

**McLAREN'S**  
**PRACTICAL BOOK-KEEPING**

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AN  
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OF  
PRACTICAL BOOK-KEEPING,  
ARRANGED ACCORDING TO SINGLE ENTRY,  
AND  
ADAPTED TO GENERAL BUSINESS.  
EXEMPLIFIED IN ONE SET OF BOOKS.

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By JAMES M'LAREN,  
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1845.



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## P R E F A C E .

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A knowledge of the general principles of Book-Keeping is of so much importance, especially in a Commercial Education, that it would be idle to enlarge on the commendation of it. It enables every Tradesman, Merchant, Manufacturer, Broker, and Banker, to keep a correct account of the Affairs, Transactions, and Dealings of every description, 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. Nor is its usefulness confined to the trading part of mankind alone, but extends to almost every class of society in some degree or other.

Though there are many elaborate and highly useful treatises written on this subject, by men of eminent standing in their profession, to whom much merit is due, yet these works are, for the most part, either in point of arrangement or expense, not well adapted for schools.

Under these considerations I have composed and arranged the following text book, chiefly for the use of my own Pupils, and the patronage which the former editions of it received from so many professional gentlemen of high respectability, has induced me to revise the whole, and introduce several improvements of which the work was susceptible. With respectful confidence I now submit it to the ordeal of public opinion, not doubting, but those who are qualified to judge of its merits, will admit that it contains more improvements on Book-Keeping, and is better adapted for the use of schools as an introductory set, than any other publication at the same price.

J. M'L.





# BOOK-KEEPING

BY

## SINGLE ENTRY.

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BOOK-KEEPING is the art of keeping books of accounts, and teaches how to record and arrange the affairs and transactions of business in an explicit and systematic manner, so that the true state of every part separately, and the result of the whole conjointly may be easily and distinctly known.

Though properly speaking there are only two methods of Book-keeping, founded on distinct principles, namely, Single and Double Entry, yet these methods have been and are so varied in their practice, that it is rare to find two merchants who keep their books exactly on the same method; and the reason is obvious, for books are generally arranged and kept in a manner suitable to the business for which they are intended, a circumstance which must arise in the course of practice and real business. Nevertheless, in teaching, it is absolutely necessary to have a distinct formula by which the pupil can be thoroughly taught the fundamental principles and general rules of Book-keeping, after which he will readily understand how to construct and keep books adapted to the respective departments of business with which he may be connected. The books employed by various merchants, though differing, necessarily, in their forms, number, and nature, must in every case be constructed according to the principles on which Single or Double Entry depend; hence the importance of understanding the principles of these methods, since no one who has attained a correct understanding of them can have the slightest difficulty in constructing and keeping a set of books adapted to any business whatever.

In Book-keeping by Single Entry, the following books are indispensable to every trade, and are essential to a correct system of accounts, namely an Invoice Book, a Day Book, a Cash Book, and a Ledger ; though it is a common practice to enter in the same Day Book, goods bought and goods sold, money paid and money received, &c., according to different forms, yet that is a very imperfect system, and I would strongly recommend that there should be a regular Cash Book for receipts, payments, and discounts, a separate Day Book for goods bought, and another for goods sold, with double money columns ; at the bottom of every page the different items should be added up and carried forward to the next page, and so on from page to page till the end of any given period. The advantages of this method of keeping a Day Book are, that when the two columns are added up, they form a check upon each other, for the sum total of all the items in the one column will correspond and be the same with all the items in the other, if the books are correctly kept ; it also simplifies the entries, checks and proves the bills of parcels, and shows a correct amount of the purchases, sales, &c., for a week, a month, a year, or any given period.

