the tenants in full of the money-rent for laſt crop, - -		L. 825				
Received alſo the arrears of former crop,		100				
				925	—	—
And Mrs Burt's receipt for the poultry.						
28th.						
Paid off as follows, viz.						
The Shopkeepers accounts, -	L. 68	14	8			
The tradeſmens accounts, -	42	18	6			
The ſervants fees, - -	53	17	6			
Governor Grant, for ſeu-duty, -	2	—	—			
John Clark, chamberlain, for ſalary,	100	—	—			
Paid in to John Orton, banker,	750	—	—			
				1017	10	8
Dec. 1ſt.						
Sold, for ready money, 200 bolls oat-meal, at 12 s. - - -		L. 120				
And 10 fat bullocks, at L. 9. -		90				
				210	—	—
8th.						
Sown, of laſt year's produce, into the farm of Roſemount, for enſuing crop, 50 bolls wheat, at 18 s.				45	—	—
20th.						
Sold Peter Glen, on bill payable Feb. 2.						
100 bolls barley-meal, at 10 s.	L. 50	—	—			
100 bolls peaſe to John Greg, at 13 s. 4 d. per bill due Feb. 2. -	66	13	4			
120 bolls beans, at 13 s. 4 d. per John Gibſon's acceptance, due March 1.	80	—	—			
				196	13	4
Jan. 2. 1783.						
Retired Sir James Hay's acceptance to George Sloan, - - - -				50	—	—

Jan.

		L.	s.	d.
Jan. 4th.				
Sold James Taylor, baker, the wheat-rent of last year's crop, and given him precepts on the tenants for the same, viz. 420 bolls, at 19 s. 6 d. - Per bill due 15th May.		409	10	—
16th.				
Sold George Fisher, brewer, the barley-rent of last year's crop, viz. 455 bolls, at 14 s. 6 d. and received, in part, - -	L. 129 17 6			
Due per bill, 15th May, -	200 — —			
		329	17	6
25th.				
The tenants agree to pay their meal-rent in money, at the conversion in the rental, and have granted bills respectively, payable March 1. The meal-rent, per rental, is 430 bolls, which, at 12 s. amounts to - - - -		258	—	—
Feb. 3d.				
Received payment of the following bills, viz. of				
Robert White, - -	L. 300 — —			
Peter Glen, - -	50 — —			
John Greg, - -	66 13 4			
		416	13	4
4th.				
Paid in to John Orton banker, per receipt,		550	—	—
20th.				
Sold this winter to sundry persons, for ready money, 100 ash-trees, - -	L. 50			
Sold also William Wright, per bill, 15th May, 1200 old firs, - -	400			
		450	—	—
March 2d.				
Received of the following persons, in full of their bills, viz. of				
John Miller, - -	L. 250			
John Gibson, - - -	80			
Tenants for meal-rent, per rental, -	258			
		588	—	—
25th.				
Bought for ready money, as under,				
36 highland cows, - -	L. 72			
12 young bullocks, - -	60			
40 sheep, - - -	12			
		144	—	—

April

			L.	s.	d.
	April 10th.				
Bought other 3 young bullocks, which coſt			13	10	—
	27th.				
The young ſtore, or breed of cattle, this ſeaſon, turns out, as under,					
15 cow-calves, 10 s. - -		L. 7 10			
140 lambs, 5 s. - -		35 —			
			42	10	—
	May 8th.				
Threſhed out this ſeaſon, as per corn-account, 270 bolls wheat, (beſides 50 bolls in December), at 20 s - -		L. 270 — —			
330 bolls barley, at 15 s. -		247 10 —			
440 bolls oats, at 13 s. 4 d. -		293 6 8			
			810	16	8
	17th.				
Received of the following perſons in full of their bills, viz. of					
James Gordon, - -		L. 340			
George Fiſher, - -		200			
William Wright, - -		400			
			940	—	—
	20th.				
Paid ſervants fees for the preceding half-year,			53	17	6
	25th.				
Sold laſt winter, at different times, for ready money,					
20,000 ſtones hay, at 6 d. -		L. 500			
4000 ſtones conſumed at home, -		100			
			600	—	—
	26th.				
Paid in to John Orton banker, - -			1000	—	—
	June 9th.				
Sown this ſeaſon into the grounds of Roſemount,					
100 bolls oats, at 13 s. 4 d. -		L. 66 13 4			
50 — barley, at 15 s. -		37 10 —			
25 — peaſe, at 13 s. 4 d. -		16 13 4			
15 — beans, at 13 s. 4 d. -		10 — —			
Manure and charges, per account,		20 — —			
			150	16	8
The peaſe and beans bought of George Sands, and payable at Lammas.					

June

	L.	s.	d.
June 15th.			
Received this season, at different times, for sundry articles in the nurseries, and in the barns, as per account, - - - -	120	16	6
24th.			
Sold, for ready money, 110 bolls wheat, at 20 s. - - - -	110	—	—
July 2d.			
Made into meal,			
140 bolls oats, produce 120, at 16 s. L. 96			
100 —— barley, produce 140, at 12 s. 84			
—	180	—	—
15th.			
The fleece-wool this year amounts to 25 stones, which, at 10 s. 6 d. makes - - -	13	2	6
22d.			
Sold David Wilson per bill September 1.			
100 bolls oat-meal, at 16 s. - L. 80			
140 —— barley-meal, at 12 s. - 84			
—	164	—	—
August 2d.			
Paid George Sands in full for pease and beans,	26	13	4
16th.			
The crop of hay this summer, now brought to the stack, amounts, by computation, to 30,000 stones, which, at 4 d. makes - - -	500	—	—
28th.			
Sold James Martin the fleece-wool, viz. 25 stones, at 12 s. to pay at 14 days, - -	15	—	—
Sept. 4th			
Received of David Wilson, in full of his bill,	164	—	—
18th.			
Received of James Martin, in full for wool,	15	—	—

Sept.

			L.	s.	d.
	Sept. 30th.				
	Sold Robert Morison, on bill, at Martinmas,				
	50 bolls wheat, at 20 s. -	L. 50 — —			
	100 —— barley, at 15 s. -	75 — —			
	100 —— oats, at 13 s. 4 d. -	66 13 4			
			191	13	4
	Oct. 5th.				
	Sold Jacob Brown, on bill, January 1.				
	12 highland cows, at L. 4. -	L. 48			
	60 sheep, at 12 s. - -	36			
			84	—	—
	14th.				
	Received of Mrs White, as neat proceeds of the dairy, for butter, cheese, and milk, sold this summer, - - - -		52	14	8
	20th.				
	The harvest being now concluded, the corns brought to the stack amount, by computation, to				
	300 bolls wheat, at 20 s. -	L. 300 — —			
	500 —— oats, at 13 s. 4 d. -	333 6 8			
	250 —— barley, at 15 s. -	187 10 —			
	125 —— pease, at 13 s. 4 d. -	83 6 8			
	90 —— beans, at 13 s. 4 d. -	60 — —			
			964	3	4
	27th.				
	Paid for land-tax, window-tax, for reaping hay and corn, for inclosing and ditching, for utensils of various kinds, for horse-shoeing, for iron-work and repairs, for riding-charges, &c. as per account,		214	8	6

Oct.

				L.	s.	d.
Oct. 29.						
The family-expences, as per account, turn out as follows,						
Remitted Sir James Hay, at sundry times,		L. 300	— —			
Advanced for the use of the family,		170	18 6			
Cattle,						
2 fat bullocks,	L. 18					
6 cows,	24					
30 sheep,	15					
20 lambs,	5					
		62	— —			
30 bolls wheat, at 20 s.		30	— —			
40 — barley, at 15 s.		30	— —			
70 — oats, at 13 s. 4 d.		46	13 4			
20 — oat-meal, at 16 s.		16	— —			
				655	11	10
31st.						
Shopkeepers accounts for last year being now called in, amount to		L. 72	18 6			
Tradesmens accounts come to		48	17 9			
Servants fees, for last year, come to		107	15 —			
Feu-duty,		2	— —			
Chamberlain's salary,		100	— —			
				331	11	3

JOURNAL.

Rosemount, *November* 1. 1782.

						L.	s.	d.
	Sundries Drs to *Estate of Sunnybanks*,			L.6994 : 13 : 4.				
.1	*Cash*, for ready money, -			L. 150 13 4				
.2	*John Orton*, banker, per receipt,			2000 — —				
.2	*Woodhead*, John Keir, for arrears,			40 — —				
.2	*Hazelfields*, James Brown, ditto, -			60 — —				
.2	*Bills Receivable*,							
	Robert White, Feb. 2. -	L. 300						
	John Miller, March 1. -	250						
	James Gordon, May 15. -	340						
				890 — —				
.3	*Corn-Stacks*,							
	For 330 bolls wheat, at 18 s.	L. 297						
	300 — barley, at 14 s.	210						
	400 — oats, at 12 s. -	240						
				747 — —				
.3	*Hay-Stacks*, for 24,000 stones, at 4 d.			400 — —				
.3	*Corn-Granaries*,							
	For 100 bolls pease, at 12 s.	L. 60						
	120 — beans, at 12 s. 6 d.	75						
				135 — —				
.3	*Meal-Granaries*,							
	For 200 bolls oat-meal, at 12 s.	L. 120						
	100 — barley-meal, at 10 s.	50						
				170 — —				
.3	*Cattle*,							
	12 fat bullocks, -	L. 80						
	20 cows, - - -	80						
	180 sheep, - -	90						
	25 horses, - -	150						
				400 — —				
.2	*Woodhead*, John Keir, per rental,			243 8 —				
.2	*Hazelfield*, James Brown, -			241 18 —				
.4	*Cowlairs*, George Gray, -			315 — —				
.4	*Carmore*, Joseph Hill, - -			230 — —				
.4	*Glenside*, Andrew Bell, -			264 4 —				
.4	*Craigends*, David Young, -			315 4 —				
.4	*Moortown*, Allan Key, -			192 6 —				
.4	*Rosemount*, Sir James Hay, -			200 — —				
						6994	13	4
.1				*Nov.*				

