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**A commercial education for 'the midling Sort of  
People' in mercantilist Britain**

**John Richard Edwards**

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## **A COMMERCIAL EDUCATION FOR ‘THE MIDLING SORT OF PEOPLE’ IN MERCANTILIST BRITAIN**

### **Abstract**

The early modern period, which covers the sixteenth to the eighteenth centuries, saw England transformed from a relatively insignificant European nation to one of the world’s leading economies. During this era a transformation in educational provision was designed to meet the needs of a changing occupational landscape. The continued focus of grammar schools and the universities on the supply of clerics and scholars ignored the educational requirements of those involved in the administration and management of entities located within both the commercial and non-profit making sectors. Against a background of increased literacy, this paper reveals that the private schools and academies of the early modern period responded to the information requirements of larger scale entities by developing a unified commercial education based on the intertwining of writing, arithmetic and double entry bookkeeping.

**Keywords:** accounting history; business education; writing master.

## **A commercial education for ‘the midling Sort of People’ in mercantilist Britain**

### **Introduction**

Hoskin and Macve (1994) discern important developments in accounting occurring in the twelfth and, again, beginning in the late eighteenth centuries, with key forces; being ‘grammatocentrism’ and ‘calculability’. Associated with this, Hoskin and Macve see educational developments, involving writing, examining and grading, as central to accounting change. In Britain, it was the sixteenth century when levels of literacy began to rise quite quickly as the result of radical advance in the availability of the written word at accessible prices following the introduction of the printing press. The seventeenth and eighteenth centuries saw the publication of business and accounting texts increasing by the decade. They centred on extolling the fundamental importance to business of skills in writing and calculation. It is the purpose of this paper to demonstrate that a period roughly contemporaneous with the Age of Enlightenment (1650-1800) also saw important educational innovation designed to better equip youths for a career in business from lowly clerk through to international-oriented merchant.

This paper reveals that during the Age of Enlightenment in Britain, severe limitations in educational provision became apparent. The curricula of grammar schools was traditionally confined to Greek, Latin and classical study. The rise of Britain as a commercial nation during the mercantilist period saw the rapid development of the compting or counting house<sup>1</sup> to administer business affairs. It was also a time when the provision of services locally and by central government increased. These organisations required growing numbers of clerks and accountants<sup>2</sup> to provide the information required for operational and managerial purposes. In addition, the counting house was where the aspirant merchant would begin his business career. These developments gave rise to new educational requirements which, we will see,

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<sup>1</sup> Previts and Sheldahl (1977) report early use of these or similar terms in a governmental or ‘royal’ context in the fourteenth and fifteenth centuries and by commerce in the sixteenth century.

<sup>2</sup> For a study of the later development of a clear distinction of the accountant from the clerk and bookkeeper see Kirham and Loft (1993) and for clerking as a possible ‘pathway’ to becoming an accountant see Matthews et al. (1998).

centred on the acquisition of skills in the areas of writing, arithmetic and accounts. This paper will demonstrate the inter-relationship between these pedagogic pursuits and show how they were combined to provide a unified business education.

The existing accounting history literature already reveals some awareness of the fact that accounting was not treated by authors and educators as an entirely independent subject area in those earlier times. It is well known that accountants also wrote on arithmetic (Bolton, 1975, pp. 220-230), and Yamey (1975, p. xxii) notes that accountant-teachers 'gave lessons in book-keeping, and often as well in other subjects such as commercial arithmetic, mathematics and foreign languages'. Murray's well known work (1930) rehearses how accounting grew out of counting and further points out that 'the word "accountant" came to signify one skilled in accounts, and, particularly, one who taught arithmetic and the art of keeping accounts' (Murray, 1930, p. 17). Murray (ibid.) also quotes Monteaige (1683) to the effect that accounting went beyond arithmetic: 'Neither is he that may be reputed a good Arithmetician, be presently an Accomptant'. It is also known that some accountants were also writing masters. For example, Brown (1905, p. 233) notes that Charles Snell and Richard Hayes followed the dual occupation of writing master and accountant.

The subjects of the educational system revealed in this paper were mainly children of the 'middling sort'. The terms middling sort, middling class, trading class and commercial class were used interchangeably to refer to people below the gentry but above the labouring classes; mainly shopkeepers, artisan-employers, manufacturers, civil servants, merchants and professionals (Hunt, 1996, p. 15). The middling sort encompassed families enjoying vast variations in income and therefore lifestyle. The bare minimum income of an urban family in this category has been estimated as between £50 and £80 a year, with a rise in the upper limit to £2,000 covering most of the middling sort. Some in centres such as Bristol and London had incomes in excess of £10,000, and a few highly successful merchants engaged in overseas trade made more than £100,000, placing them on a par with the richest aristocrats (Hunt, 1996, p. 15). Although numbering far in excess of the gentry, the middling sort were massively out-numbered by the labouring classes.

The remainder of this paper is structured as follows. First, the development of the system of schooling and apprenticeship to meet changing educational needs is examined. Next the nature of the private schools and academies that offered a new

type of education is described. The next two sections highlight the importance of the role of accountants in the development of a unified system of business education centred on writing, arithmetic and the system of double entry bookkeeping then called merchants accounts. We then present our concluding remarks.

### **Schooling and apprenticeship**

Holmes (1982) considers the level of prosperity to have risen at an unprecedented rate in Augustan England (1680-1730). The growth and increasing complexity of the business economy required the development of new services to meet its needs. These included ‘schoolmasters who could instruct youths in mathematics, book-keeping and accountancy, calligraphy and surveying’ (Holmes, 1982, p. 12). Those attending academies also included adults ‘who wished to improve or add to their writing skills’ (Whalley, 1980, p. 181). A comment which, as we will see, has equal application to the gaining of skills in arithmetic and merchants accounts.

#### *Grammar schools under fire*

The curricula of grammar schools that had first emerged during the early medieval period (Lawson and Silver, 1973, pp. 20-25) and traditionally focused on the study of Latin and classical authors (O’Day, 1982, pp. 64-70)<sup>3</sup> was occupation oriented (also the universities, Anderson-Gough, 2008, p. 300) in the sense that such institutions catered principally for aspiring ‘scholars and clerics’ (Grassby, 1995, p. 190; Holmes, 1982, p. 49). By the seventeenth century, the medieval orientation of grammar schools and universities was no longer congruent with the demands of an increasingly commercial nation (Curtis, 1963, p. 110; Lawson and Silver, 1973, pp. 73-75, p. 203; Adamson, 1922, pp. 228-229). Efforts by reformers to broaden the curriculum usually made little headway, ‘and the syllabus of the grammar schools remained irrelevant to business’ (Grassby, 1995, p. 191). But there were exceptions. In 1714 Henry Phillips of London bequeathed Aylesbury Grammar School £5,000 on condition that the ‘poor boys’ in its catchment areas be taught ‘Latin, writing, arithmetic and accounts, so as to

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<sup>3</sup> Other factors contributing to the decline of the grammar schools in the seventeenth and, particularly, eighteenth centuries were the falling value of their endowments, corruption and lack of interest on the part of school governors, and difficulty in adapting their curricula due to statutory restrictions (O’Day, 1982, p. 199).

be fit to go and be apprentices to good trades' (quoted in Holmes, 1982, p. 61). In general, however, the traditional system was at best unsympathetic, and more usually openly hostile, to business: 'Pedantry, snobbery, licensed amateurism and religiosity, particularly when combined, proved unassailable obstacles to educational reform even during the Interregnum [1649-1680] and after the Toleration Act [1689]' (Grassby, 1995, p. 192). So, even for the sons of wealthy merchants destined to follow their fathers' profession, 'there remained a fundamental gulf between the gentlemanly ideal of a liberal education and the vulgarity and stigma of a manual apprenticeship' (Grassby, 1995, p. 193). It was the commercial-oriented private schools and academies that developed to meet the learning requirements of the layers of business administration stretching down from the merchant through to the humble bookkeeper or clerk destined never to rise beyond writing up the journal.