In arranging a system of Book-Keeping, either for scholastic instruction or private study, it is necessary to select a series of transactions, of as practical a nature as possible, in some one particular branch of business, for the purpose of exemplifying the system, and the plan which I have adopted is the result of practical experience ; it has for its chief object to ascertain whether the merchant be losing or gaining by his business, and how much he may have gained or lost during any given time ; also by what particular transactions the gains were made, or the losses sustained, and how his property is vested, whether in money or goods. Though every diversity of trade will necessarily have some modifications peculiar to itself, yet a careful adherence to the following general principles will enable the Book-keeper to effect those objects, and to obtain correct and important results in any description of mercantile transactions, without having recourse to the tedious and complicated process of double-entry, which in many departments of business is as inapplicable as it is unnecessary.

## DIRECTIONS.

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Let the pupil write out in a fair and legible hand, the transactions from page 9th to page 20th, in a book ruled with double money columns, according to the formula that I have given, which contains every transaction of importance connected with a practical business, such as purchases, sales, payments, receipts, &c., and from this general receptacle let him construct his other books, by recording each transaction in the proper book to which it belongs; but observe that no such transaction book is required in actual business.

### TO FORM THE CASH BOOK.

Prepare the Cash-Book in the folio form, like the Ledger, and on the Dr. or left hand page, enter the cash in hand at beginning business, and every sum which you afterwards receive, together with the discounts allowed by you to others, beginning each entry with the preposition "To." And on the Cr. or right hand page, enter every sum which you pay away, together with the discounts allowed to you by others, beginning each entry with the preposition "By,"—observing to enter the discounts in the proper column ruled for that purpose, and to sum them up at the end of the month, those on the Dr. side are entered in the Invoice-Book, and those in the Cr. side in the Day-Book. The difference between the Dr. and Cr. sides of the account is called the Balance, which is found by subtracting the sum total of the credit side from that of the debit, the remainder must always agree with the cash in hand.

### TO FORM THE DAY-BOOKS.

In the Day-Book for goods bought, enter the purchases, the discounts allowed by you to others, and the monthly petty charges, and observe that the entries from this book are posted to the credit side of the Ledger. In the Day-Book for goods sold, enter the sales, the discounts allowed to you by others, and the value of goods in hand at balancing, and observe that the entries from this book are posted to the debit side of the Ledger. In order to ascertain the gain or loss on the business at any time, add to the sales Day-Book the value of goods on hand, then subtract the sum total of the one book from that of the other, the difference will be the gain or loss.

### TO FORM THE LEDGER.

The Ledger contains an account for every person with whom you have dealings on credit, and exhibits in a concise

manner an abstract of each particular account, and of the several transactions in the order of their dates, as they are entered in the Cash and Day-Books. It is always kept in the folio form, and the sums for which any person becomes accountable to you, are entered on the Dr. or left hand page of his account, and those sums for which you are accountable to him, are placed on the Cr. or right hand side. Therefore, when the Dr. side of any person's account is greater than the Cr. side, the difference is a debt due to you; and, on the contrary, when the Cr. side exceeds the Dr., the difference is a debt due by you.

#### DIRECTIONS FOR POSTING THE LEDGER.

Every entry in the Cash-Book, with the exception of merchandise, and every entry in the Day-Books, with the exception of cash, is posted to the Ledger in the following manner:—First write an account for each person as the transaction occurs, in the Cash or Day-Books, observing to leave such space as you may think sufficient for subsequent entries, then write the date of the entry on the margin and say,

##### ON THE DR. SIDE.

*To Goods*—for goods sold.  
*To Cash*—for cash paid.  
*To Bill*—for a bill accepted.

##### ON THE CR. SIDE.

*By Goods*—for goods bought.  
*By Cash*—for cash received.  
*By Bill*—for a bill received.

Then insert in the book from which you are posting, the folio of the Ledger in which you have posted the entry, and in the Ledger the page of the book from which the entry is taken. When the space allotted for any account is filled up, it must be opened anew in another folio, and for this purpose, either the amounts or the difference of the two sides of the former account may be entered in the new folio—inserting on each side the folio in which the account was formerly opened.

The Dr. side of the Cash-Book and the Day-Book for goods bought, are posted to the Cr. side of the Ledger, and the Cr. side of the Cash-Book and the Day-Book for goods sold, are posted to the Dr. side of the Ledger. By this method, the Pupil is guarded from the commission of those errors which are almost unavoidable in posting from Day-Books in which the debits and credits are mixed.