					L.	s.	d.
	Nov. 1st.						
1	*Estate of Sunnybanks* Dr to *Sundries*, L. 317 : 10 : 8.						
5	To *Shopkeepers*, per accounts,	L. 68	14	8			
5	To *Tradesmen*, per accounts, -	42	18	6			
5	To *Servants*, for 6 months fees,	53	17	6			
5	To *Governor Grant*, for last year's feu-duty, - -	2	—	—			
5	To *John Clark*, chamberlain, for last year's salary, - -	100	—	—			
5	To *Bills Payable*, George Sloan, Jan. 1.	50	—	—	317	10	8
	24th.						
1	*Cash* Dr to *Sundries*, L. 925.						
2	To *Woodhead*, John Keir, for money-rent,			L. 65			
2	To *ditto*, for arrears, - -			40			
2	To *Hazlefield*, James Brown, money-rent,			100			
2	To *ditto*, for arrears, - -			60			
4	To *Cowlairs*, George Gray, money-rent,			150			
4	To *Carmore*, Joseph Hill, ditto, -			110			
4	To *Glenside*, Andrew Bell, ditto, -			150			
4	To *Craigends*, David Young, ditto. -			160			
4	To *Moortown*, Allan Key, ditto, -			90	925	—	—
6	*Family-expences* Dr to *Sundries*, L. 22, 10 s.						
2	To each farm, for poultry-rent, delivered to Mrs						
4	Burt, - - - -				22	—	—
	28th.						
	Sundries Drs to *Cash*, L. 1017 : 10 : 8.						
5	*Shopkeepers*, for accounts paid,	L. 68	14	8			
5	*Tradesmen*, for ditto, -	42	18	6			
5	*Servants*, for 6 months fees, -	53	17	6			
5	*Governor Grant*, for feu-duty, -	2	—	—			
5	*John Clark*, chamberlain, for salary, .	100	—	—			
2	*John Orton*, banker, per receipt,	750	—	—	1017	10	8
	Dec. 1st.						
1	*Cash* Dr to *Sundries*, L. 210.			L.			
3	To *Meal-Granaries*, for 200 bolls oat-meal, at 12 s. - - -			120			
3	To *Cattle*, for 10 fat bullocks, at L. 9,			90	210	—	—
	8th.						
4	*Rosemount* Dr to *Corn-Stacks*, L. 45.						
3	For 50 bolls wheat-seed, at 18 s. - -				45	—	—

		L.	s.	d.
	Dec. 20th.			
2	*Bills Receivable* Dr to *Sundries*, L. 196 : 13 : 4.			
3	To *Meal-Granaries*, for 100 bolls barley-meal, sold to Peter Glen, per bill, Feb. 2. at 10 s. per boll, - - - L. 50 — —			
3	To *Corn-Granaries*, for 100 bolls peafe, sold to John Greg, per bill Feb. 2. at 13 s. 4 d. per boll, - } 66 13 4			
3	To *ditto*, for 120 bolls beans, sold to John Gibfon, per bill March 1. at 13 s. 4 d. per boll, - - } 80 — —			
		196	13	4
5	*Jan.* 2. 1783.			
1	*Bills Payable* Dr to *Cafh*, L. 50.			
	Retired Sir James Hay's acceptance to George Sloan, - - -	50	—	—
	4th.			
2	*Bills Receivable* Dr to *Sundries*, L. 409, 10 s.			
3	To each farm, for its quota of wheat-rent, viz. 420 bolls, at 18 s. per rental, L. 378 — —			
4	To *Profit and Lofs*, gained 18 d. per boll, - - - } 31 10 —			
1		409	10	—
	Sold James Taylor at 19 s. 6 d. per boll, and received his acceptance, May 15.			
	16th.			
2	*Bills Receivable* Dr to *Sundries*, L. 329 : 17 : 6.			
2	To each farm, for its quota of barley-rent, viz. 455 bolls, at 14 s. per rental, L. 318 10 —			
4	To *Profit and Lofs*, gained 6 d. per boll, - - } 11 7 6			
1		329	17	6
	Sold George Fifher at 14 s. 6 d. per boll, and received his acceptance, May 15.			
1	*Cafh* Dr to *Bills Receivable*, L. 129 : 17 : 6.			
2	Received in part from George Fifher, -	129	17	6
	25th.			
2	*Bills Receivable* Dr to *Sundries*, L. 258.			
2	To each farm, for its quota of meal-rent, viz. 430 bolls, at 12 s. - -	258	—	—
4	The tenants agree to pay their meal-rent in money, at the converfion in the rental, and have granted bills, payable the 1ft of March.			

February

			L.	s.	d.
	February 3d.				
1	*Cash* Dr to *Bills Receivable*, L. 416 : 13 : 4.				
2	For Robert White's, -	L. 300 — —			
	Peter Glen's, - -	50 — —			
	John Greg's, - -	66 13 4			
			416	13	4
	4th.				
2	*John Orton* banker Dr to *Cash*, L. 550.				
1	Paid in, per receipt, - -		550	—	—
	20th				
	Sundries Drs to *Profit and Loss*, L. 450.				
1	*Cash* received for 100 ash-trees, -	L. 50			
2	*Bills Receivable*, for 1200 old firs, fold William Wright, per bill, May 15. -	400			
1			450	—	—
	March 2d.				
1	*Cash* Dr to *Bills Receivable*, L. 588.				
2	For John Miller's, - -	L. 250			
	John Gibson's, - -	80			
	Each tenant's for meal-rent, -	258			
			588	—	—
	25th.				
3	*Cattle* Dr to *Cash*, L. 144.				
1	Paid for 36 highland cows, -	L. 72			
	12 young bullocks, -	60			
	40 sheep, - -	12			
			144	—	—
	April 10th.				
3	*Cattle* Dr to *Cash*, L. 13, 10 s.				
1	Paid for other three young bullocks, -		13	10	—
	27th.				
3	*Cattle* Dr to *Profit and Loss*, L. 42, 10 s.				
1	For breed of young cattle this year, viz.				
	15 cow-calves, at 10 s. -	L. 7 10			
	140 lambs, at 5 s. - -	35 —			
			42	10	—
	May 8th.				
3	*Corn-Granaries* Dr to *Corn-Stacks*, L. 810 : 16 : 8.				
3	Threshed out this season, as under,				
	270 bolls wheat, at 20 s. -	L. 270 — —			
	330 — barley, at 15 s. -	247 10 —			
	440 — oats, at 13 s. 4 d. -	293 6 8			
			810	16	8

				L.	s.	d.
	May 17th.					
.1	*Cash* Dr to *Bills Receivable*, L. 940.					
.2	For James Gordon's, -	L. 340				
	George Fisher's, - -	200				
	William Wright's, - -	400				
				940	—	—
	20th.					
.5	*Servants* Dr to *Cash*, L. 53 : 17 : 6.					
.1	Paid fees for the preceding half-year, -			53	17	6
	25th.					
	Sundries Drs to *Hay-Stacks*, L. 600.					
.1	*Cash*, for 20,000 stones, sold at 6 d.	L. 500				
.6	*Family-expences*, for 4000 stones consumed at home, valued at ditto, -	100				
				600	—	—
	26th.					
.2	*John Orton* banker Dr to *Cash*, L. 1000.					
.1	Paid in to him, - - -			1000	—	—
	June 9th.					
.4	*Rosemount* Dr to *Sundries*, L. 150 : 16 : 8.					
.3	To *Corn-Granaries*, for 100 bolls oats, at 13 s. 4 d. and 50 bolls barley, at 15 s. -	L. 104	3	4		
.6	To *George Sands*, for 25 bolls pease, at 13 s. 4 d. and 15 bolls beans, at ditto, payable at Lammas,	26	13	4		
.1	To *Cash*, for manure and charges, as per account, -	20	—	—		
				150	16	8
	15th.					
.1	*Cash* Dr to *Rosemount*, L. 120 : 16 : 6.					
.4	Received for sundry articles in the nurseries and barns, as per account, - - -			120	16	6
	24th.					
.1	*Cash* Dr to *Corn-Granaries*, L. 110.					
.3	Received for 110 bolls wheat, at 20 s. -			110	—	—
	July 2d.					
.3	*Meal-Granaries* Dr to *Corn-Granaries*, L. 180.					
.3	For 120 bolls oat-meal, at 16 s. out of 140 bolls oats, - -	L. 96				
	And 140 bolls barley-meal, at 12 s. out of 100 bolls barley, - -	84				
				180	—	—
				July		

		L.	s.	d.
	July 15th.			
.6	*Fleece-wool* Dr to *Rosemount*, L. 13 : 2 : 6.			
.4	For 25 stones, at 10 s. 6 d. - -	13	2	6
	22d.			
.2	*Bills Receivable* Dr to *Meal-Granaries*, L. 164.			
.3	Sold David Wilson, per bill September 1.			
	100 bolls oat-meal, at 16 s. - L. 80			
	And 140 bolls barley-meal, at 12 s. - 84			
		164	—	—
	Aug. 2d.			
.6	*George Sands* Dr to *Cash*, L. 26 : 13 : 4.			
.1	Paid him in full for pease and beans, -	26	13	4
	16th.			
.3	*Hay-Stacks* Dr to *Rosemount*, L. 500.			
.4	The crop now brought to the stack, amounts, by computation, to 30,000 stones, which, at 4 d. make - - - -	500	—	—
	28th.			
.6	*James Martin* Dr to *Fleece-wool*, L. 15.			
.6	For 25 stones, at 12 s. to pay at 14 days, -	15	—	—
	Sept. 4th.			
.1	*Cash* Dr to *Bills Receivable*, L. 164.			
.2	Received of David Wilson in full of his bill,	164	—	—
	18th.			
.1	*Cash* Dr to *James Martin*, L. 15.			
.6	Received of him in full for wool, -	15	—	—
	20th.			
.2	*Bills Receivable* Dr to *Corn-Granaries*, L. 191 : 13 : 4.			
.3	For 50 bolls wheat, at 20 s. - L. 50 — —			
	100 —— barley, at 15 s. - 75 — —			
	100 —— oats, at 13 s. 4 d. - 66 13 4			
		191	13	4
	Sold Robert Morison per bill at Martinmas.			
	Oct. 5th.			
.2	*Bills Receivable* Dr to *Cattle*, L. 84.			
.3	For 12 highland cows, at L. 4, - L. 48			
	60 sheep, at 12 s. - - 36			
		84	—	—
	Sold Jacob Brown per bill January 1.			
	14th.			
.1	*Cash* Dr to *Rosemount*, L. 52 : 14 : 8.			
.4	Received of Mrs White, as neat proceeds of the dairy, for butter, cheese, and milk, sold this summer, - - -	52	14	8

					L.	s.	d.
		Oct. 20th.					
.3	*Corn-Stacks* Dr to *Rosemount*, L.964 : 3 : 4.						
.4	For 300 bolls wheat, at 20 s.	L. 300	—	—			
	500 —— oats, at 13 s. 4 d.	333	6	8			
	250 —— barley, at 15 s. -	187	10	—			
	125 —— pease, at 13 s. 4 d.	83	6	8			
	90 —— beans, at 13 s. 4 d. -	60	—	—			
					964	3	4
		27th.					
.4	*Rosemount* Dr to *Cash*, L. 214 : 8 : 6.						
.1	Paid for land-tax, window-tax, for reaping hay and corn, for inclosing and ditching, &c as per account, - - -				214	8	6
		29th.					
.6	*Family-expences* Dr to *Sundries*, L.655 : 11 : 10.						
.1	To *Cash*, remitted Sir James,	L. 300	—	—			
.1	To *ditto*, to the family, -	170	18	6			
.3	To *Cattle*, for 2 fat bullocks, L.18 — —						
	6 cows, 24 — —						
	30 sheep, 15 — —						
	20 lambs, - 5 — —						
		62	—	—			
.3	To *Corn-Granaries*, for 30 bolls wheat, at 20 s. } L.30 — —						
	40 bolls barley, at 15 s. 30 — —						
	70 bolls oats, at 13 s. 4 d. 46 13 4						
		106	13	4			
.3	To *Meal-Granaries*, for 20 bolls oat-meal, at 16 s. - - }	16	—	—			
					655	11	10
		31st.					
.1	*Estate of Sunnybanks* Dr to *Sundries*, L.331 : 11 : 3.						
.5	To *Shopkeepers*, per accounts, -	L. 72	18	6			
.5	To *Tradesmen*, per accounts, -	48	17	9			
.5	To *Servants*, for last year's fees,	107	15	—			
.5	To *Gov. Grant*, for last year's feu-duty, - - }	2	—	—			
.5	To *John Clark* chamberlain, for last year's salary, - - }	100	—	—			
					331	11	3