As industrial towns developed in the late-eighteenth century, there was a particular impatience with the sustained focus of grammar schools on traditional subject areas. In 1791, the trustees of Leeds Grammar School proposed the appointment of a third master to teach writing and accounts, and a fourth to teach French and other modern languages (Curtis, 1963, pp. 123-125). The plan was opposed by the master and the usher and the dispute was taken to the Court of Chancery (1795) where the Lord Chancellor decided:

There is no authority for thus changing the nature of the Charity, and filling a School intended for the purpose of teaching Greek and Latin with Scholars learning the German and French languages, mathematics, and anything except Greek and Latin. (quoted in Matthews, 1897)

Some were more successful. In 1791, Oundle Grammar School had no pupils and, in the endeavour to attract a new clientele, offered 'a mixed curriculum of classical subjects, geography, surveying, merchants' accounting and drawing' (O'Day, 1982, p. 201). Manchester Grammar School, many of whose students went into industry and commerce, also developed a commercial curriculum to meet their needs as well as those of pupils going on to university (O'Day, 1982, pp. 201-202).



### *Providing a commercial education*

The neglect of commercial education by many, perhaps most, of the grammar schools provided scope for the development of new educational institutions. These were the private schools and academies that began to emerge in the late seventeenth century. Even they had their forerunners. Lawson and Silver (1973, p. 70) report that, during the later medieval period, some scribes kept private writing schools and also taught 'business methods, forms of correspondence and accounts'. Then, in the early seventeenth century, children up to twelve years of age might be taught 'surveying and casting accounts' alongside adults requiring such skills (Lawson and Silver, 1973, p. 114). It was in the late sixteenth century that the earliest of Ambrose Heal's (1931, p. 75)<sup>4</sup> writing masters who were also accountants, John Mellis, is known to have taught writing and accounting at his school in St. Olave's, Southwark.

The private schools and academies therefore taught a new range of subjects, with their growth spurred on by restrictions placed on nonconformists by the Act of Union 1662 and the Five Mile Act 1665 (Curtis, 1963, p. 115). There were the 'purely utilitarian' schools designed to fill the gap in businesses' educational requirements through a 'highly specialised' course of instruction (Grassby, 1995, p. 191; Holmes, 1982, p. 50). Some would also teach 'modern' subjects such as French and geography, while others continued to pay some attention to the classics as well as embracing both modern and utilitarian subjects (Hans, 1951, chapter 3; Lawson and Silver, 1973, p. 203). The new institutions had to fight entrenched educational interests. Even advocates of the modernisation of the curriculum of grammar schools, such as Vicesimus Knox, headmaster of Tonbridge School 1778-1812, distrusted academies preparing pupils 'for the shop, the warehouse, the counting house and the manufactory' (quoted in Adamson, 1922, p. 271).

We can obtain insight to the purpose of these new institutions from the contemporary writing master and accountant, William Webster. In *An attempt towards rendering the education of youth more easy and effectual, especially with regard to their studies at the writing-school*, published in 1718, Webster (1718, p. 78) makes clear the fact that

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<sup>4</sup> This contains biographical sketches of all the writing masters in England that Heal could identify for the period 1570-1800.

‘the *Compting-house* and the *Compter* require Qualifications very different from those which fit a man for the *Pulpit* or the *Bar*’. He continues:

As the Knowledge of *Greek* and *Latin* is the Foundation of that kind of learning which usually denominates a Man a Scholar; so a competent Skill in *Writing* and *Accompts* is the Chief of those Accomplishments which are generally understood by the Name of *Clerkship*, in the present Acceptation of the Word. (ibid., p. 77)

Further: ‘Writing and Accompts are indeed their very Profession; and therefore to be wanting in either of those Qualifications, is to be deficient in Essentials, and unworthy the very Name of Clerk’ (ibid., p. 81). For merchants, also, ‘By far the most important skill was casting the accounts’ (Grassby, 1995, p. 184).

### *Apprenticeship*

The traditional method of training in Britain, in the middle ages, was through apprenticeship, and the academies and private schools that grew up, particularly in and around the City of London, were therefore designed to provide a pre-apprenticeship training for clerks, accountants and merchants (Grassby, 1995, p. 190). Well known accountants followed this course. For example, Joseph Champion, who had previously attended St Paul's School and Sir John Johnson's Free Writing School, Foster Lane, London, then became apprenticed to Charles Snell. After completing this indenture Champion taught penmanship at a number of public schools while also working as a private tutor ‘amongst the nobility and gentry’ (Massey, 1763, part 2, p. 38; Nairne, 2004).

Serious attempts were made by some academies to better prepare their pupils for business by replicating the training conditions of the counting house. For example, at Thomas Watts’ famous Academy in Little Tower Street, teaching materials were arranged so that ‘the Learner should trace every of these [commercial events] as incident in each particular *imaginary* Case, as if he was transacting *real* Affairs’ (Watts, 1716, p. 28).<sup>5</sup> Watts’ aim was to counter the kinds of disparaging comments even today directed by businessmen and practitioners at accounting and business graduates; namely that, if they had been properly taught, ‘we should not find so many

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<sup>5</sup> Dilworth (1777, preface) makes a similar point: ‘Whosoever learns Book-keeping, is to suppose himself not at School, but in the Compting-house’.

Youths on their first Entrance on Business so much strangers to it' (Watts, 1716, pp. 28-29). Reflecting the intention of replicating work conditions, Watts' academy was also described as the 'Accountant's Office'.

The next section reveals that the costs associated with a commercial education and training confined such provision to children of the middling sort.