#### GENERAL RULE REGARDING DR. AND CR.

*When you purchase goods from a person on credit, or receive money from him, he is Cr., and when you sell goods to a person on credit, or pay money to him, he is Dr.; hence, the receiver is always Dr., and the giver is always Cr.*

## —January 1.—

	£	s.	d.	£	s.	d.
Cash in hand at commencing business,	2000	0	0	2000	0	0

## Bought of Mitchell &amp; Co., Glasgow.

20 pieces Cambric, No. 1, 420 yds. @ 4/3	89	5	0			
15 ... ditto No. 2, 240 yds. ... 5/	60	0	0			
14 ... ½ Muslin, 280 yds. ... 1/6	21	0	0			
15 ... ½ ditto, 205 yds. ... 2/3	23	1	3			
				193	6	3

## —3.—

## Bought of Clapperton &amp; Co., Edinburgh.

4 pieces S.fine Cloth, black, 200 yds. @ 19/	190	0	0			
3 ... ditto, blue, 180 yds. ... 18/	162	0	0			
6 ... ditto, olive, 162 yds. ... 15/	121	10	0			
4 ... ditto, brown, 164 yds. ... 14/	114	16	0			
				588	6	0

## —4.—

## Bought of Wilson &amp; Co., York.

4 pieces Cassimere, black, 240 yds. @ 7/3	87	0	0			
5 ... ditto, drab, 300 yds. ... 8/	120	0	0			
4 ... Mixed Cloth, 112 yds. ... 9/	50	8	0			
				257	8	0

## —6.—

## Bought of Pringle &amp; Co., Welchpool.

6 pieces Flannel, No. 1, 300 yds. @ 2/3	33	15	0			
4 ... ditto, No. 2, 160 yds. ... 1/6	12	0	0			
5 ... ditto, No. 3, 90 yds. ... 10d.	3	15	0			
				49	10	0

## Paid John Ramsay, Edinburgh.

For Shop Furniture as per account, -	25	17	6	25	17	6
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## Sold for Cash.

16 yards Flannel, No. 1, - @ 3/	2	8	0	2	8	0
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## —7.—

## Sold to C. &amp; W. Scott, Glasgow.

16 yards S.fine Cloth, black, - @ 22/	17	12	0			
27 ... ditto blue, - ... 21/	28	7	0	45	19	0
	3162	14	9	3162	14	9

<i>January 9.</i>				£	s.	d.	£	s.	d.
Lodged in the Bank of Scotland, -				1500	0	0	1500	0	0
Sold to Craig & Co., Stirling.									
12 yards	Flannel, No. 2,	-	@ 2/	1	4	0			
16 ...	Cambric, No. 2,	-	... 6/	4	16	0			
10 ...	Cassimere, drab,	-	... 9/6	4	15	0			
							10	15	0
Bought of Chalmers & Co. Manchester.									
12 pieces	Cotton, 360 yds.	-	@ 1/2	21	0	0			
6 ...	Checks, 108 yds.	-	... 8d.	3	12	0			
12 ...	Gingham, pink, 192 yds.	... 1/4		12	16	0			
8 ...	ditto, blue, 112 yds.	... 1/2		6	10	8			
							43	18	8
<i>10.</i>									
Sold to James Anderson, Leith.									
25 yards	Cloth, mixed,	-	@ 10/6	13	2	6			
65 ...	Gingham, pink,	-	... 1/6	4	17	6			
							18	0	0
Bought of Weddell & Co. Edinburgh.									
120 pairs	Gentlemen's Stockings,	@ 1/2		7	0	0			
100 ...	Ladies' ditto,	... 10d.		4	3	4			
140 ...	Children's ditto,	... 7½d.		4	7	6			
100 ...	Woollen Gloves,	- ... 6d.		2	10	0			
							18	0	10
Sold to J. Davidson, Perth.									
46 yards	S.fine Cloth, black,	-	@ 22/	50	12	0			
38 ...	ditto, olive,	-	... 17/	32	6	0			
96 ...	Cotton,	-	... 1/4	6	8	0			
							89	6	0
Bought of Blackwood & Co. Edinburgh.									
4 pieces	Silk, black, 320 yds.	-	@ 3/6	56	0	0			
3 ...	ditto, brown, 102 yds.	-	... 3/9	19	2	6			
2 ...	ditto, green, 60 yds.	-	... 4/6	13	10	0			
2 ...	Blonde, 70 yds.	-	... 10/	35	0	0	123	12	6
				1803	13	0	1803	13	0