IN-

			Fo	L.	s.	d.
1782		*Estate of Sunnybanks,* Dr				
Nov.	1	To *Sundries*, per Journal, -		317	10	8
1783						
Oct.	31	To *Sundries*, - - -		331	11	3
		To *Balance*, for moveables, -	6	7727	5	9
				8376	7	8
		Profit and Loss, Dr				
		To *Family-expences*, - -	6	778	1	10
		To *Estate of Sunnybanks*, for neat gain,	1	1381	14	4
				2159	16	2
1782		*Cash,* Dr				
Nov.	1	To *Estate of Sunnybanks*, for ready money,	1	150	13	4
	24	To *Sundries*, for money-rent, -		925	—	—
Dec.	1	To *Sundries*, - - -		210	—	—
1783						
Jan.	16	To *Bills Receivable*, in part, -	2	129	17	6
Feb.	3	To *Bills Receivable*, in full, -	2	416	13	4
	20	To *Profit and Loss*, for 100 ash-trees,	1	50	—	—
Mar.	2	To *Bills Receivable*, in full, -	2	588	—	—
May	17	To *Bills Receivable*, in full, -	2	940	—	—
	25	To *Hay-Stacks*, for 20,000 stones, -	3	500	—	—
June	15	To *Rosemount*, for sales from the nurseries, &c.	4	120	16	6
	24	To *Corn-Granaries*, for 110 bolls wheat,	3	110	—	—
Sept.	4	To *Bills Receivable*, in full, -	2	164	—	—
	18	To *James Martin*, in full for wool, -	6	15	—	—
Oct.	14	To *Rosemount*, for neat proceeds of dairy,	4	52	14	8
				4372	15	4

			Fo	L.	s.	d.
178		*Contra,* Cr				
Nov.	1	By *Sundries*, per Journal, -		6994	13	4
		By *Profit and Loss*, for neat gain, -	1	1381	14	4
				8376	7	8

			Fo	L.	s.	d.
1783		*Contra,* Cr				
Jan.	4	By *Bills Receivable*, gained on wheat-rent,	2	31	10	—
	16	By *ditto*, gained on barley-rent, -	2	11	7	6
Feb.	20	By *Sundries*, for 100 ash-trees, and 1200 firs,		450	—	—
Apr.	27	By *Cattle*, for young breed, -	3	42	10	—
		By *Corn-Stacks*, gained, -	3	108	16	8
		By *Hay-Stacks*, gained, - -	3	200	—	—
		By *Corn-Granaries*, gained, -	3	23	6	8
		By *Cattle*, gained, - - -	3	249	16	—
		By *Rosemount*, gained, - -	4	1040	11	10
		By *Fleece-Wool*, gained, - -	6	1	17	6
				2159	16	2

			Fo	L.	s.	d.
1782		*Contra,* Cr				
Nov	28	By *Sundries*, - - -		1017	10	8
1783						
Jan	2	By *Bills Payable*, to G. Sloan, -	5	50	—	—
Feb	4	By *John Orton*, Banker, - -	2	550	—	—
Mar.	25	By *Cattle*, - - -	3	144	—	—
Apr	10	By *Cattle*, - - -	3	13	10	—
May	20	By *Servants*, for 6 months fees, -	5	53	17	6
	26	By *John Orton*, Banker, - -	2	1000	—	—
June	9	By *Rosemount*, for manure and charges,	4	20	—	—
Aug	2	By *George Sands*, for pease and beans,	6	26	13	4
Oct.	27	By *Rosemount*, for taxes and charges,	4	214	8	6
	29	By *Family-expences*, - -	6	470	18	6
		By *Balance*, in hand, - -	6	811	16	10
				4372	15	4

			Fo.	L.	s.	d.
		John Orton, Banker, Dr				
1782 Nov.	1	To *Estate of Sunnybanks,* - - -	1	2000	—	—
	28	To *Cash,* per receipt, - - -	1	750	—	—
1783 Feb.	4	To *Cash,* per ditto, - - -	1	550	—	—
May	26	To *Cash,* per ditto, - - -	1	1000	—	—
				4300	—	—

			W	B.	M	D	H	Con. L.	s.	Fo.	L.	s.	d.
		Woodhead, John Keir, Dr											
1782 Nov.	1	To *Estate of Sunnybanks,* for arrears,								1	40	—	—
		To *ditto,* for crop 1782, -	80	80	80	12	36	178	8	1	65	—	—
											105	—	—

			W	B.	M	D	H	Con. L.	s.	Fo.	L.	s.	d.
		Hazlefield, James Brown, Dr											
1782 Nov.	1	To *Estate of Sunnybanks,* for arrears,								1	60	—	—
		To *ditto,* for crop 1782, -	85	90		24	24	121	18	1	100	—	—
											160	—	—

		Bills Receivable, Dr	*Due,*			
1782 Nov.	1	To *Estate of Sunnybanks,* Robert White,	*Feb.* 2.	1	300	— —
		John Miller, -	*Mar.* 1.		250	— —
		James Gordon, -	*May* 15.		340	— —
Dec.	20	To *Sundries,* Peter Glen, - -	*Feb.* 2.		50	— —
		John Greg, - -	*Feb.* 2.		66	13 4
1783		John Gibson, - -	*Mar.* 1.		80	— —
Jan.	4	To *Sundries,* James Taylor, -	*May* 15.		409	10 —
	16	To *Sundries,* George Fisher, - -	*May* 15.		329	17 6
	25	To *Sundries,* viz. Tenants, -	*Mar.* 1.		258	— —
Feb.	20	To *Profit and Loss,* William Wright,	*May* 15.	1	400	— —
July	22	To *Meal-Granaries,* David Wilson, -	*Sept.* 1.	3	164	— —
Sept.	30	To *Corn-Granaries,* Robert Morison, -	*Nov.* 11.	3	191	13 4
Oct.	5	To *Cattle,* Jacob Brown, -	*Jan.* 1.	3	84	— —
					2923	14 2

			Fo	L.	s.	d.
		Contra, Cr				
		By *Balance*, excluding interest, - -	6	4300	—	—

			W	B.	M	D	H	Con. L.	s.	Fo	L.	s.	d.
		Contra, Cr											
1782													
Nov.	24	By *Cash*, for money-rent, -								1	65	—	—
		By *ditto*, for arrears, -								1	40	—	—
1783		By *Family-expences*, for poultry,				12	36	2	8	6			
Jan.	4	By *Bills Receivable*, for -	80					72	—	2			
	16	By *ditto*, for - -		80				56	—	2			
	25	By *ditto*, for - -			80			48	—	2			
			80	80	80	12	36	178	8		105	—	—

			W	B.	M	D	H	Con. L.	s.	Fo	L.	s.	d.
1782		*Contra*, Cr											
Nov.	24	By *Cash*, for money-rent, -								1	100	—	—
		By *ditto*, for arrears, -								1	60	—	—
1783		By *Family-expences*, for poultry,				24	24	2	8	6			
Jan.	4	By *Bills Receivable*, for -	85					76	10	2			
	16	By *ditto*, for - -		90				63	—	2			
			85	90	—	24	24	141	18		160	—	—

			Fo	L.	s.	d.
1783		*Contra*, Cr				
Jan.	16	By *Cash*, in part, from G. Fisher, - -	1	129	17	6
Feb.	3	By *Cash*, in full, from Robert White, - -	1	300	—	—
		Peter Glen, - -		50	—	—
		John Greg, - -		66	13	4
Mar	2	By *Cash*, from John Miller, - - -	1	250	—	—
		John Gibson, - - -		80	—	—
		Tenants for meal-rent, - -		258	—	—
May	17	By *Cash*, from James Gordon, - - -	1	340	—	—
		George Fisher, - - -		200	—	—
		William Wright, - -		400	—	—
Sept.	4	By *Cash*, from David Wilson, - -	1	164	—	—
		By *Balance*, James Taylor, 15th May last, -	6	409	10	—
		Robert Morison, Nov. 11. -	6	191	13	4
		Jacob Brown, Jan. 1. - -	6	84	—	—
				2923	14	2

				W.	B.	O.	P.	B.	Fo	L.	s.	d.
1782		*Corn-stacks,*	Dr.									
Nov.	1	To *Estate of Sunnybanks,* for	-	330	300	400			1	747	—	—
1783												
Oct.	20	To *Rosemount,* for - -		300	250	500	125	90	4	964	3	4
		Outcome, -			30	40						
		To *Profit and Loss,* gained, -							1	108	16	8
				630	580	940	125	90		1820	—	—

				Dr	Stones.			
1782		*Hay-stacks,*						
Nov.	1	To *Estate of Sunnybanks,* at 4 d. for	-		24000	1	400	—
1783								
Aug.	16	To *Rosemount,* at 4 d. for -	-		30000	4	500	—
		To *Profit and Loss,* gained, -	-			1	200	—
					54000		1100	—

				W.	B.	O.	P.	B.				
		Corn-Granaries,	Dr									
1782												
Nov.	1	To *Estate of Sunnybanks,* for -					100	120	1	135	—	—
1783												
May	8	To *Corn-Stacks,* for -		270	330	440			3	810	16	8
		To *Profit and Loss,* gained, -							1	23	6	8
				270	330	440	100	120		969	3	4

		Meal-Granaries,	Dr								
1782											
Nov.	1	To *Estate of Sunnybanks,* for -		100	200			1	170	—	—
1783											
July	2	To *Corn-Granaries,* at 12s. at 16s.		140	120			3	180	—	—
				240	320				350	—	—

				B.	C.	S.	H				
		Cattle,	Dr								
1782											
Nov.	1	To *Estate of Sunnybanks,* for -		12	20	180	25	1	400	—	—
1783											
Mar	25	To *Cash,* for - - -		12	36	40		1	144	—	—
Apr.	10	To *Cash,* for - - -		3				1	13	10	—
	27	To *Profit and Loss,* for young breed, -			15	140		1	42	10	—
		To *Profit and Loss,* gained, - -						1	249	16	—
				27	71	360	25		849	16	—

									Fo	L.	s.	d.
1782		*Contra,* Cr	*W.*	*B.*	*O.*	*P.*	*B.*					
Dec.	8	By *Resemount,* at 18 s. for -	50						4	45	—	—
1783												
May	8	By *Corn-Granaries,* for -	270	330	440				3	810	16	8
		Inlake -	10									
		By *Balance,* remaining, -	300	250	500	125	90		6	964	3	4
			630	580	940	125	90			1820	—	—