### *Cost of training*

The cost of providing a thorough training for clerks, accountants and merchants was not trivial<sup>6</sup> and, as education was added to the 'on the job' training requirement, the cost rose: 'By 1722, the cost of a commercial education was quoted at £26 for boarding, three guineas for writing and arithmetic and three guineas for merchant' accounts' (Grassby, 1995, pp. 69-70; see also Cole, 1946, pp. 9-10). Adamson (1922, p. 230) has estimated that, in 1771, the average payment for a youth's board, lodging and tuition ranged from £25 to £30. Turning to specific institutions, the entrance fee for the Soho Academy was five guineas, with a further £30 for boarding and teaching (Hans, 1951, p. 89). For each vocational subject, which there was treated as an extra, a half guinea entrance fee was required plus a 'monthly payment of a guinea or more' (Hans, 1951, p. 89). John Sisson charged 13 guineas per year and half a guinea entrance fee for attending his boarding school on Mill-Hill in Newmarket (Heal, 1931, p. 97). Fees elsewhere in the provinces were also lower than London – at the York Academy, a one guinea entrance fee, 10 guineas per annum for boarding, two guineas for general instruction plus an extra three guineas for teaching in leisure hours. Additional fees of between two to six guineas were charged for each extra subject (Hans, 1951, p. 94-95; see also Holmes, 1982, p. 69).

The total cost of a commercial education would of course depend on the amount of time spent at an academy. On the assumption that it would last for two year, following some form of elementary education, the cost in London might be upwards of £60. Then there was the premium paid by the apprentice's parents to the master.<sup>7</sup> The cost would vary a great deal depending on vocational aspirations. For a trade

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<sup>6</sup> The extent to which pupils attending commercial schools took up apprenticeships is unknown.

<sup>7</sup> Apprentices were usually but not always male. Thomas Weal recorded that, in 1775, he paid 25 guineas per annum for his daughter 'Polly as a parlour-boarder', plus five guineas entrance fee (quoted in Adamson, 1922, p. 230).

apprenticeship, fees ranged from £10 to £30, while lawyers charged £200 to take a clerk and ‘positions with merchants and bankers cost even more’ (Klepp and Smith, 1992, p. xxviii). Focusing more extensively on the legal profession, Abel gives apprenticeship figures in London as £100 in the eighteenth century and £200 in 1835, though it could be as much as £500 (Abel, 1998, p. 149).

Admittedly rough and ready calculations might suggest a total cost of £100 to complete the training of a clerk and £200-£300 for a merchant. These are significant amounts given that an annual income of £50 would place a family on the lower margin of the middling sort (Hunt, 1996, p. 15). Expressed in today’s money, £100 in 1750 would equate to £13,867.38 using the retail price index and £144,515.19 using average earnings (Officer, 2008).

In the next section the nature of the schools and academies offering a commercial education is considered.

### **Schools and academies offering a business education**

‘after, it may be, seven years pains are past, and the Youth somewhat advanc’d in his Learning, ... his Studies are suddenly chang’d, and he is immediately removed to the Writing-School to be qualify’d for Trade, or other Business’ (Webster, 1721, p. 79)

Central figures in the development of a business training were the writing masters who, in the fifteenth century, had taught a “‘quality” audience’ consisting of ‘pupils destined for positions in embassies and chanceries, private persons who needed to write a polite correspondence hand, and finally those who were to practice writing as a profession in legal offices, etc.’ (Morison, 1931, p. xxviii). During ‘the 17<sup>th</sup> and 18<sup>th</sup> centuries, the key locus of the teaching and use of writing moved from the court and the great offices of state to the city and to commerce’ (Ogborn, 2004, p. 300). The development in the scale and complexity of business, as well as government activity, meant that these were no longer locales where the illiterate might flourish. From the lowest of clerks upwards, some kind commercial education was required. And the ‘most characteristic “middling” skill of all was bookkeeping, and the ability to keep accurate accounts’ (Hunt, 1996, p. 58). It was therefore appropriate for the writing master also to teach accounting, resulting in the occupational label writing master and accountant becoming more visible as the seventeenth century progressed.

A typical advertisement inserted by a writing master and accountant, such as that published by Philip Pickering c. 1714 of the ‘Golden Pen in Paternoster Row, next door to the Chapter Coffee House’ promised the ‘teacheth [of] all the useful Hands of Great Britain, Arithmetick and Merchants Accompts in the Italian Manner, after a new and easy Method approve’d by eminent Mearchants’. The career prospects of Pickering’s graduates were also made clear; the school claiming to qualify ‘young Gentlemen for Merchants Counting Houses, Attorneys’ Clerks, and Publick Offices or any other Business’ (Heal, 1931, pp. 84-85). Advertisements might appear in a variety of venues. Pickering advertised in newspapers such as *The daily journal* while others used the trade or business card, that began to appear in the seventeenth century, to draw public attention to their pedagogical activities (Figure 1; see also, Heal, 1931, plate LXXX). Thomas Tomkins’ (1743-1816) trade card expressed the following message:

Mess<sup>rs</sup> Willis and Tomkins in Foster Lane, Cheapside, London. Board and Qualify Young Gentlemen for Trades, Merch<sup>ts</sup> Counting Houses and The Public Offices Etc. (Heal, 1931, p. 108)

Samuel Vaux (1704-39) issued a broadsheet advertisement from his school in London Street, Greenwich, where ‘young gentlemen were qualified for merchants’ counting houses, attornies’ clerkships and the public offices’ (Heal, 1931, p. 110). Often announcements appeared in books published by the proprietor of a private school or academy. Hawkins’ *Clavis* followed the table of contents with the following: ‘Advertisement: At St. George’s Church in Southwark, are taught to write all the usual Hands of this Kingdom; Merchants Accompts after the Italian manner; and also the Mathematical Arts...’.

The schools and academies run by writing masters and accountants were often quite small, operated by a single individual who did all the teaching. Numbers needed to rise to perhaps 30 or so before an assistant or ‘usher’ was appointed (Holmes, 1982, p. 56). If there were boarders, these were often looked after by the owner’s wife or a female relative (Holmes, 1982, p. 57). But some commercial schools were more substantial with Watt’s Academy in Little Tower Street employing four masters or ‘professors’ by the late 1720s, as well as a full-time French tutor and some part-time tutors (Holmes, 1982, p. 57).

The creation of a writing style appropriate for conducting business in late-mercantilist Britain is examined next.

### **Commerce and writing style**

‘the free and Clerk-like Manner of Writing fit for the dextrous Dispatch of Business’  
(Clare, 1720, Preface)

Penmanship in Europe of the late middle ages was characterised by calligraphic elaboration that included loops, flourishes and pictorial representations which, in common with double entry bookkeeping, was imported to Britain from Italy and elsewhere on the Continent. Towards the end of the seventeenth century, as a response to changing commercial requirements, there occurred a reaction against the great variety of writing styles that had developed to demonstrate the writing master’s professionalism and to distinguish the skills of one practitioner from those of another. ‘In France and in England the emphasis then turned towards the practical business hand, and writing styles sobered down in the interests of legibility and commerce’ (Whalley, 1980, p. 183). Daniel (1998, p. 20) expands this theme:

Since all business correspondence, both internal and external, had to be written in longhand, the clarity and neatness of the writing assumed great importance, both because of communication needs and because it was the writing that conveyed the firm’s image to the customers. It was not unusual for professionals in either business or business education to go on at length about this subject, stressing for example the importance of plain and bold ‘business hand’ without traces of ornateness.