## January 13.

Sold for Cash.

20 pairs Children's Stockings,	@ 8d.	0	13	4
90 yards $\frac{1}{2}$ Muslin,	... 1/9	7	17	6
40 ... Cotton Checks,	... 9 $\frac{1}{2}$ d.	1	11	8

10 2 6

## 14.

Sold to Miss Stewart, Edinburgh.

20 yards Silk, black,	- - @ 4/	4	0	0
15 ... Gingham, blue,	- ... 1/4	1	0	0
16 ... Flannel, No. 3,	- ... 1/1	0	17	4

5 17 4

## 16.

Sold to R. Alexander &amp; Son, Edinburgh.

70 yards Gingham, pink,	- @ 1/6	5	5	0
40 pairs Woollen Gloves,	- ... 8d.	1	6	8

6 11 8

Sold to John Nicol, India Street.

20 yards Cassimere, black,	- @ 8/6	8	10	0
18 ... S. fine Cloth, black,	- ... 22/	19	16	0
12 ... Silk, black,	- - ... 4/	2	8	0
10 ... Cotton,	- - - ... 1/6	0	15	0

31 9 0

## 17.

Paid Wilson & Co. York, in full,  
Discount Received from them, -

257	0	0
0	8	0

257 8 0

Sold to Thomson &amp; Co. Edinburgh.

67 yards S fine Cloth, black,	- @ 22/	73	14	0
84 ... ditto, olive,	- ... 17/	71	8	0
20 ... Cassimere, drab,	- ... 9/4	9	6	8
96 ... Cambric, No. 2,	- ... 6/	28	16	0

183 4 8

## 18.

Sold to Richard Gordon, Aberdeen.

72 yards $\frac{1}{2}$ Muslin,	- - @ 3/	10	16	0
67 ... Cambric,	- - ... 4/9	15	18	3
26 ... Gingham, blue,	- ... 1/5	1	16	10

28 11 1

523 4 3 523 4 3

<i>January 20.</i>					£	s.	d.	£	s.	d.
Sold for Cash.										
18 yards S.fine Cloth, brown,	@	15/6			13	19	0			
12 ... Silk, brown, - -	...	4/6			2	14	0			
10 ... Silk, green, - -	...	5/			2	10	0			
								19	3	0
Paid Mitchell & Co. in full, -					193	0	0			
Discount received from them, -					0	6	3			
								193	6	3
<i>23.</i>										
Received from C. & W. Scott, in full,					45	0	0			
Discount allowed them, - -					0	19	0			
								45	19	0
Lodged in the Bank of Scotland,					100	0	0	100	0	0
<i>24.</i>										
Sold to John Hay & Son, Edinburgh.										
70 yards Cotton, - - -	@	1/6			5	5	0			
26 ... Flannel, No. 2, - -	...	1/8			2	3	4			
80 ... Cambric, No. 1, - -	...	4/6			18	0	0			
								25	8	4
<i>25.</i>										
Sold to Prentice & Co. Stirling.										
40 yards S.fine Cloth, brown,	@	16/6			33	0	0			
17 ... Silk, brown, - -	...	4/6			3	16	6			
10 ... Blonde, - - -	...	12/6			6	5	0			
								43	1	6
Sold to W. & C. Scott, Glasgow.										
16 yards Silk, black, - -	@	4/6			3	12	0			
12 ... Silk, green, - -	...	5/3			3	3	0			
15 pairs Woollen Gloves, -	...	8d.			0	10	0			
								7	5	0
<i>27.</i>										
Bought of Pattison & Pringle, Edin.										
4 pieces Linen, No. 1, 100 yds.	@	2/9			13	15	0			
4 ... ditto, No. 2, 120 yds.	...	2/6			15	0	0			
6 ... Calico, 180 yds.	...	1/3			11	5	0			
Box and Packing, - - -		5/6			0	5	6	40	5	6
					474	8	7	474	8	7