1783		*Contra,*	*Cr*	*Stones.*			
May	25	By *Sundries,* at 6 d. for - -		24000		600	—	—
		By *Balance,* remaining, at 4 d. -		30000	6	500	—	—
				54000		1100	—	—

1782		*Contra,* Cr	*W.*	*B.*	*O.*	*P.*	*B.*					
Dec.	20	By *Bills Receivable,* at 13 s. 4 d.				100	120		2	146	13	4
1783												
June	9	By *Resemount,* at 15 s. at 13 s. 4 d.		50	100				4	104	3	4
	24	By *Cash,* at 20 s. for -	110							110	—	—
July	2	By *Meal-Granaries,* at 12 s. at 16 s.		100	140				3	180	—	—
Sept.	30	By *Bills Receivable,* for -	50	100	100				2	191	13	4
Oct.	29	By *Family-expences,* for -	30	40	70				6	106	13	4
		By *Balance,* remaining, -	80	40	30				6	130	—	—
			270	330	440	100	120			969	3	4

1782		*Contra,* Cr									
Dec.	1	By *Cash,* at 12 s. for -			200			1	120	—	—
	20	By *Bills Receivable,* at 10 s. for		100				2	50	—	—
1783											
July	22	By *Bills Receivable,* at 12 s. at 16 s.		140	100			2	164	—	—
Oct.	29	By *Family-expences,* for -			20			6	16	—	—
				240	320				350	—	—

1782		*Contra,*	*Cr*	*B.*	*C.*	*S.*	*H*					
Dec.	1	By *Cash,* at L. 9, for - -		10				1	90	—	—
1783												
Oct.	5	By *Bills Receivable,* at L. 4, at 12 s. -			12	60		2	84	—	—
	29	By *Family-expences,* for - -		2	6	50		6	62	—	—
		Dead, or lost, - -			2	12	3				
		By *Balance,* remaining, - -		15	51	238	22	6	613	16	—
				27	71	360	25		849	16	—

			W.	B.	M.	D.	H.	Con. L.	s.	Fo.	L.	s.	d.
	Cowlairs, G. Gray,	Dr											
1782 Nov. 1	To *Estate of Sunnybanks,*	-	75	75	70	36	24	165	—	1	150	—	—
	Carmore, Joseph Hill,	Dr											
1782 Nov. 1	To *Estate of Sunnybanks,*	-		90	90	30	30	120	—	1	110	—	—
	Glenside, And. Bell,	Dr											
1782 Nov. 1	To *Estate of Sunnybanks,*	-	50	50	50	48	36	114	4	1	150	—	—
	Craigends, D. Young,	Dr											
1782 Nov. 1	To *Estate of Sunnybanks,*	-	60	70	80	42	42	155	4	1	160	—	—
	Mortown, Allan Key,	Dr											
1782 Nov. 1	To *Estate of Sunnybanks,*	-	70		60	18	48	102	6	1	90	—	—
	Rosemount, Sir Ja. Hay,								Dr				
1782 Nov. 1	To *Estate of Sunnybanks,* for rent,	-								1	200	—	—
Dec. 8	To *Corn-Stacks,* at 18 s. for 50 bolls wheat sown,									3	45	—	—
1783 June 9	To *Sundries,* for seed, corn, and manure,										150	16	8
Oct. 27	To *Cash,* for taxes and charges,									1	214	8	6
	To *Profit and Loss,* gained,									1	1040	11	10
											1650	17	—

		Contra, Cr	W	B.	M	D	H	Con. L.	s.	Fo	L.	s.	d.
1782													
Nov.	24	By *Cash*, for money-rent, -								1	150	—	—
1783		By *Family-expences*, for poultry,				36	24	3	—	6			
Jan.	4	By *Bills Receivable*, for -	75					67	10	2			
	16	By *ditto*, for - -		75				52	10	2			
	25	By *ditto*, for - -			70			42	—				
			75	75	70	36	24	165	—		150	—	—
1782		Contra, Cr											
Nov.	24	By *Cash*, for money-rent, -								1	110	—	—
1783		By *Family-expences*, for poultry,				30	30	3	—	6			
Jan.	16	By *Bills Receivable*, for -		90				63	—	2			
	25	By *ditto*, for - -			90			54	—	2			
				90	90	30	30	120	—		110	—	—
1782		Contra, Cr											
Nov.	24	By *Cash*, for money-rent, -								1	150	—	—
1783		By *Family-expences*, for poultry,				48	36	4	4	6			
Jan.	4	By *Bills Receivable*, for -	50					45	—	2			
	16	By *ditto*, for - -		50				35	—	2			
	25	By *ditto*, for -			50			30	—	2			
			50	50	50	48	36	114	4		150	—	—
1782		Contra, Cr											
Nov.	24	By *Cash*, for money-rent, -								1	160	—	—
1783		By *Family-expences*, for poultry,				42	42	4	4	6			
Jan.	4	By *Bills Receivable*, for -	60					54	—	2			
	16	By *ditto*, for - -		70				49	—	2			
	25	By *ditto*, for - -			80			48	—	2			
			60	70	80	42	42	155	4		160	—	—
1782		Contra, Cr											
Nov.	24	By *Cash*, for money-rent, -								1	90	—	—
1783		By *Family-expences*, for -				18	48	3	6	6			
Jan.	4	By *Bills Receivable*, for -	70					63	—	2			
	25	By *ditto*, for - -			60			36	—	2			
			70		60	18	48	102	6		90	—	—
1782		Contra, Cr											
June	15	By *Cash*, for sales from the nurseries and barns, -								1	120	16	6
July	13	By *Fleece-wool*, for 25 stones, - -								6	13	2	6
Aug.	16	By *Hay-Stacks*, for 30,000 stones, - -								3	500		
Oct.	14	By *Cash*, for neat proceeds of dairy, - -								1	52	14	8
	20	By *Corn-Stacks*, for present crop, - -								3	964	3	4
											1650	17	—

			Fo	L.	s.	d.
		Shopkeepers, Dr				
1782 Nov.	28	To *Cash,* in full,	1	68	14	8
		To *Balance,* due to them,	6	72	18	6
				141	13	2
		Tradesmen, Dr				
1782 Nov.	28	To *Cash,* in full,	1	42	18	6
		To *Balance,* due,	6	48	17	9
				91	16	3
		Servants, Dr				
1782 Nov.	28	To *Cash,* in full,	1	53	17	6
1783 May	20	To *Cash,* for 6 months fees,	1	53	17	6
		To *Balance,* due at Martinmas,	6	53	17	6
				161	12	6
		Governor Grant, Dr				
1782 Nov.	28	To *Cash,* in full of feu-duty,	1	2	—	—
		To *Balance,* due,	6	2	—	—
				4	—	—
		John Clark, Chamberlain, Dr				
1782 Nov.	28	To *Cash,* in full of salary,	1	100	—	—
		To *Balance,* due,	6	100	—	—
				200	—	—
		Bills Payable, Dr				
1783 Jan.	2	To *Cash,* in full,	1	50	—	—

			Fo	L.	s.	d.
1782		*Contra,* Cr				
Nov.	1	By *Estate of Sunnybanks,* -	1	68	14	8
1783						
Oct.	31	By *ditto,* for last year's accounts, -	1	72	18	6
				141	13	2
1782		*Contra,* Cr				
Nov.	1	By *Estate of Sunnybanks,* - -	1	42	18	6
1783						
Oct.	31	By *ditto,* for last year's accounts, -	1	48	17	9
				91	16	3
1782		*Contra,* Cr				
Nov.	1	By *Estate of Sunnybanks,* -	1	53	17	6
1783						
Oct.	31	By *ditto,* for last year's fees, -	1	107	15	—
				161	12	6
1782		*Contra,* Cr				
Nov.	1	By *Estate of Sunnybanks,* -	1	2	—	—
1783						
Oct.	31	By *ditto,* for last year's feu-duty, -	1	2	—	—
				4	—	—
1782		*Contra,* Cr				
Nov.	1	By *Estate of Sunnybanks,* -	1	100	—	—
1783						
Oct.	31	By *ditto,* for last year's salary, -		100	—	—
				200	—	—
1782		*Contra,* Cr / *Due,*				
Nov.	1	By *Estate of Sunnybanks,* to G. Sloan, / Jan. 1.	1	50	—	—

				Fo	L.	s.	d.
		Family-expences,	*Dr*				
1782 Nov.	24	To *Sundries,* for poultry-rent, -			22	10	—
1783 May	25	To *Hay-Stacks,* for 4000 stones, at 6 d.		3	100	—	—
Oct.	29	To *Sundries,* - -			655	11	10
					778	1	10
		George Sands,	*Dr*				
1783 Aug.	2	To *Cash,* in full, - -		1	26	13	4
		Fleece-wool, *Dr*	*Stones.*				
1783 July	15	To *Rosemount,* at 10 s. 6 d. for	25	4	13	2	6
		To *Profit and Loss,* gained, -		1	1	17	6
					15	—	—
		James Martin,	*Dr*				
1783 Aug.	28	To *Fleece-wool,* at 14 days, -		6	15	—	—
		Balance,	*Dr*				
		To *Cash,* in hand, - -		1	811	16	10
		To *John Orton,* Banker, -		2	4300	—	—
		To *Bills Receivable,* per account, -		2	685	3	4
		To *Corn-Stacks,* valued at -		3	964	3	4
		To *Hay-Stacks,* 30,000 stones, at 4 d.		3	500	—	—
		To *Corn-Granaries,* valued at -		3	130	—	—
		To *Cattle,* valued at - -		3	613	16	—
					8004	19	6

			Fo	L.	s.	d.
		Contra, Cr				
		By *Profit and Loss,* - -	1	778	1	10
1783 *June*	9	*Contra,* Cr By *Rosemount,* for pease and beans, at Lammas,	4	26	13	4
1783 *Aug.*	28	*Contra,* Cr By *James Martin,* at 12 s. for — Stones. 25	6	15	—	—
1783 *Sept.*	18	*Contra,* Cr By *Cash,* in full, - -	1	15	—	—
		Contra, Cr				
		By *Shopkeepers,* - -	5	72	18	6
		By *Tradesmen,* - - -	5	48	17	9
		By *Servants,* - - -	5	53	17	6
		By *Governor Grant,* - -	5	2	—	—
		By *John Clark,* - - -	5	100	—	—
		By *Estate of Sunnybanks,* for moveables,	1	7727	5	9
				8004	19	6

NEW INVENTORY.

Rosemount, November 1. 1783.

				L.	s.	d.
Sundries Drs to Estate of Sunnybanks, L. 10,006, 19 s. 6 d.						
Cash in hand, -	L. 811	16	10			
John Orton, banker, -	4300	—	—			
Bills Receivable, per account, -	685	3	4			
Corn-Stacks, per ditto, -	964	3	4			
Hay-Stacks, 30,000 stones, at 4 d.	500	—	—			
Corn-Granaries, per account, -	130	—	—			
Cattle, per ditto, - -	613	16	—			
Each farm, per rental, -	2002	—	—			
				10006	19	6
Estate of Sunnybanks Dr to Sundries, L. 277 : 13 : 9.						
To Shopkeepers, -	L. 72	18	6			
To Tradesmen, - -	48	17	9			
To Servants, - -	53	17	6			
To Governor Grant, - -	2	—	—			
To John Clark, Chamberlain,	100	—	—			
				277	13	9

CHAP.