In *Writing improved* (1714, p. 1), Clark divides ‘Hands now in Use among us’ into two broad categories: ‘Those of absolute Use for *Business*, and those which are only *Ornamental*’. The former category contained six hands: ‘the *Round-Hand* and *Italian*,<sup>8</sup> in which most of the common Affairs of Trade, and the ordinary Business of *Life*, are written by all Europeans’ and four others (engrossing, square-text, court and chancery) for transacting and recording legal matters. Cocker (1664, p. 8) agreed that a ‘*Swift Running-Hand*, Composed of *Roman* and *Italian*’ is recommended for

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<sup>8</sup> For the difference between these hands (mainly the Italian is written with a finer nib) see Clark (1714, p. 3).

business use, though the narrative he employs to explain this developments is evocative of the elaborate calligraphic style that the round hand<sup>9</sup> was intended to eradicate: ‘The businesse of a Clerk is to write fast and fair, and he that runs full speed hath not leisure to count his Steps: So he that writes when the Post staves for’t, has not time to mind the nicety of Letters’ (ibid.). Intertwining writing styles with national interests, Ayres (1698, quoted in Ogborn, 2004, p. 302) opines: ‘whatever conduceth to the facile and speedy carrying on of Trade, does also contribute to the Augmentation of the Bulk thereof, and consequently to the Riches and Grandeur of the Nation’.

The priorities of commerce therefore impacted on the character of writing, and the English style ‘gradually sloughed off those decorative accretions’ (Morison, 1931, p. xxxii). ‘Sprigging and flourishes hindered dispatch, and were [judged] not appropriate to a commercial hand’ (Douglas, 2001, p. 154).<sup>10</sup> The English national script, termed ‘copy-book’ or ‘copperplate’ is described by Morison (1931, p. xxxiii) as ‘colourless, thoroughly unromantic and dull. These, however, were precisely the qualities which commended it to those who wrote our invoices and to those abroad who received them.’ Writing was no longer an ‘artistic craft’ but a ‘distinctive though inartistic, commonplace but efficient, instrument of English commerce’ that continued in use well into the twentieth century (Morison, 1931, p. xl).

Reflecting on the development of the round hand to 1750, the penman Joseph Champion states:

three Masters may be said to have fixed the Standard in England; Mr Snell laid the Foundation of the Round Running Hand with free Command; Mr Clark added that Ease, Gentility and sprightly Beauty in the set Round Hands, while the Major [Snow] rightly understood the Dutch Command of Hand for BUSINESS, the which we boast at this Day (quoted in Ogborn, 2004, p. 302).

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<sup>9</sup> The appearance of round hand owed much to the sharp pointed nib used instead of the flat nib required for more ornate calligraphic writing. Round hand also became known as copperplate, due to the fact that the copybooks from which students learned how to write it were beautifully etched copperplates. In due course, the term copperplate came to be used to describe any form of old-fashioned, orderly handwriting.

<sup>10</sup> As an eighteenth-century penmen put it: ‘among Men of Business ... all affected Flourishes, and quaint Devices of Birds and Bull-Beggars, are as much avoided, as Capering and Cutting in ordinary Walking’ (Watts, 1716, p. 17); and ‘Fantastic forms and idle flourishes are excluded in the round hand’ (Buchanan, 1797, p. 1).

It is noteworthy that two of those who played a central role in this transformation were also accountants. Well known to the accounting history literature, Charles Snell, as ‘a convinced utilitarian’, was a strong critic of the use of decoration (Morison, 1931, p. xxxiv). This that brought him into conflict with the more aesthetic Clark whose *Penman’s diversion* exhibits ‘a number of “peeces” which aim rather at showing off ornament than teaching hand-writing’ (Morison, 1931, p. xxxiv). Others berated Snell for ‘causing a decline in handwriting by promoting his dull copperplate style’. But Snell’s standardised form of handwriting met the needs of merchants and their army of counting house clerks. Indeed, as Snell’s biographer put it: ‘That is his principal claim to fame’ (Nairne, 2004)

The round hand became not only the prevalent style in Britain; it was adopted as the standard elsewhere in Europe, reversing the earlier directional flow of calligraphic practices: ‘For this the English merchant was responsible. English traders sailed the world in pursuit of markets, and where they placed their goods they placed also their bills, their ledgers, and their clerks.’ (Whalley, 1980, p. 243; see also: Morison, 1931, p. xxxviii; Ogborn, 2004, p. 302).

According, to Douglas, there had also occurred, by the early eighteenth century, a gendered division of writing styles in Britain, with round hand dominant in trade and italic ‘percularly practiced by the Ladies’ (Serle, 1767 quoted in Douglas, 2001, p. 149; see also: Ogborn, 2004, p. 302-303, Grassby, 1995, pp. 179-180; Peltz, 1994, p. 13). Whereas the ‘round hand’ was ‘considered “clerk-like” in the commercial sense’, the elaborate ‘Italian’ style was ‘recommended for Young Ladies and genteel use’ or ‘reserved for non-professional employment’ (Morison, 1931, p. xxxiv).<sup>11</sup>

The round hand therefore became a principal subject of a commercial education, along with arithmetic and accounting. The inter-relationship between these three skills is next considered.

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<sup>11</sup> While Massey’s ‘collective biography of English writing masters did name women calligraphers’, they were treated as ‘curiosities rather than models to emulate’ (Ogborn, 2004, p. 303). Business writing, like practising merchants accounts, was gendered male.



## A unified commercial education

‘a competent Skill in Writing and Accompts, is the chief of those accomplishments which are generally understood by the name of Clerkship’ (Webster, 1721, p. 77)

The key academic qualifications of the clerk and the merchant early on in the trajectory of Britain as a trading nation were the subject of comment from Thomas Mun. A merchant and writer on economics, who was also heavily involved in directing the affairs of the East India Company (Gauci, 2004), Mun might reasonably be regarded as an authority on business’ educational requirements. Mun (1664, p. 4<sup>12</sup>) identifies twelve ‘excellent qualities which are required of a perfect Merchant’, including the following pedagogic skills:

He ought to be a good Penman, a good Arithmetician, and a good Accomptant, by that noble order of *Debtor* and *Creditor*, which is used onely amongst Merchants; also to be expert in the order and form of Charter-parties, Bills of Lading, Invoyses, Contracts, Bills of Exchange, and Policies of Ensurance.

*The character and qualifications of an honest loyal merchant* (1686, p. 1) published thirty years later provides contemporary comment on the virtues of the merchant and his importance to Britain’s trading ambitions.

He is the *Steward* of the Kingdoms *Stock*, which by his good or ill management, does proportionately increase or languish. One of the most useful members in a State, without whom it can never be *Opulent* in Peace, or consequently *Formidable* in War.