<i>January 31.</i>				£	s.	d.	£	s.	d.
Sold for Cash.									
45 yards	Cambric, No. 1,	-	@ 4/9	10	13	9			
25 ...	Cassimere, black,	-	... 8/4	10	8	4			
15 ...	Mixed Cloth,	-	... 9/3	6	18	9			
							28	0	10
Paid for Family Expenses this month,				17	6	8			
.....	Petty charges this month,	-		4	3	7			
<i>February 2.</i>							21	10	3
Received from Thomson & Co. in full,				183	0	0			
Discount allowed them, - -				0	4	8			
							183	4	8
Lodged in the Bank of Scotland,				175	0	0	175	0	0
<i>4.</i>									
Sold to Prentice & Co. Stirling.									
48 yards	Cassimere, black,	-	@ 8/6	20	8	0			
50 ...	ditto, drab,	-	... 9/6	23	15	0			
30 ...	Linen, No. 1,	-	... 3/3	4	17	6			
							49	0	6
Received from J. Davidson, in full,				89	0	0			
Discount allowed him, - -				0	6	0			
							89	6	0
<i>5.</i>									
Paid Pringle & Co. in full, -				49	0	0			
Discount received from them, -				0	10	0			
							49	10	0
Drew from the Bank of Scotland,				540	0	0	540	0	0
Sold to Ewing & Son, Glasgow.									
60 yards	Calico, - -	@ 1/6		4	10	0			
40 ...	Linen, No. 1, - -	... 3/3		6	10	0			
	Wrapper, - -	2/6		0	2	6			
							11	2	6
<i>7.</i>									
Paid Clapperton & Co. Edin., in full,				588	0	0			
Discount received from them, -				0	6	0	588	6	0
				1735	0	9	1735	0	9

<i>February 7.</i>				£	s.	d.	£	s.	d.
Sold to J. Davidson, Perth.									
40 yards Cambric, No. 1,	-	@ 5/		10	0	0			
27 ... $\frac{3}{4}$ Muslin,	-	... 3/		4	1	0			
40 pairs Children's Stockings		... 8d.		1	6	8			
9.							15	7	8
Sold to D. Cameron, Dundee.									
50 yards Flannel, No. 1,	-	@ 2/9		6	17	6			
20 ... ditto, No. 3,	-	... 1/1		1	1	8			
30 ... Cotton Checks,	-	... 11d.		1	7	6			
							9	6	8
Received from Craig & Co. in full,				10	9	6			
Discount allowed on £10, 15s. @ 2½ p cent.				0	5	6			
11.							10	15	0
Bought of Johnstone & Son, London.									
80 yards Coloured Satin,	-	@ 6/6		26	0	0			
40 ... Brussels Lace,	-	... 15/3		30	10	0			
70 ... Figured Poplin,	-	... 3/		10	10	0			
							67	0	0
Bought of Smith & Co. London.									
40 yards French Cambric,	-	@ 14/		28	0	0			
40 pairs Gentlemen's Silk Stockings,	... 4/3			8	10	0			
30 ... Ladies' ditto,	... 3/10			5	15	0			
50 ... Silk Gloves,	-	... 2/9		6	17	6			
13.							49	2	6
Drew from the Bank of Scotland,				55	0	0	55	0	0
Paid Chalmers & Co. in full,				43	0	0			
Discount received from them,				0	18	8			
15.							43	18	8
Sold to J. Ferguson, Crieff.									
36 yards Superfine Cloth, blue,	@ 19/6			35	2	0			
12 pairs Silk Gloves,	... 3/9			2	5	0			
18 yards Figured Poplin,	... 3/9			3	7	6	40	14	6
				291	5	0	291	5	0

*February 16.*

Paid Weddell &amp; Co. in full, -

£	s.	d.	£	s.	d.
18	0	10	18	0	10

Sold to Peter Scott, Edinburgh.