CHAP X.

The Merchant's Dictionary; or, The abstruse words and terms that occur in merchandise, alphabetically explained.

A

A*Bassee*, a piece of coin in Persia, valued at 16 d. Sterling.

Account of sales, see chap. 1. No 5. of this Appendix.

Agio, an Italic word, importing a conveniency; and is used to signify the difference of the value of current money and bank-notes, in Venice and Holland, which is commonly 3 or 4 per cent. in favour of the notes. Also the reward given for changing one coin or species of money for another.

Allotting of goods, is when five or six men buy a cargo, or any quantity of goods, jointly, which they divide into as many parcels or lots; and to determine which of these parcels each man is to take, the buyers names are written out, on so many distinct pieces of paper; and he who comes first by, or any indifferent person they please to chuse, applies the names to the lots; and this determines which lot each buyer is to reckon his own. Sometimes, instead of the names, they give one a box, another a watch, a third a knife, &c. which an indifferent person applies to the lots: but this is more ordinary among tradesmen and mechanics; merchants seldom use it.

Alquier, a corn-measure used in Portugal, containing a peck three quarts and a pint English.

Ana, a piece of Indian coin, in value somewhat more than 1 d. Sterling.

Angel, ten shillings Sterling.

Anker, of brandy, &c. ten gallons.

Arbitration, see chap. 3. § 1. n. 3. and § 2. n. 2. of this Appendix.

Archtelin, a corn-measure in Holland, equal to three pecks five quarts and a pint English.

Asar, a Persian coin, worth 6 s. 8 d. Sterling.

Asper, a Turkish coin, about three farthings in value.

Average, a small customary duty paid by merchants to masters of ships, over and above the freight, as a recompence or gratuity for their taking care of the goods on board; and is commonly 1 d. and sometimes 2 d. on every shilling freight. *Average* signifies also a special allowance made by the merchants to the master of a ship, for extraordinary losses or damages sustained; as, when the master is obliged to cut a mast or cable to save the ship and cargo, or is at extraordinary charges for pilotage up a river, &c. It also signifies the contribution made by merchants or insurers, for the loss of goods thrown over board in a storm.

Aulnage, a duty on cloth exported.

Aume, of Rhenish wine, forty-two gallons.

Aune, a French measure near five quarters, or somewhat less than an ell English.

Arrear, behind-hand, or owing.

B

B*AG*, an uncertain quantity of packed goods, from 3 to 4 C.

Babar, an East-Indian weight by which the spices are sold. At Moca it weighs 386 lb. Avoirdupois; but at the Molucca's, the great *babar* is 6250 lb. and the lesser 625 lb.

Bale, a pack of merchandise, of about 3 or 4 C.

Bamboe, an East-Indian measure, equal to five pints English.

Bancal, a weight in East India, of 16 nine tenths drams Avoirdupois.

Bank, a public office for keeping and circulating money, to be returned by exchange, or otherwise disposed of for profit.

Bankrupt, a person whose bank or stock is broken or exhausted, and who is thereby insolvent, or unable to pay his debt.

Baratry, is when the master or mariners of a ship cheat the owners or insurers, either by embezzling their goods, or running away with the ship.

Barter, is the trucking or exchanging one commodity for another.

Basket, an uncertain quantity; as, of *asa fœtida*, from 20 to 50 lb. weight.

Batman, a weight in Smyrna, equal to 16 lb. 6 oz. 15 dr. Avoirdupois.

Batze, a piece of German coin, wanting one tenth of a penny of being equal to 3 d. Sterling.

Berquet, a weight of 173 lb. by which hemp and other goods are sold in Russia.

Besse, a Persian copper coin, in value 1½ d. Sterling.

Bill of debt, see chap. 3. § 1. n. 9. of this Appendix.

Bill of entry, a note of goods entered at the customhouse, whether inward or outward; in which is mentioned the merchant's name, the quantity, number, and mark of the goods, with the place from or to which they are imported or to be exported.

Bill of exchange, see chap. 2. § 2. of this Appendix.

Bill of lading, see chap. 3. § 3. n. 1. of this Appendix.

Bill of parcels, see chap. 2. § 4. of this Appendix.

Bill of sale, see chap. 3. § 1. n. 11. of this Appendix.

Bill of store, is a licence granted at the customhouse to merchants, to carry stores and provisions necessary for their voyage, custom free.

Bill of sufferance, a licence granted to a merchant to trade from one British port to another, without paying custom.

Bind, ten strikes of eels, each strike twenty-five.

Bit, a piece of coin current at Barbadoes, Virginia, &c. for 7½ d. Sterling.

Bobbin, of undressed flax, about 3 quarters of 1 C.

Boisseau, a measure, of two bushels and half a peck, at Bourdeaux in France.

Bolt, of canvas, 28 ells.

Book of rates, a book used in customhouses, authorised by act of parliament, shewing the duty on goods imported or exported.

Bottomry, is the borrowing of money on the bottom of a ship, for which a high rate of interest, sometimes 30, 40, nay 50 per cent. is to be paid upon the safe arrival of the ship: but if the ship be lost, neither principal nor interest can be demanded.

Box, an uncertain quantity of quicksilver, from 1 to 2 C.

Brait, a word used to signify a rough diamond.

Break bulk, to take out part of a ship's cargo.

Brigantine, a small light vessel or ship, proper for giving chace or fighting.

Brokers, are a kind of factors. They are commonly persons who have been bred merchants, and have had misfortunes in the world. They must be men of skill and experience, their business being to find out customers to merchants, and to assist merchants in making bargains. In London they are licensed by the Lord Mayor, who administers an oath to them, and takes bond for the faithful execution of their office: and if any person take upon him to act as a broker, not being thus admitted and licensed, he shall forfeit L. 500. And if a broker be found to deal for himself, he incurs the penalty of L. 200. Brokers are obliged to wear a silver medal, having the King's arms, and the arms of the city, and their own names, upon it; and if they be found in the exercise of their office without

without it, they forfeit 40 s. Besides the brokers who deal in merchandise, there are others, whose business lies on other things; such as, 1. *Brokers of stock*, who buy or sell, as they are employed, shares in the joint stocks of a company or corporation. 2. *Exchange-brokers*, who make it their business to know the course of exchange, and give proper intelligence to persons who have money to receive or pay beyond seas. 3. *Pawn-brokers*, who lend money upon pawn or pledge. 4. *Tallymen*, who sell or let household-goods, cloaths, &c. to be paid by so much a week.

Brokerage, the wages or provision given to brokers, commonly 2 s. 6 d. for every L. 100's worth of goods bought or sold.

Bundle, of brown paper, 40 quires.

Burse, an exchange or place for merchants to meet in.

Butlerage, a small duty paid for wine imported by persons not freemen.

Butt, of sack, 2 hogsheads; of currants, from 15 to 22 C.

C

CAde, of red herrings, 500; of sprats, 1000.

Cake, of copper, from 14 lb. to 1 C.

Candil, an East-Indian weight, equal to 540 lb. Avoirdupois.

Cane, a measure; in Spain, a yard quarter and half-quarter; at Marseilles in France, two yards and a half.

Canister, of tea, from 75 lb. to 1 C.

Cantar, a weight; at Aleppo, 100 lb.; at Tunis and Tripoli, 114 lb.; at Acra, in Turky, 603 lb.

Cantaro, a measure of three gallons wine-measure, at Alicant.

Cantone, a measure, of five pints and an half English, in the Molucca islands.

Capan, an East-Indian coin, worth 3 d. Sterling.

Caper, a piece of coin in Muscovy, worth 1 d. Sterling.

Carage, of lime, 64 bushels.

Cargo, a ship's loading. Also a weight in Spain and Turky, of about 300 lb.

Carotel, of cloves, from 4 to 5 C.; of currants, from 5 to 9 C.; of mace, 3 C.

Case, of Normandy glass, 120 feet.

Cask, an uncertain quantity; of sugar, from 8 to 11 C.; of almonds, about 3 C.

Caty, a piece of coin in the island of Sumatra, worth 6 s. 8 d. Also a weight in East India, of 1 lb. 5 oz. 2 drams.

Charter-party. See chap. 3. § 1. n. 1. and § 2. n. 1. of this Appendix.

Chest, an uncertain quantity; of sugar, from 10 to 15 C.; glass, from 200 to 300 feet; indigo, from 1 to 2 C.

Chevisance, a composition between debtor and creditor.

Chique, a weight in Smyrna, equal to 5 lb. 7 oz. 10 dr. Avoirdupois.

Christiana, a piece of Swedish coin, worth 16 d. Sterling.

Clough, or *Cleff*. See *Draught*.

Coard, a pile of wood, 4 feet long, 4 feet broad, and 8 deep.

Coban, a piece of gold coin in Japan, worth 30 s. Sterling.

Coca, a measure in Japan, equal to an English pint.

Cocket, a customhouse-warrant, written on a small piece of parchment, with the seal of the customhouse, given to a merchant upon entry of his goods, testifying that they have paid the duty.

Colour strangers goods, is when a freeman permits a foreigner to enter goods in his name at the customhouse, to pay but single duty, when he ought by law to pay double.

Commission of bankruptcy, is a commission under the great seal, directed to five or more commissioners, to inquire into the particular affairs and circumstances of the bankrupt, or broken tradesman; with power to act for the benefit of the creditors, and to proceed according to the statutes made for that purpose.

Composition, is when a debtor, not being able to pay his whole debts, agrees with his creditors, to pay them a certain sum instead of all that is due.

Cono, a Florence wine-measure of ten barrels, each barrel being about twelve gallons.

Consign, signifies among merchants the sending or delivering over of goods to the care of a factor.

Contraband goods, such as are prohibited importation.

Copes mate, an old term signifying a partner in merchandising.

Copeflake, a German coin, of about 12 d. Sterling.

Cordage, the ropes belonging to the rigging or tackle of a ship.

Correspondent, when two men keep up an intercourse by letters, they are called *correspondents*.

Counterpoise, the weighing of one thing against another.

Courtagie, the reward given to brokers of *exchange*.

Corvado, a cloth-measure in Persia, about an English yard.

Crache, a piece of coin, current in Florence and Leghorn at three farthings.

Cranage, money paid for the use of a crane, by which bulky or heavy goods are lifted or drawn out of a ship.

Creek, a place where officers are commonly placed to prevent running of goods, but are not lawful places of exportation or importation without particular licence or sufferance.

Cruise, to sail up and down for guarding the seas.

Cruiser, a ship appointed to cruise.

Crusado, a piece of coin; in Germany, 6 s. 2 d.; in Portugal, 2 s. 10 d.

Crusser, a piece of German coin, in value about three farthings.

Custom, a duty paid by the subjects to the King upon the importation or exportation of goods, for the support of the government, and the protection of trade.