The writer also makes a case for the merchant’s recognition as a professional, alongside the gentleman, the lawyer and the physician (*Character and qualifications*, 1686, p. 9). In a less polemical vein, the nine essential qualifications for the merchant are identified; two of which emphasise skills in writing, accounting and arithmetic (*character and qualifications*, 1686, p. 7):

HE has the command of his *Pen*, and writes a fair Genteel Hand, not cramp’t up to a *set Secretary* like a Scriveners Boy; nor scrawling *Long-Tails*, like a Wench at a

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<sup>12</sup> This book is thought to have been written round about 1630, but not published until 23 years after Mun’s death,

Boarding-School, but a neat charming *mixture of Roman and Italian* flowing with a kind of Artificial Negligence ...

HE is well-skill'd in that Foundation of Arts, the Science of *Numbers*: for as *Merchandize* (next after Religion and Justice) is the life of the Weal-Publick, so *Practical Arithmetick* is the Soul of Merchandize. But especially he is thoroughly versed in that noble method of *Debtor and Creditor*, used only by those of his own Profession.

The theme is maintained thirty years later by Thomas Watts in *An essay on the proper method for forming the man of business* (1716)<sup>13</sup> where penmanship, merchants' accompts and arithmetic dominate the proposed curricula. The required characteristics for 'forming a man of business' are skills in correspondence, by which Watts meant 'Plain, strong, and neat Writing' (Watts, 1716, p. 17; see also Clare, 1720, Preface), arithmetic, merchants accompts, mathematics and science and 'propriety of expression', by which he meant style in speaking including modern foreign languages (see also Campbell, 1757, p. 293). From the inclusion of foreign languages, we can be sure that Watts, in common with many other teachers, aimed for a clientele with ambitions beyond clerking in the counting house.

The close connection between writing, accounting and arithmetic<sup>14</sup> is evident from the fact that many taught and wrote on two of these topics and some on all three. Focusing on writing masters<sup>15</sup> to illustrate this theme, their principal written output consisted of books designed to teach penmanship, but those who also wrote books on arithmetic include Thomas Harper, Edward Noone and Edward Cocker. Indeed, Heal (1931, p. xvii) points out that some writing masters became more famous for writing on arithmetic or merchants accounts than for their copy books and he succeeds in tracing 65 editions of Edward Cocker's *Arithmetick* published between 1678 and 1787 (Heal, 1931, p. 34). Table 1 lists 25 treatises on bookkeeping, or on business education more generally, that contain material on merchants accounts written by writing masters listed in Heal (1931). These volumes are written by 18 different

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<sup>13</sup> See also, *An attempt towards rendering the education of youth more easy and effectual* (Webster, 1718).

<sup>14</sup> William Stevenson (1756) 'indicates that he regards book-keeping as a part of mathematics' (Mephram, 1988, p. 133; see also p. 476)

<sup>15</sup> It is of course often impossible to say whether a particular individual was principally a writing master or chiefly an accountant.

authors; Richard Hayes has two publications and the prolific Charles Snell authored seven. All but one of the books was published in London.

*The merchant's magazine* (Hatton 1695) and *The instructor or young man's best companion* (Fisher, 1735) are examples of publications designed to meet the entire educational requirements of pupils destined for the counting house. The title page of the 1712 version of Hatton's text, reproduced as Figure 1, is illustrative of the coverage of these business education textbooks. Only a fraction of the space in such books might be devoted to accounting – 46 of the 297 pages of Hatton (1695) – although providing a full and thoughtful assessment of the role of accounting (e.g. on Fisher, see McMickle, 1984, pp. 41-43) as judged by contemporary standards (Edwards et al., 2009).

In endeavouring to cover all aspects of business, these authors were following a long-established tradition. The first acknowledged printed text on bookkeeping appeared as part of Luca Pacioli's *Summa de arithmetica, geometria, proportioni et proportionalita*, i.e. 'Everything about arithmetic, geometry and proportion'. Published in 1494, and written by 'one of the most celebrated mathematicians of his day', *Summa* was intended to be used to enhance teaching (Emmett Taylor, 1956, p. 179) and instruct businessmen. Among the five sections of the treatise was one whose purpose was to demonstrate the use of arithmetic and algebra 'in trade reckoning', one on money and exchange and one on bookkeeping (Emmett Taylor, 1956, p. 179). Apparently the chapter on bookkeeping (*De Computis et Scripturis*) – accounting for just 27 of the 606 pages of *Summa* – was included 'In order that the honourable subjects of the most gracious Duke of Urbino may have complete instructions in the ordering of business' (translation quoted in Brown, 1905, p. 109).

### *The content of commercial treatises*

Delving inside these treatises, we can achieve a deeper understanding of the perceived nature of the inter-relationship between the knowledge areas that, together, comprised a unified commercial education.<sup>16</sup>

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<sup>16</sup> This view was shared by educationalists in the United States, with Daniel's history of the first hundred years of the MBA drawing attention to the fact that bookkeeping, arithmetic and penmanship dominated the curricula of private business schools (also described as business colleges, business

The copy books prepared and published by writing masters combined the teaching of penmanship with business affairs by requiring youths to practice the completion of documents central to commercial life. The first page of Champion's 'new copy book' (1759) contains an address 'To the Men of Business' informing them that his short text contains 'The several forms used in Trade and Commerce, all wrote in a plain easy & practical Running Hand'. The specimen forms include 'letters in course of trade', receipts for 'book debts', invoices and promissory notes. William Banson's *Merchants penman* (1702) claims extensive penetration of accounting practice by contemporary writing styles, when further describing his text as 'A copy book of the usual hands now in practice by most book-keepers in Europe'.

Clare (1740, p. v) develops further the connection between penmanship and business practice by claiming that practicing writing through copying business documentation helped prepare pupils for the study of merchants accounts: 'Transcribing and computing the invoices and other mercantile precedents, will yield him no less profitable exercise [than learning arithmetic], and conduce, in some measure, to the understanding of the practice of book-keeping; a science so universally useful ...'. Heal's painstaking survey entitled *The English writing-masters and their copy-books* leads him to conclude: 'Indeed, most of the eighteenth-century copy-books contained forms for Bills of Lading, Notes of Exchange and such like commercial forms, and many of them included the Rules of Arithmetic' (Heal, 1931, p. xvii). Some copy books, such as Snell (1717; see also, Ayres, 1688, fos. 14-16) included, in round hand, illustrative double entry-based accounts, such as the 'account current' and a page from a cash book (Figure 3).

Books on accounting also emphasised business documentation, such as Mair's *Book-keeping moderniz'd* (1773) which contained, in Appendix III, 'precedents, or forms of writing, used by merchants'. Commenting on the 1793 edition, Jeacle and Brown (2006, p. 39) reveal that 'A perusal of its contents yields a list of legal forms and model letters instantly familiar to the early letter manual user: a letter of license, a letter of attorney, a bond for goods, a bill of sale, an arbitration bond'.<sup>17</sup>

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academies or business universities) for several decades following their initial appearance in and around Boston and New York City in the 1820s (Daniel, 1998, p. 20).

<sup>17</sup> They also quote Ditz (1999, p. 67) to the effect that these model letters were simply 'recycled examples from the older, all purpose letter-writing manuals'. Indeed Mair had himself included the material from at least the second edition (1741) of the predecessor text *Bookkeeping methodiz'd*.