10 yards French Cambric, -	@ 15/6	7	15	0
12 ... Brussels Lace, -	... 16/9	10	1	0
12 ... Coloured Satin, -	... 7/3	4	7	0

22 3 0

*17.*

Received from Miss Stewart, in full,

5	17	4	5	17	4
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Sold to Miss Stewart, Edinburgh.

40 yards $\frac{1}{2}$ Muslin, -	-	@ 1/10	3	13	4
35 ... Flannel, No. 1, -	-	... 2/9	4	16	3
14 ... Figured Poplin, -	-	... 3/9	2	12	6

11 2 1

*18.*

Bought of Monteath &amp; Co. Glasgow.

150 Silk Handkerchiefs, -	@ 2/6	18	15	0	
96 pairs Kid Gloves, -	-	... 2/9	13	4	0

31 19 0

*20.*

Sold to J. Ferguson, Crieff.

20 yards S.fine Cloth, brown, -	@ 14/6	14	10	0
22 ... Figured Poplin, -	... 3/3	3	11	6
10 pairs Gentlemen's Silk Stockings	... 4/6	2	5	0
12 ... Ladies' ditto, -	... 4/	2	8	0
16 Silk Handkerchiefs, -	... 2/9	2	4	0

24 18 6

Sold for Cash.

10 Silk Handkerchiefs, -	@ 3/2	1	11	8
6 pairs Gentlemen's Silk Stockings, ...	5/1	1	10	6
6 ... Ladies' ditto, ...	4/9	1	8	6

4 10 8

Taken for Family Use.

15 yards Superfine Cloth, black, -	@ 19/	14	5	
20 ... Flannel, No. 2, -	... 1/6	1	10	0

15 15 0

134	6	5	134	6	5
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<i>February 24.</i>				£	s.	d.	£	s.	d.
Sold to Drummond & Son, Stirling.									
40 yards	Superfine Cloth, blue,	@	19/6	39	0	0			
35 ...	Cassimere, black,	-	... 8/6	14	17	6			
28 ...	Cloth, mixed,	-	... 9/9	13	13	0			
25 ...	Flannel, No. 3,	-	... 1/1	1	7	1			
<i>25.</i>							68	17	7
Sold to Prentice & Co. Stirling.									
35 yards	Silk, black,	-	@ 3/9	6	11	3			
15 ...	ditto, brown,	-	... 4/	3	0	0			
16 ...	ditto, green,	-	... 4/9	3	16	0			
<i>26.</i>							13	7	3
Sold to Robert Glendinning, Edinr.									
45 yards	Calico,	-	@ 1/6	3	7	6			
12 ...	Coloured Satin,	-	... 7/9	4	13	0			
12 pairs	Silk Gloves,	-	... 3/	1	16	0			
<i>28.</i>							9	16	6
Sold to Miss Stewart, Edinburgh.									
10 yards	Brussels Lace,	-	@ 15/6	7	15	0			
8 ...	French Cambric,	-	... 14/3	5	14	0			
10 ...	Blonde,	-	... 10/6	5	5	0			
<i>28.</i>							18	14	0
Paid for Family Expenses this month,				14	15	4			
.....	Petty Charges this month,	-		3	14	3			
<i>March 2.</i>							18	9	7
Sold to James Anderson, Leith.									
25 yards	Linen, No. 2,	-	@ 2/9	3	8	9			
30 ...	Calico,	-	... 1/4½	2	1	3			
35 ...	Cotton,	-	... 1/3	2	3	9			
<i>Sold to Ewing &amp; Son, Glasgow.</i>									
80 yards	Silk, black,	-	@ 4/	16	0	0			
32 ...	ditto, brown,	-	... 4/3	6	16	0			
12 ...	ditto, green,	-	... 4/9	2	17	0	25	13	0
				162	11	8	162	11	8

March 4.