D

Debenture, a customhouse writing, certifying the drawback, or part of the custom paid at importation, to be due to a merchant upon his re-exporting of goods which have formerly been imported.

Demurrage, an allowance made by merchants to the master of a ship, for his staying in a port longer than the time agreed upon for his departure.

Denier, French money, twelve of which make a sous.

Diary, a day-book or memorial of things done.

Dicker, of leather, ten hides; of necklaces, ten bundles, each bundle ten necklaces.

Disembark, to land goods out of a ship.

Distrain, to seize goods for payment of a debt.

Ditto, an Italic word used by merchants for *the same*.

Dividend, when the shares of a joint stock, or of the profits thence arising, are divided amongst the partners.

Dock, a place where ships are built, repaired, or laid up; and is either dry or wet. A *dry dock* is a pit, pond, or creek, by the side of an harbour, where the water is kept out by great floodgates till the ship is built or repaired: and then being opened, let in the water to float or launch her. A *wet dock* is a place to which a ship is haled in by the help of the tide, and which is dry at low water.

Docket, a bill of direction tied to goods, shewing the person to whom, and place to which, they are to be carried.

Doit, the fourth part of a stiver in Holland.

Doitkin, a small Dutch coin, the eighth part of a stiver.

Dollar, a piece of foreign coin, about 4 s. 6 d.

Draper, a merchant who deals in cloth, whether linen or woollen.

Draught of a ship, the number of feet she sinks in the water.

Draught, called also *cleff* or *clough*, is a small allowance on weighable goods, made by the King to the importer, or by the seller to the buyer, to cause the weight hold out when the goods are weighed again. The King allows 1 lb. draught for goods weighing under 1 C; 2 lb. for goods weighing

ing from 1 to 2 C.; 3 lb. from 2 to 3 C.; 4 lb. from 3 to 10 C.; 7 lb. from 10 to 18 C.; 9 lb. from 18 to 30 C. or upwards.

Drugs, simples: some whereof are medicinal, as gallingal, allum, rhubarb, &c.; others are grocery drugs, as coffee, tea, tamarins, &c.

Ducat, a piece of coin, current in Hungary and Poland for 4 s. 8 d.; at Rome, 5 s. 6 d.; Venice, 4 s. 4 d.

Dyna, an East-India coin, about 30 s. Sterling.

E

E*Mbargo*, the stopping or arresting of ships.

Empory, an exchange, a market town, a place where a fair is held.

Enfranchise, to make free, to incorporate a person into a society.

Enhance, to advance or raise the price of a thing.

Epha, a Jewish measure, of four gallons and a half.

Excambium, an exchange where merchants meet.

Exchange-broker. See *Broker*.

Extortion, the taking of more money, or a larger reward from any person, than what is due, or what the law allows.

F

F*Agot*, of steel, 130 lb.

Fangot, an uncertain quantity; of raw silk, from 1 to 3 C.

Fanam, an Indian coin, in value about 6 d. Sterling.

Fat, an uncertain quantity; of wire, from 20 to 25 C.

Florin, a coin, in Spain, 4 s. 4 d.; in Germany, 3 s. 4 d.; in Sicily, 2 s. 6 d.; in Holland, 2 s.

Flotzam, goods lost by shipwreck, which float upon the sea; and which, if saved, belong to the Lord Admiral.

Fodder, 19 C. and a half of lead.

Forestall, to buy goods before they come to market, with a design to raise their price.

Founder, a ship is said to founder, or to be foundered, when by a leak or otherwise she becomes so full of water that she sinks.

Frail, of raisins, about 75 lb.

Freight, either the goods which a ship carries, or the money paid for carriage.

Frieze, a coarse nappy cloth; perhaps so called, because first made, or worn, by the people of Friezeland.

Frigate, a small man of war, built somewhat lower and longer than others, for swift sailing, and not having more than two decks.

Frist, to sell goods at time, or upon trust.

G

G*Aborage*, wrappers in which Irish goods are packed up.

Gabel, an old word for tribute or custom paid to the Prince or Lord. Also an excise in France on salt.

Gaff, an iron hook to pull great fishes into a ship. Also a spur for a fighting cock.

Gaga, a measure in Japan, for rice and other grain, containing one hundred gantas, each ganta being three ale pints English.

Garble, the dust and dross severed from spices and drugs.

Garbling, picking out the worst from the best of any commodity.

Gare, a very coarse wool, a term used by clothiers.

Goad, an ell English, by which Welch frieze is measured.

Greven, a coin in Muscovy, passing for 12 d. Sterling.

Grocers, merchants who trade in fruits and spiceries; probably so called from *grossus*, a fig, a commodity which they very much deal in.

Grocery-wares, goods which grocers deal in; such as, figs, currants, raisins, prunes, pepper, nutmegs, almonds, cloves, cinnamon, ginger, sugar, &c.

Gross, 12 dozen of corks, pipes, &c.

Gross weight, the whole weight of goods with the dross and dust mixed with them.

them, and of the chest, cask, or bag, that contains them.

Guild, a company or society of men incorporated.

Guilder, a piece of coin. The German guilder is about 3s. 8d.; that of Holland, 22½d.; the golden one used in some parts of Germany, 4s. 9d.; of Portugal, 5s.

H

Haberdasher, one who deals in small wares, such as hats, caps, &c.

Halage, money paid for haling, drawing, or carrying goods to or from ships.

Hallage, toll or duty paid for goods vended in a hall, particularly for cloths brought to be sold in Blackwell hall, London.

Hand, in the height of a horse, four inches.

Hanega, a corn-measure at Bilboa in Spain, somewhat more than a bushel and a half English.

Hanock, a corn-measure at Malaga in Spain, containing unheaped 29 lb. and heaped 44 lb. Avoirdupois.

Hanse, a society of merchants incorporated for promoting the interest of trade, and the safe conveyance of merchandise from one kingdom to another.

Hansel, i. e. *Hand-sale*, money received upon the first sale of any part or parcel of goods, or the money received first in the morning. Also a new-year's gift.

Hanse towns, certain free towns in Germany, in number twenty-seven, as Hamburg, Lubeck, Macdenberg, &c. joined in a league offensive and defensive against all enemies.

Harping-irons, instruments used at sea in whale fishing, for striking of whales or great fish. They have one end like a barbed arrow, and a cord fastened to the other.

Harpooners, those that strike the whales with these instruments.

Heavy money, bullion, or uncoined money.

Hin, a Jewish measure for liquids, containing one gallon two pints and two and a half solid inches wine-measure.

Hogshead, a vessel containing 63 gallons.

Huckster, one who sells provisions by retail.

J

JAR, an earthen vessel, containing of oil from 18 to 26 gallons.

Jerque, after a ship is unloaded, the surveyor, or some other officer of the customs, goes on board, and searches her, to see there be no unentered goods concealed; and this is called *jerquing* of the ship.

Jetson, goods thrown overboard to lighten a ship in the time of a storm.

Jill, half a quarter of a pint English.

Impost, the duty on goods imported.

Inch of candle, see chap. 3. § 1. n. 2. of this Appendix.

Indenture, a writing, containing heads or articles of a contract or agreement betwixt two persons or parties, whereof there are two indented copies; that is, two copies written on the same sheet of paper or skin of parchment, and cut asunder, not by a straight, but crooked line; so that the borders or outlines of the two copies are notched like the teeth of a saw, or cut in the form of the letter S; and when applied to one another, will exactly correspond, the prominencies of the one filling up the slops or cavities of the other, and so shew the copies to be genuine.

Indorse a bill, see chap. 2. § 2. of this Appendix.

Ingenio, a house or mill where sugar is made.

Ingot, an uncertain quantity of gold or silver bullion.

Insurance, see chap. 3. § 3. n. 2. of this Appendix.

Interlopers, those who, without legal authority, intercept the trade of a company.

Invoice, see chap. 1. n. 4. of this Appendix. See also the word *Tare*.

Julio, an Italian coin, in value about 6 d. Sterling.

K

K

Keel, the lowest piece of timber in a ship, one end whereof is at the stem, and the other reaches to the stern.

Keelage, a duty paid at Hartlepool in Durham for every ship coming into that port.

Keg, a vessel for sturgeon, salmon, and other pickled fish, containing about four or five gallons.

Key, a place to land or ship off goods at. Those belonging to the city of London are, Chester's-key, Brewer's-key, Galley-key, Wool-dock, Custom-house-key, Bear-key, Porter's-key, Sabb's-dock, Wiggin's-key, Young's-key, Ralph's-key, Dice-key, Smart's-key, Somer's-key, Hammon's-key, Lyon-key, Botolph-wharf, Gaunt's-key, Cock's-key, Fresh-wharf: as also Billinsgate, and Bridge-house in Southwark, for landing fish and provisions.

Killow, a corn measure in Turky, somewhat less than a bushel.

Kintal, a Turkish weight, of 100 lb. but in Aleppo, 165 lb.; in Smyrna, 120 lb.

Kintlidge, the ballast of a ship.

Kipe, a basket made of osiers for catching fish.

L

Lagan, heavy goods thrown overboard at sea, when in danger of shipwreck, to which a buoy is fastened for directing to the place where they lie.

Last, of white herrings, 12 barrels; of red herrings, 20 cades; of corn, 10 quarters; of wool, 12 sacks; of leather, 20 dickers; of flax or feathers, 17 C.; of gun-powder, 24 barrels, or 2400 lb. &c.

Lastage, a duty on wares sold by the last. Also the ballast of a ship.

Leakage, an allowance made to the merchant in liquids of 12 per cent. and to brewers of 3 in 23 barrels of beer, and 2 in 22 barrels of ale, in consideration of what leaks or runs out.

Leaky, full of leaks. A vessel is so, when it lets out any of the liquor contained; and a ship is so, when it lets water come in.

Letter of advice, a letter from one correspondent to another, giving notice of a bill drawn on him, or of any other business.

Letter of attorney, see chap. 3. § 1. n. 7. of this Appendix.

Letter of credit, see chap. 3. § 3. n. 4. of this Appendix.

Letter of licence, see chap. 3. § 1. n. 6. of this Appendix.

Letters of marque and reprisal, letters under the privy seal, granted to subjects whose ships or goods have been seized or taken by the subjects of another nation, impowering them to retake, by force of arms, what, or to the value of what, was injuriously taken from them.

Lighterage, money given for carrying goods to or from a ship in boats or lighters.

Lispound, a weight at Hamburgh, five of their pounds, and is 16 lb. 4 oz. and 12 drams Avoirdupois; and at Copenhagen in Denmark, twenty of them make their ship-pound.

Livre, in France, about 18 d.; in Spain, 5 s.; at Leghorn and Florence, 9 d.; at Genoa, 16 d. Sterling. A livre contains 20 sous, each sous 12 deniers.

Loan, a thing lent. Also the interest of money.

Lodemanage, money paid to a lodesman or pilot for conducting a ship into a harbour.

Lombard, a bank for usury or pawns; so called from the Lombards, a people in Italy, who dealt much in usury.

Loop, a corn-measure at Riga, of two bushels.