When writing on arithmetic Cockin classifies his text into material relevant to those seeking ‘an acquaintance with mathematics’ and those destined ‘solely for trade, and [who] is not willing to learn any thing, but what is directly pointed to that end’ (Cockin 1766, p. xii). The numerous calculations of relevance to the aspirant trader include ‘Addition and subtraction apply’d to the balancing of accounts, etc.’ (ibid., pp. 56-57), ‘Addition and multiplication of money applied to casting up of bills, etc.’ (ibid., pp. 58-59), the calculation of profit and loss, including expression of the gain as a ‘per cent’<sup>18</sup> (ibid., pp. 118-123), commission, brokerage and insurance (pp. 123-126), the allocation of profits between partners in proportion to their capital investment and the period of their investment (ibid., pp. 139-153), and the application of rates of exchange when parties to a transaction undertake business in different currencies (ibid., pp. 166-184). Ayres (1714, Preface), in contrast, targets only a business audience in his ‘Manual of Practical Arithmetick, adapted chiefly for the Benefit and Use of Tradesmen’ and, therefore, confined to ‘Addition, Subtraction, Multiplication and Division which most Arithmetic Books are deficient in’.

Reciprocity between the three knowledge areas also saw penmanship penetrating books on accounts and arithmetic with title page and content sometimes engraved in a calligraphic fashion following the style of copy-books (e.g. Hatton, 1699, see Figure 4; Brodie, 1722, see Figure 5; Kippax, 1740, see Figure 6). Writers on accounting also followed the writing masters’ practice of including personal portraits designed to portray a scholarly and gentlemanly demeanour (e.g. Montage, 1675; Chamberlain, 1679; Clark, 1714; Kippax, 1740, see Figure 6). The manner in which Brodie (1722) engaged more deeply with calligraphy is detailed in the Preface to his bookkeeping text:

We have likewise been at the Trouble and Expence of having the [bookkeeping] Examples engrav’d by good Artists, so that they become a written Pattern to be followed by all Beginners, whereby this Advantage will accrue to them, that as they are done with Hands proper for Business, (and that in an easy and natural Method) so those who have not had the Advantage of being taught by able

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<sup>18</sup> The result of per cent calculations were not expressed in the manner traditionally used today, but instead required calculations of the equivalent gain on an investment of £100. Therefore, the sale for 47s. 2d. of cloth that cost 42s. produces a gain of 5s. 2d. on 42s. This amount was stated to be equivalent to a gain of £12 13s. 4d. on an investment of £100 (or 12.7% in today’s nomenclature).

[writing] Masters, may at the same Time perfect themselves in the true Art of Writing, while they are engag'd in the Study of Book-Keeping.

In a similar vein Buchanan's *The writing-master and accountant's assistant* is a book on arithmetic which presents, as the distinctive feature of its contribution to the literature, some of the material, including business and accounting applications, in 'copperplate' so that the pupil's 'taste for fine writing, figures, and arrangement, insensibly assimilated to the examples before him, by which also he acquires habits of neatness and order in keeping his books' (Buchanan, 1798, Preface).

### **Concluding remarks**

Hans (1951, p. 210) study of the private schools and academies that flourished in the seventeenth and eighteenth centuries, caused him to observe: 'it seems strange that it required [Herbert] Spencer and [Thomas Henry] Huxley to awaken', in the second half of the nineteenth century, 'interest in scientific education as if it never existed before'. This theme is taken up, and related more directly to accounting and business, by Murray writing in 1930 (p. 258):

we hear much these nowadays about commercial education, business organization and business methods, office training and office routine as if they were novelties like the card system of book-keeping of the loose-leaf ledger, but all were studied in the seventeenth and eighteenth centuries as closely as they are now, and many books were written to assist merchants to organize their businesses and to enable apprentices to understand the course and methods of business and the meaning and object of what they saw passing before them in daily office life ... They mark the growing complexity of English trade.

This paper builds on Murray's insight to broaden our understanding of 'the general Current of Education amongst the midling Sort of People, and not a few of the Gentry' in mercantilist Britain (Hatton, 1712, The booksellers to the reader). It has done so by exploring the inter-relationship between the knowledge areas of double entry bookkeeping, arithmetic and calligraphy which, together, provided a unified pre-apprenticeship business education for the aspirant clerk, accountant and merchant. The writing master and accountant John Ayres begins the preface to *Youth's introduction to trade* (1716) with the following words:

As nothing does more universally commend a Man in any Office or Employment, than to be a dexterous and ready Penman, a compleat Arithmetician, and accurate Accomptant; so nothing can be more pleasing, or universally acceptable to the Ingenious, than to Trace out such a Method, as will infallibly assist them, in the attaining those Useful and Necessary Qualifications, so much wished for, by all Ranks and Degrees of Men.

Drawing on the title of Watts (1716) as inspiration, Arthur H. Cole, Professor of Business Economics at the Harvard Graduate School of Business, wrote (1946, p. 1): ‘The “proper method for forming the man of business” is a topic that has been debated both inside and outside professional schools of business since the latter were adumbrated in this country [the United States] fifty years ago’. Cole (1946, p. 11) erroneously believed that Watts’ initiative was a ‘voice crying in the wilderness’ and that business education failed to take off. This paper contains clear evidence that it not only took off, it flourished, and the new question is why it then appears to have subsided and needed to be reinvented in the late-nineteenth century.<sup>19</sup>

We have noted that Hoskin and Macve (1994) recognise the significance for the development of accounting of educational developments commencing in the twelfth and eighteenth centuries. Based on the evidence presented here, we conclude that the age of enlightenment also saw significant educational developments involving ways of writing and new systems of accounting calculation. Writing became no longer an ‘artistic craft’ but a ‘distinctive though inartistic, commonplace but efficient, instrument of English commerce’ that continued in use well into the twentieth century (Morison, 1931, p. xl). The British round hand, as it became known both home and abroad, was valued because ‘Accuracy was essential when posting and letters had to be written quickly often in poor light while remaining neat and legible’ (Grassby, 1995, p. 180). With the round-hand, ‘everything was directed to speed, clarity and neatness – the merchant’s agenda’ (Ogborn, 2004, p. 302). Many of these comments apply equally to the “merchants’ accounts” that were increasingly promoted during the same era as superior to existing methods of single entry bookkeeping including charge and discharge. The argument that double entry bookkeeping provides a more

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<sup>19</sup> The apparent demise of the private schools and academies in the nineteenth century (Archer, 1966, p. 17, see also p. 105; Curtis, 1963, p. 117) is an appropriate subject for further research as are the training arrangements then made for clerks and accountants.

reliable mechanism for tracking assets and liabilities and for ensuring the reliability of accounting data has long been recognised (Yamey, 1949, 1956). More recent research has shown that early accounting treatises often also emphasised the role of accounting in decision making (Edwards et al., 2009). The extent to which the educational developments discussed in this paper affected the accounting practices of merchants is an avenue which remains unexplored.