Sold to Richard Gordon, Aberdeen.

38 yards S.fine Cloth, black,	@ 21/	39	18	0
24 ... ditto, olive,	... 16/6	19	16	0
40 ... Cassinere, drab, -	... 8/6	17	0	0

76 14 0

Sold to W. &amp; C. Scott, Glasgow.

56 yards Cambric, No. 1, -	@ 4/6	12	12	0
54 ... ditto, No. 2, -	... 5/3	14	3	6
35 ... $\frac{1}{2}$ Muslin, -	... 2/6	4	7	6

31 3 0

6.

Sold to Craig &amp; Co. Stirling.

65 yards Flannel, No. 1, -	@ 2/6	8	2	6
37 ... ditto, No. 2, -	... 1/8	3	1	8
20 pairs Ladies' Stockings, -	... 11d.	0	18	4
30 ... Children's ditto, -	... 8d.	1	0	0

13 2 6

Taken for Family Use.

11 yards Gingham, blue, -	@ 1/2	0	12	10
3 pairs Gents. Silk Stockings,	... 4/3	0	12	9
2 ... Ladies' ditto, -	... 3/10	0	7	8
4 ... Kid Gloves, -	... 2/9	0	11	0

2 4 3

9.

Received from John Hay & Son in full,  
Discount allowed them, - -25 0 0  
0 8 4

25 8 4

Lodged in the Bank of Scotland,

25 0 0

25 0 0

Sold for Cash.

22 Silk Handkerchiefs, -	@ 2/9	3	0	6
--------------------------	-------	---	---	---

3 0 6

10.

Sold to J. Davidson, Perth.

45 yards Superfine Cloth, blue,	@ 19/6	43	17	6
63 ... Cassimere, drab, -	... 8/6	26	15	6

70 13 0

247 5 7

247 5 7

<i>March 13.</i>			£	s.	d.	£	s.	d.
Sold to G. Buchannan, Paisley.								
26 yards Superfine Cloth, brown,	@	14/6	18	17	0			
42 ... Cotton, - - -	...	1/4	2	16	0			
24 pairs Kid Gloves, - - -	...	3/	3	12	0			
						25	5	0
Sold to R. Alexander & Son, Edin.								
36 yards Gingham, blue, -	@	1/4	2	8	0			
6 ... Brussels Lace, -	...	15/6	4	13	0			
10 pairs Silk Gloves, - -	...	2/11	1	9	2			
						8	10	2
<i>14.</i>								
Received from J. Davidson, in part,			15	0	0			
Discount allowed him, - -				7	8			
						15	7	8
Sold to Thomson & Co. Edinburgh.								
16 yards Superfine Cloth, olive,	@	15/9	12	12	0			
14 ... Cassimere, black, -	...	8/	5	12	0			
30 ... ditto, drab, -	...	8/3	12	7	6			
						30	11	6
<i>16.</i>								
Lodged in the Bank of Scotland,			15	0	0	15	0	0
Sold to J. Hay & Son, Edinburgh.								
45 yards Flannel, No. 1, -	@	2/5	5	8	9			
27 ... ditto, No. 2, -	...	1/8	2	5	0			
30 pairs Ladies' Stockings, -	...	11d.	1	7	6			
						9	1	3
<i>17.</i>								
Sold for Cash.								
18 yards Linen, No. 2, -	@	2/9	2	9	6			
12 ... Cotton Checks, -	...	10d.	0	10	0			
15 pairs Gentlemen's Stockings,	...	1/4	1	0	0			
						3	19	6
Sold to D. Cameron, Dundee.								
15 yards Flannel, No. 3, -	@	11d.	0	13	9			
25 pairs Gentlemen's Stockings,	...	1/4	1	13	4			
						2	7	1
			110	2	2	110	2	2

March 18.