Loot, a weight, of about half an ounce, in Germany and France.

Lot of goods, see chap. 3. § 1. n. 2. of this Appendix. See also the word *Allotting*.

Lyon dollar, 80 aspers, value 5 s. Sterling, at Aleppo in Turky.

M

Maggio, an Italian corn-measure, of 17½ bushels.

Mammooda, an East-Indian coin, value 1 s. Sterling.

Mamotly, a Persian coin, value 8 d. Sterling.

Manch, of silver, 60 shekels, or 7 l. 10 s. of gold, 100 shekles, or 75 l. Sterling.

Manifest, a note or memorial of a ship's cargo, shewing what is due to the master for freight from the several persons to whom the cargo belongs.

Manual goods, those whereof present profit may be made.

Manufacture, any commodity made by the work of the hands; as, cloth, wrought silk, hats, &c.

Maritime, of or belonging to the sea.

Mark of goods, a certain note which a merchant puts upon his goods, or upon the cask, hogshead, &c. that contains them, to distinguish them from others; such as, a grape, a crow's foot, a diamond, a cross, an asterisk, &c. Some use one or other of these marks by themselves, others join them with the initial letters of their own name, and others use the letters only.

Mark, of British money, 13 s. 4 d.; in Denmark, 16 s.; in Germany, 16 stivers, or 2 s. Sterling.

Mark lupi, Polish money, 3 s. 9 d. 3 farthings Sterling.

Mart, a market, a great fair, a town or place of great trade.

Mast, of amber, two pounds and an half.

Mat, of twine, from 2 to 3 C.

Maund, of unbound books, 8 bales, each bale 1000 lb. weight.

Maund-sbaw, a weight in Persia, of 12 lb. and an half Avoirdupois.

Mease, 500 herrings.

Medin, a coin in Egypt, value 3 aspers; at Aleppo, somewhat more than 1 d. Sterling. Also a measure of corn in Cyprus, of two bushels.

Mercer, a merchant who deals in wrought silks.

Mervadie, Spanish money, 372 of which make a rial, and 8 rials make a piece of eight, or 4 s. 6 d. Sterling.

Messe, an East-Indian coin, value 15 d. Sterling.

Metre, a Turkish wine-measure, of two quarts and a pint English.

Milliner, a seller of ribbands, gloves, &c.

Mill-ree, in Portugal, 1000 rees, about 6 s. 8 d. Sterling.

Mill-ree, a French measure of wine and oil, about 17 gallons.

Moidore, a Portuguese piece of gold, value about 27 s.

Moiety, the half of any thing.

Monopoly, the ingrossing of a commodity into one or a few hands, so that none can sell or gain by it but one person or company.

Mortgage, a pawn of land, houses, or goods, laid for money borrowed, to be the creditor's for ever if the money be not paid at the day agreed on.

Mount, of plaister of Paris, 3000 lb. weight.

Mulcts, fines laid on ships or goods by the company to which they belong, for the maintenance of consuls, garrisons, &c.

Murage, a tribute to be paid for the building or repairing of public walls.

N

NAP, a certain kind of shag raised on woollen cloth.

Napery, table-linen.

Napier's bones, certain numbering rods for performing speedily several arithmetical operations, invented by the Lord Napier, Baron of Merchiston in Scotland.

Naval, of or belonging to a ship, or to the sea.

Navigation, the art of sailing. Also sea-trade.

Naulage, the freight for carrying goods or persons by sea, or over a river.

Navy, a fleet or company of ships.

Naze, or *Ness*, a cliff or point of land running out into the sea.

Neap-tides, the tides at quarter-moon, which

which are not so high nor so swift as the tides at new or full moon, called *spring-tides*.

Neat weight, the weight of a commodity, without the cask, bag, case, or thing that contains it.

Nest, of chests or coffers, three in number.

Noble, an ancient coin, value 6 s. 8 d.

Notary-public, a scrivener, or writer who publicly witnesseth deeds, &c. to make them authentic in courts.

Noting a bill, is the notary's protesting against the person drawn upon, for his refusing to accept or pay.

Number of goods, when a merchant buys or sells goods, he numbers the parcels, casks, &c. by writing on the first N° I. and on the second N° II. &c. Mechanics also number their pieces of work. Thus a watchmaker puts upon the first watch he makes N° I. upon the second N° II. &c.

O

O*Bligee*, he to whom a bond is payable.

Obligor, he that enters into a bond, or he by whom it is payable.

Oke, a Turkish weight; of which there are three sorts; the lesser *oke* of Smyrna is 13 oz. 2 drams; the middle *oke* is 1 lb. 11 oz. 6 drams; and the greater is 2 lb. 11 oz. 13 drams Avoirdupois.

Okham, tow or flax, to drive into the seams of a ship.

Omer, a Jewish measure, of three pints and a half.

Orcio, a Florentine oil-measure, of eight gallons and a quart.

Orgal, the lees of wine dried, used by dyers to make cloth take colour.

Orlope, the uppermost deck in a great ship, viz. all the space from the mainmast to the mizen.

Ord, a butt for figs or wine. Also a hulk, or large broad ship, used for setting masts into ships. Also a monstrous fish, called likewise a *whirlpool*.

Ouster le mer, an excuse for not compearing in court after a summons, upon account of being beyond sea.

Owlers, persons who (like owls in the night) carry prohibited goods privately to the sea-side, in order to be shipped off contrary to law.

P

P*Ack*, a parcel of goods put up for carriage, a horse-load. A pack of wool is 240 lb. weight.

Pagod, a piece of Indian gold, in value about 8 s. Sterling.

Palingman, a merchant denizon or free born.

Pancart, a paper of the rates and customs due to the French King.

Par of exchange, is when he to whom a bill is payable, receives of the accepter just so much money in value as was paid to the drawer by the remitter.

Paraw, a small coin at Constantinople.

Passagio, a writ impowering the keepers of a port to grant passage to a person who has the King's licence.

Patacoon, a Spanish coin, value about 4 s. 8 d. Sterling.

Patart, a Dutch stiver, five whereof make 6 d. Sterling.

Pecul, a weight at Japan, Java, &c. 100 caty, or 132 lb. Avoirdupois.

Pesage, custom for weighing of goods.

Pesterable wares, goods that are troublesome, by taking up much room in a ship.

Petees, lead-money in India, 25 whereof make a farthing.

Petty-tally, a competent allowance of victuals in a ship according to the number of the crew.

Pickage, money paid in fairs, for breaking the ground, in order to set up booths, stands, or stalls.

Pico, a measure for cloth, from 25 to 27 inches, in Barbary, Aleppo, and Egypt. The *Pico* for silks and stuffs is 22 inches.

Piece of eight, a Spanish coin; that of Seville and Mexico worth about 4 s. 6 d. 1 farthing; that of Peru, 4 s. 3 d. 1 farthing.

Pilot, one who conducts ships into roads or harbours, or over bars and sands.

Pinnace,

Pinnace, a small vessel with a square stern, going with sails and oars, and carrying three masts.

Pipe, a measure of wine, containing 162 gallons.

Pirate, a sea-robber.

Pistole, a French or Spanish piece of gold, value about 17 s. Sterling.

Pocket, of wool, about half a pack.

Policy of insurance, see chap. 3. § 3. n. 2. of this Appendix.

Pood, a weight used in Muscovy in weighing furs and some other goods, about 37 lb. Avoirdupois.

Port, a harbour or station for ships.

Portague, a cold coin at Hamburgh, value L. 2 : 12 ; 9 Sterling.

Porterage, money paid to porters for their service in landing or shipping out goods, &c.

Porters, men who attend the water-side, and assist, as they are employed, in shipping off or landing goods. In London there are four sorts of porters. 1. Those called the *companies-porters*, who ship off and land goods exported and imported to and from the Baltic sea, Holland, France, Spain, Italy, Germany, Turky, &c. 2. The *ticket-porters*, who are all freemen; and their business is, to ship off and land goods to and from all parts of America. 3. The *tackle-porters*, who are men provided with weights and scales, &c.; and their business is, to weigh goods. 4. The *fellowship-porters*, who ship off or land such goods as are measured with dry measure; as corn, salt, &c.

Portgreve, or *Portreve*, the title of the governor of some sea-port towns, and anciently of the chief magistrate of London.

Port-sale, a sale of fish, or any other goods upon the key. Also a public sale of any commodity to the highest bidder.

Port-town, any town where there is a harbour for ships may be so called; but, in a strict sense, those towns only get this name, where a customhouse is kept. The *port-towns* or *ports* in England are, London, Berwick, Boston, Bridgewater, Bristol, Cardiffe, Carlisle, Chester, Chichester, Exeter, Gloucester, Hull, Ipswich, Lynn, Milford, Newcastle, Plymouth, Pool, Sandwich, Southampton, Yarmouth, &c. Those in Scotland are, Aberdeen, Ayr, Borrowstounness, Campbelltown, Dumfries, Dunbar, Dundee, Inverness, Irvine, Kirkaldy, Leith, Montrose, Perth, Port-Glasgow, Prestonpans, Stranraer, Wigton, &c.

Poundage, a duty paid to the King of 1 s. for every 20 s. value of all goods imported or exported, except such as pay tunnage, and bullion and diamonds, and a few others.

Pre-emption, a first buying, or buying before others.

Premium, money given for insuring ships, goods, houses, &c.

Price-current, a weekly paper published at London, of the current value of most commodities.

Primage, a customary duty paid by merchants to the master and mariners of a ship, at their setting out or coming in to a port; to the master, for the use of his cables and ropes in loading or unloading the ship; to the mariners, for their service and assistance. It is commonly about 12 d. per ton.

Privateers, ships sent out in time of war, to seize the ships or goods of enemies.

Puncheon, of wine, 84 gallons; of prunes, from 10 to 12 C.

Purser of a ship, a person who has the charge of the victuals, and keeps a list of the ship's company, and an account of the wages paid and due to them.

Pyse, an East-Indian coin, the fourth part of an ana.

Q

Quadrine, a small coin in Italy, somewhat less than a farthing.

Quarantine, the space of forty days, being the time appointed for keeping out, from a healthful place, any ship supposed to come from a place infected with the plague.

Quarter, in England, 8 bushels; in Scotland,

Scotland, 4 bolls; in Spain, a quantity of about 139 lb. weight of corn.

Quartern, a measure, the fourth part of a pint.

Quest-men, persons chosen to inquire into abuses and misdemeanors, especially such as relate to weights and measures.

Quire, of paper, 24 sheets.

Quotient, a number that shews *quoties*, or how many times the divisor is contained in the dividend.

R

Rack-vintage, a second voyage for rack-wines.

Rack-wines, wine drawn off, and cleansed from the lees.

Rateen, a kind of woollen stuff.

Ray-cloth, cloth that was never coloured or dyed.

Ream, of paper, 20 quires.

Ree, a small coin in Portugal, 75 of which make about 6 d. Sterling.

Reed, a Jewish measure, 3 yards and 2 inches.

Regrator, one that buys and sells again in the same market, or within five miles thereof. Also one who trims up old goods for sale: a huckster.