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*Early treatises other than those listed in Table 1*

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Brooks, W. (c. 1765) *A delightful recreation for the industrious. A copybook of plain and practical writing*. London.

Buchanan, C. (1797) *Writing made easy containing specimens & instructions sufficient to enable the scholar to write a fine business hand*. Edinburgh.

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Cocker, E. (1664) *The guide to penmanship*. London

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**Table 1. Books on accounting published by writing masters and accountants**

| <i>Author</i>     | <i>Title</i>   |
|-------------------|--|
| Joseph Alleine    | <i>An introduction to bookkeeping</i> , 2nd edition. London 1731.                    |
| Alexander Brodie  | <i>A new and easy method of bookkeeping</i> . London 1722                            |
| John Clark        | <i>Lectures on accompts, or book-keeping; after the Italian manner</i> . London 1738 |
| John Collins      | <i>An introduction to merchants accounts</i> . London 1653                           |
| James Dodson      | <i>The accountant, or, the method of book-keeping</i> . London 1750                  |
| George Fisher     | <i>The instructor or young man's best companion</i> . London 1735                    |
| Edmund Fitzgerald | <i>An epitome of the elements of Italian book-keeping</i> . Whitehaven 1771          |
| Edward Hatton     | <i>The merchant's magazine</i> . London 1695   |
| John Hawkins      | <i>Clavis commercii or the key to commerce</i> . London 1689                         |
| Richard Hayes     | <i>Modern book-keeping; or, the Italian method improved</i> . London 1739            |
| Richard Hayes     | <i>The gentleman's complete book-keeper</i> . London 1741                            |
| Richard Langford  | <i>Merchants accounts</i> , 2nd edition. London 1808                                 |
| John Mellis       | <i>A brief instruction</i> . London 1588   |
| Abraham Nicholas  | <i>The young accomptant's debtor and creditor</i> . London 1711                      |
| John Seally       | <i>The accountant's companion</i> . London 1770                                      |
| Charles Snell     | <i>The tradesman's director</i> . London, 1697                                       |
| Charles Snell     | <i>Accompts for landed-men</i> . London 1711   |
| Charles Snell     | <i>A guide for book-keepers, according to the Italian manner</i> . London 1709       |
| Charles Snell     | <i>Book-keeping in a method proper</i> , 2nd edn. London 1719                        |
| Charles Snell     | <i>Mechants accompts</i> . London 1701   |
| Charles Snell     | <i>Rules for book-keeping according to the Italian manner</i> . London 1701          |
| Charles Snell     | <i>The merchant's counting-house</i> . London 1719                                   |
| Adam Walker       | <i>A complete system of family book-keeping</i> . London 1758                        |
| William Webster   | <i>An essay on bookkeeping</i> . London 1715   |
| William Woolgar   | <i>Youth's faithful monitor</i> , 3rd edition. London 1766                           |



Source: Brooks (c. 1765) Eighteenth Century Collections Online. Gale Group.  
<http://galenet.galegroup.com/servlet/ECCO>

Figure 1. Business card

T H E  
**Merchant's Magazine:**  
O R,  
**Trades Man's Treasury.**

C O N T A I N I N G,

- I. **Arithmetick** in *Whole Numbers* and *Fractions*, Vulgar and Decimal; with the Reason and Demonstration of each Rule; Adorn'd with curious Copper-cuts of the chief Tables and Titles.
  - II. **Merchants Accounts**, or a most concise Way of Casting up the Value of *Merchandize*, *Tare and Trett*, *Interest of Coin*, *Rule of Barter*, *Loss and Gain*, *Fellowship*, *Equation of Payments*, and several Matters relating to *Exchange*, never before made Publick.
  - III. **Book-Keeping**, after a Plain, Easie and Natural Method; shewing how to *Enter*, *Post*, *Close* and *Ballance an Account*, &c.
  - IV. **Maxims** concerning *Bills of Exchange*, *Factors* and *Factorage*: The Law concerning *Brokers*, &c.
  - V. **The Post of Letters** to and from Foreign Countries; and the Days when Mails are sent to, and due from those Countries.
  - VI. **An Account of the Commodities** produced by all Countries: Their chief Towns of Trade, and bigness of the Country compared with *England*.
  - VII. **A Merchant or Trader's Dictionary**, Explaining the most difficult Terms used in Trade.
  - VIII. **Precedents** of Merchants Writings, as, *Bills of Lading*, *Invoices*, *Bills of Exchange*, *Letters of Credit*, *Charter-Parties*, &c. With many other Things not Extant before, as by the *Table of Contents* appears.
- Accommodated chiefly to the Practice of *Merchants* and *Tradesmen*: But is likewise useful for Schools, Bankers, Diversion of Gentlemen, Business of Mechanicks, and Officers of the Queen's Custom and Excise.

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**The Sixth Impression Corrected and Improved.**

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By <sup>ALCOCK</sup> E. HATTON, Philomathemat.

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*Arborum dejecta quivis ligna colligit. Juven.*

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LONDON, Printed by J. H. for Chr. Coningsby, at the Ink-bottle, over-against *Cliffords-Inn-Gate* in *Fetter-lane*, *Fleetstreet*; and Dan. Midwinter, at the *Three Crowns* in *St. Paul's Church-Yard*. MDCCLXII.

Amsterdam y<sup>e</sup> 25<sup>th</sup> March 1713.

M<sup>r</sup> Thomas Aylward.

Since our last of y<sup>e</sup> 15<sup>th</sup> just, we have not been favoured with any from you except a postscript to y<sup>e</sup> 7<sup>th</sup> of M<sup>r</sup> Arwoods: Thanking you for y<sup>e</sup> Remission our Bill. We have this day drawn on you for y<sup>e</sup> own Account y<sup>e</sup> bill of y<sup>e</sup> Account as Recunder £113. 5. 8. payable at 2 w<sup>ks</sup> to Messieurs Aaron & Simon Abraham or Ord. Value of date. Esch. 33. 9. / 1147. --

For which have credited you Agio 2 3/4 p<sup>ct</sup> / 31. 10. 8. / 1178. 10. 8.

The honour of our bill we recommend to you. Hence you have a bill of £266. 67. drawn on you by M<sup>r</sup> James Spilman & paid by

J<sup>r</sup> W<sup>m</sup> Dumbleton  
Chitty & S<sup>r</sup> Quinton

1712 Debit M<sup>r</sup> Thomas Aylward's Acco Current Credit

|   |   |                |
|---|---|----------------|
| Jan 3. Drawn on us by James Spilman of y <sup>e</sup> Ord for y <sup>e</sup> Acco of 1350. -- | Feb 7 <sup>th</sup> Drawn on you £130 at 33. 8 1/2    | / 1314. 12. 8. |
| Feb 11. Addressed to us for payment a bill of £266. 67. at                                    | 1713. Agio 2 3/4 p <sup>ct</sup>                      | 31. 4. --      |
| 1713. 27 <sup>th</sup> p <sup>ct</sup> drawn by idem on you                                   | Mar 25 <sup>th</sup> Drawn on you £113. 5. 8 at 33. 9 | 1147. --       |
| Mar 25 for our provision of 2510 of Ar 1/2 p <sup>ct</sup>                                    | Agio 2 3/4 p <sup>ct</sup>                            | 31. 10. 8.     |
| For Order of Exchange   |   | 1. 16. --      |
| Errors Excepted   |   | 2524. 7. --    |

J<sup>r</sup> Chitty & S<sup>r</sup> Quinton / 2524. 7. --

Source: Snell (1717). Eighteenth Century Collections Online. Gale Group.  
<http://galenet.galegroup.com/servlet/ECCO>

Figure 3. A bill and an account current



Chap: 4.