Remancipate, to sell or return a commodity to him that first sold it.

Rial, Spanish money, 8 of which make a piece of eight, or 4 s. 6 d. Sterling.

Rialto, a marble bridge at Venice, where the merchants meet.

Roll, of parchment, 60 skins.

Rotello, a Turkish weight; of which there are three sorts at Aleppo; the lesser, 4 lb. 10 oz. 10 dr.; the middle, 4 lb. 12 oz. 11 dr.; the greater, 4 lb. 14 oz. 12 dr. At Smyrna, the *rotello* is 3 lb. 3 oz. 11 dr.

Rove, a Spanish weight, about 28 lb. Also a wine-measure of 4 gallons.

Royal Exchange, a stately pile of building in the city of London, which was first founded by Sir Thomas Gresham a merchant, *anno* 1566; but being burnt down *anno* 1666, is now built of excellent stone, with such curious and admirable architecture, especially for a front, a high tower or steeple, in which is an harmonious chime of 12 bells, and for arch-work, that it is the noblest structure for a meeting-place of merchants in the known world.

Ruble, a coin in Muscovy, value 10 s. Sterling.

Rundlet, a cask for liquors, from 3 to 20 gallons.

Runner, a rope, with a pully at one end, and a hook at the other, for hoising of goods.

Rupee, an East-Indian coin, value 2 s. 3 d. Sterling.

S

Sachem, a great prince or ruler among the West Indians.

Sack, of cotton wool, from 1½ C. to 4 C.; of sheeps wool, 26 stone of 14 lb. to the stone; but, in Scotland, 24 stone of 16 lb. each stone.

Salmo, a corn-measure in Spain, equal to 8 bushels English.

Salvage, an allowance made for saving ships or goods from danger of seas, enemies, &c.

Sarplier, a piece of canvas to wrap wares in, a pack-cloth.

Scandal, a French oil-measure, of 4 gallons.

Scavage, (*Scevage*, or *Shevage*), an ancient toll or custom exacted by Mayors, sheriffs, &c. from merchant-strangers, for wares shewed or offered to sale within their precincts; but is now prohibited to be levied, except by the Mayor and commonalty of London.

Scout-freight, money paid in Holland for carrying goods to or from ships in lighters or boats called *scouts*.

Seam, of glass, 24 stone, each 5 lb.; of corn or malt, 8 bushels.

Seigniorage, a duty to the King or Prince for gold and silver brought to be coined.

Semidole, half a ton of wine, or one pipe.

Seraph, a Turkish gold coin, value 5 s. Sterling.

Seron, or barillia, 3 C.; of almonds,

2 C.; of anniseeds, from 3 to 4 C. &c.

Shepel, a Dutch corn-measure, about 3 pecks English.

Ship-pound, a weight in Sweden, and some other places, for weighing iron, flax, hemp, &c. containing 312 lb. and at Antwerp 320 lb.

Sheck, of soap-boxes, canes, &c. 60.

Shilling, a Dutch coin, value 7 d. Sterling.

Smugglers, persons that conceal or run prohibited goods, as brandy, &c.

Sombre, a measure in Spain, of two quarts English.

Sound, to make trial how deep the sea is; to pump or sift one.

Sous, French money, 20 whereof make a livre, and 3 livres a French crown, or 4 s. 6 d. Sterling.

Span, nine inches.

Spring-tides. See *Neap-tides*.

Stack, a pile of hay, wood, &c. 3 feet long, as many broad, and 12 feet high.

Stand, of pitch, from 2½ C. to 3 C.

Staple, a city or town appointed by the government, a public mart for merchants to bring goods to for sale.

Staple goods, such as are vended at a staple; and because these are commonly such as are not easily subject to perish, as wool, leather, lead, &c. goods of whatever kind not easily perishable, go by the name of *staple goods*.

Starboard, the right side of a ship; *Larboard*, the left.

Statics, a science treating of weights, shewing the properties of heaviness and lightness.

Stellionate, all kind of deceit and trick in bargaining.

Stiver, a coin in Holland, value 1⅕ d. Sterling.

Stone, of wool, in England 14 lb. in Scotland, 16 lb.; of beef, at London 8 lb. in Hertfordshire 12 lb.; of glass, 5 lb.; of wax, 8 lb.

Stoop, a measure in Flanders; of beer, 2 quarts; of wine, 3 quarts English.

Storage, warehouse-rent.

Sultanin, a Turkish gold coin, value about 8 s. Sterling.

Supercargo, a person employed by merchants to go a voyage, oversee the cargo, and dispose of it to the best advantage.

Surcharge, an overcharge, a charging beyond what is just.

Suttle-weight, the weight of goods, after the allowance for tare is deducted.

Swelver, a German coin, value 2¼ d. Sterling.

T

Tackle, the ropes and furniture of a ship.

Tale, an East-Indian coin, value 20 s.; at Japan, 4 s. 6 d.

Talent, a Jewish silver coin, value L. 342 : 3 : 9 Sterling. *Talent* of gold is 5475 l. The silver *talent* among the Greeks is 193 l. 15 s. Sterling.

Talent, a Jewish weight, equal to 189 lb. 8 oz. 15 dw. 17 gr. Troy. The common Attic *talent* is 56 lb. 11 oz. 17 gr. Troy. The Egyptian *talent* is 75 lb. 10 oz. 14 dw. 6 gr. The *talent* of Alexandria is 91 lb. 15 dw. Troy. The *talent* of Antiochia is 341 lb. 6 oz. 4 dw. 6 gr. Troy.

Tally, a cleft piece of wood, to score up an account upon by notches. They are used by the officers of the exchequer, who keep one of the clefts in the office, and give the other to persons who pay in money upon loans.

Tallyman. See *Broker*.

Tare, an allowance on weighable goods, made by the King to the importer, or by the seller to the buyer, in consideration of the outside package, as cask, bag, chest, wrappers, &c. Concerning which observe, 1. That several sorts of goods have their tares ascertained in a table annexed to the *Book of rates*; and these tares are constantly observed with respect to imported goods, unless the officers thinking the crown, or the merchant thinking himself wronged, shall desire to have the goods unpacked, and the neat weight taken; which is either done by weighing the goods of each cask, &c. or by picking out several casks of each size, and

and computing the rest according to them. And this is the ordinary method with respect to East-India goods. 2. As to goods whose tares are not ascertained, two land-surveyors in London, and the collector and surveyor in the out-ports, are impowered by the government to adjust them. 3. Sometimes the casks, barrels, &c. are weighed beyond sea before the goods are put in them, and the respective weights marked on the casks themselves, or inserted in the merchant's invoice. In which case, if the officers can satisfy themselves, by unpacking and weighing some of the goods, that these *invoice-tares* are just and true, they commonly esteem them as such, and pass them accordingly. 4. But the unpacking of the goods, and taking the neat weight, being the most just method both for the King and merchant, it is commonly practised in cases where it can be done conveniently, and without detriment to the goods. And this method is always observed with respect to tobacco imported from Virginia or Maryland.

Turi, a coin in Sicily, value 5 d. Sterling.

Tariff, a custom-book, or book of rates, ascertaining the duties on merchandise.

Tarpaulin, a piece of canvas well tarred over, to be laid upon the deck of a ship, or any other place, to keep off the rain. This word is also used to signify a mariner or seaman.

Tellers, officers in the exchequer and bank who receive and give out money.

Tical, China money, value L. 2 : 16 : 3 Sterling.

Tidesmen, certain customhouse-officers, appointed to attend ships till loaden or unloaden, to prevent the exporting or importing of uncustomed goods.

Timber, of skins or furs, 40 in number.

Timph, Polish coin, value 7 d. Sterling.

Tol, a silk weight at Surat, about 5 drams.

Toman, a Persian gold coin, value L. 3, 6 s. 8 d. Sterling.

Transfer, a customhouse-warrant or pass.

Trett, an allowance in weighable goods of 4 lb. in 104 lb. made by the merchants in London to their own tradesmen and retailers, for break, waste, or dust mixed with the goods.

Tronage, a custom or toll for weighing of wool.

Truss, of hay, 56 lb. and 36 trusses make a load.

Tub, of tea, about 60 lb.; of camphire, from 56 to 86 lb.; of vermilion, from 3 to 4 C.

Tun, of timber, 40 solid feet.

Tonnage, an impost of so much per ton granted to the King, upon liquors imported or exported.

U

ULlage, the quantity of liquor that in a cask partly filled, is required to fill it up, or what a cask wants of being full.

Uncustomed goods, such as have not paid custom.

Usance. See chap. 2. § 2. of this Appendix.

Usury, the gain of any thing above the principal, or that which was lent, exacted in consideration of the loan. 5 per cent. is allowed by law; and more, where the principal is in hazard, as where money is lent on bottomry.

V

VEndue, auction, or public sale.

Vertule, a corn-measure in Flanders, of two bushels and three quarters of a peck English.

Villein, a fleece of wool shorn from a scabbed sheep.

Vintage, the season of grape-gathering.

Virgin-parchment, fine parchment made of the skins of young lambs.

W

WAga, of cheese, wool, &c. 256 lb.

Watch,

Watch, the space of 4 hours at sea.

Water-born, a ship is so, when she is just afloat, or has just as much water as bears her off the ground.

Weigh, of salt or corn, 40 bushels.

Wharf, a key or place to land or ship off goods at.

Wharfage, money paid for landing goods at a wharf, or for shipping them off.

Wharfinger, a keeper or owner of a wharf.

Wherry, a small boat, such as is commonly used for carrying passengers.

Wool-drivers, persons who buy wool in the country, and carry it to the clothiers, or maket-towns, to sell it again.

Wool-staple, a city, town, or place, where wool is wont to be sold.

Wool-winders, persons who make up fleeces of wool into bundles, in order to be packed.

Wreck, the goods or planks that float to land of a perished ship. If any creature, man, dog, or cat, escape, the goods saved shall be delivered to the owners, if claimed within year and day; otherwise they belong to the King, or the person to whom the King hath granted wreck.

X

XAnti, among the Chinese, is the supreme governor of heaven and earth; being the word they make use of to signify God.

Xesta, an Attic measure: of liquids it contains one pint five and a half solid inches English, wine-measure; of things dry it contains one pint and about a half solid inch, corn-measure.

Y

YAcht, a small ship or pleasure-boat.

Yaw, a ship is said to *yaw*, when, through the fault of the steersman, she is not kept steady in her course, but makes angles in and out.

Ynca, a title of the ancient Kings of Peru in America, and of the Princes of their family, signifying Lord, King, or Emperor, or one of the royal blood.

Yucca, an American tree, of the root of which bread is made by the Indians.

Z

ZEchin, a gold coin at Venice, value 7 s. 6 d. Sterling; but the Turkish *zechin* is 9 s.

Zelot, Turkish money, value 2 s. 6 d. Sterling.

Zereth, an Hebrew lineal measure, equal to nine inches.

Zuz, an Hebrew coin, the fourth part of a shekel, value 7½ d. Sterling.

Zygostates, a clerk of the market, an officer who has the oversight of the weights.

FINIS.