# Multiplication Table

|   |  |  |  |
|---|--|--|--|
| <p>3 Times</p> <p>4 Times</p> <p>5 Times</p> <p>6 Times</p> | <p>3 : 9</p> <p>4 : 12</p> <p>5 : 15</p> <p>6 : 18</p> <p>7 : 21</p> <p>8 : 24</p> <p>9 : 27</p> <hr/> <p>4 : 16</p> <p>5 : 20</p> <p>6 : 24</p> <p>7 : 28</p> <p>8 : 32</p> <p>9 : 36</p> <hr/> <p>5 : 25</p> <p>6 : 30</p> <p>7 : 35</p> <p>8 : 40</p> <p>9 : 45</p> <hr/> <p>6 : 36</p> <p>7 : 42</p> <p>8 : 48</p> <p>9 : 54</p> | <p>7 Times</p> <p>8 Times</p> <p>9 Times</p> <p>12 Times</p> | <p>7 : 49</p> <p>8 : 56</p> <p>9 : 63</p> <hr/> <p>8 : 64</p> <p>9 : 72</p> <hr/> <p>9 : 81</p> <p>10 : 90</p> <p>11 : 99</p> <hr/> <p>2 : 24</p> <p>3 : 36</p> <p>4 : 48</p> <p>5 : 60</p> <p>6 : 72</p> <p>7 : 84</p> <p>8 : 96</p> <p>9 : 108</p> <p>10 : 120</p> <p>11 : 132</p> <p>12 : 144</p> |
|---|--|--|--|

P:

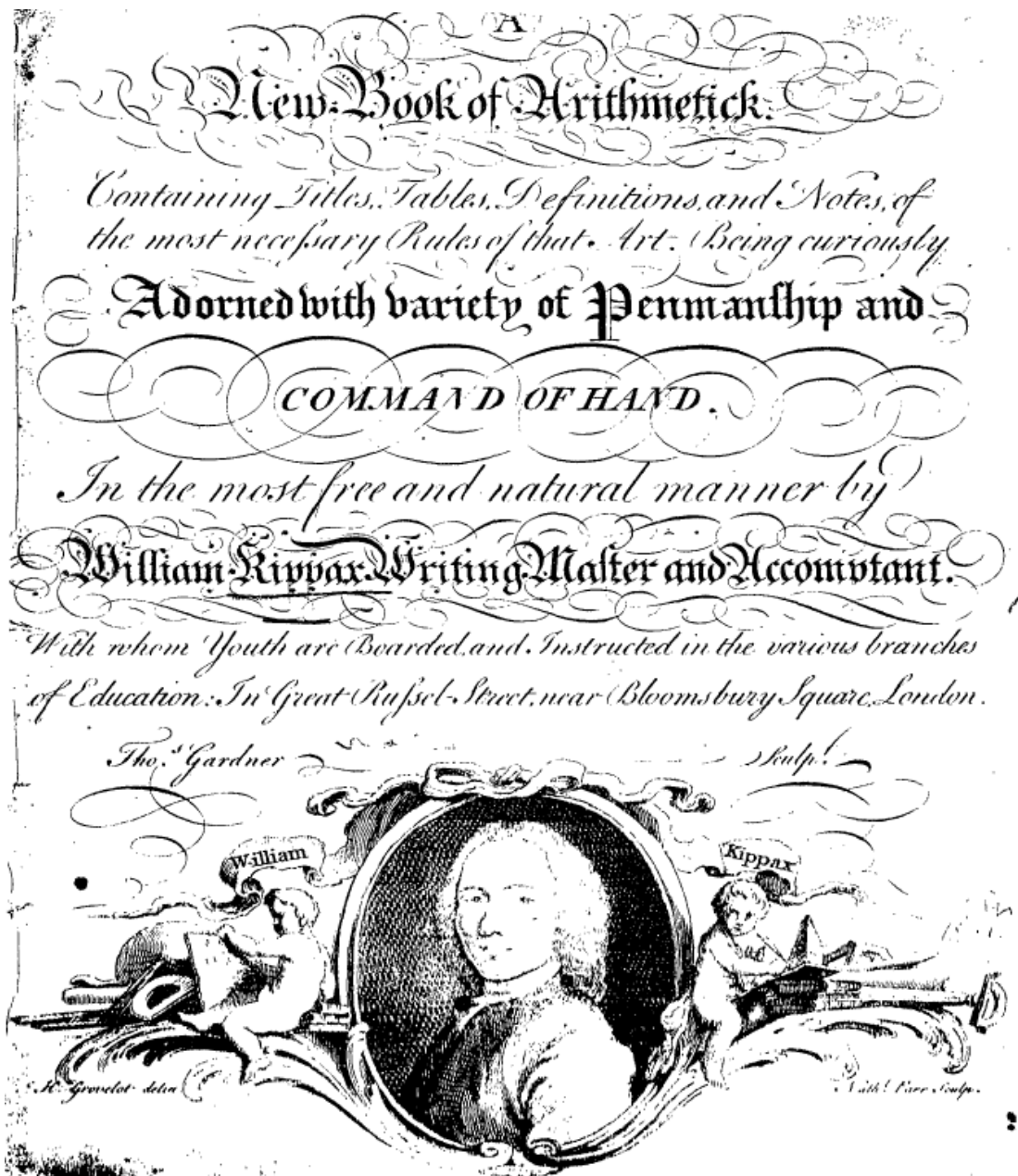
Source: Hatton (1699) Early English Books Online

Figure 4. Multiplication tables (preceding chapter 4)

*A*  
*New and Easy Method*  
*O. F.*  
*Book-keeping*  
*O. R.*  
*Instructions for a Methodical keeping*  
*O. F.*  
*Merchants Accounts*  
*by Way of Debtor and Creditor*  
*after the Italian Manner*  
*Distributed into three Parts*  
*BY*  
*Alexander Brodie*  
*George Bickham*  
*Sculpsit.*

Source: Brodie (1722) Harvard University Graduate School of Business; Document Number: CW3306531279. Eighteenth Century Collections Online. Gale Group. <http://galenet.galegroup.com/servlet/ECCO>

Figure 5. Title page



Source: Kippax (c.1740) British Library. Document Number: CW3308833254.  
Eighteenth Century Collections Online. Gale Group.  
<http://galenet.galegroup.com/servlet/ECCO>

Figure 6. Title page