Sold to Peter Scott, Edinburgh.

16 yards French Cambric,	-	@ 15/	12	0	0
12 ... Blonde,	-	... 11/3	6	15	0
14 ... Coloured Satin,	-	... 4/3	2	19	6

21 14 6

Sold to John Nicol, India Street.

20 yards Cloth, mixed,	-	@ 9/6	9	10	0
24 ... Linen,	-	... 2/9	3	6	0
12 pairs Gentlemen's Stockings	-	... 1/4	0	16	0

13 12 0

20.

Sold to Craig &amp; Co., Stirling.

36 yards $\frac{1}{2}$ Muslin	-	@ 1/8	3	0	0
26 ... Cotton Checks,	-	... 10d.	1	1	8
45 ... Gingham, pink,	-	... 1/6	3	7	6

7 9 2

Received from John Nicol in full,

Discount allowed on £45, 1s. @  $2\frac{1}{2}$  % cent.,

43	18	6
1	2	6

45 1 0

Paid Pattison &amp; Pringle in full,

Discount received from them, - -

40	0	0
0	5	6

40 5 6

Sold to G. Buchannan, Paisley.

26 yards S. fine Cloth, brown,	-	@ 14/	18	4	0
24 ... Cloth, mixed,	-	... 9/6	11	8	0
36 ... Cassimere, black,	-	... 7/9	13	19	0

43 11 0

Sold to R. Glendinning, Edinburgh.

34 yards Cambric, No. 2,	-	@ 5/3	8	18	6
24 ... $\frac{1}{2}$ Muslin,	-	... 2/6	3	0	0
27 ... $\frac{1}{2}$ Muslin,	-	... 1/8	2	5	0

14 3 6

20.

Received from Prentice &amp; Co. in full,

Discount allowed them, - -

105	0	0
0	9	3

105 9 3

291 5 11

291 5 11

<i>March 24.</i>			£	s.	d.	£	s.	d.
Paid Johnstone & Son, London, in full,			66	10	0			
Discount received from them, -			0	10	0	67	0	0
Sold to Drummond & Sons, Stirling.								
30 yards Linen, No. 1, - - @ 3/3			4	17	6			
42 ... Coloured Satin, - ... 7/3			15	4	6			
20 Silk Handkerchiefs, - - ... 2/9			2	15	0			
16 pairs Silk Gloves, - - ... 3/			2	8	0	25	5	0
<i>25.</i>								
Paid P. M'Laren, my clerk, part salary,			10	0	0	10	0	0
<i>26.</i>								
Received from James Anderson, Leith,								
A Dividend of 7/6 per pound, on								
£25 : 13 : 9d., - - -			9	12	8	9	12	8
Lost on James Anderson's Account,								
12/6 $\Psi$ pound, on £25 : 13 : 9d., -			16	1	1	16	1	1
Lodged in the Bank of Scotland, -			40	0	0	40	0	0
<i>28.</i>								
Bought of Griffith & Son, Edinburgh.								
12 Silk Umbrellas, No. 1, - @ 18/			10	16	0			
6 Silk ditto, No. 2, - ... 14/6			4	7	0			
10 Silk Parasols, figured, - ... 10/6			5	5	6			
Box and Packing, - 4/3			0	4	3	20	12	3
<i>31.</i>								
Received Interest at $2\frac{1}{2}$ per cent.								
Due on account with the Bank of Scotland,			7	5	11	7	5	11
Due to Peter M'Laren, my Clerk,								
3 months Salary, at £60 $\Psi$ annum, -			15	0	0	15	0	0
Paid for Family Expenses this month,			12	6	8			
Petty Charges this month, -			4	19	6	17	6	2
Required the gain or loss on the business last			228	3	1	228	3	1
three months. - - -								



# CASH-BOOK

FOR

RECEIPTS, PAYMENTS,

AND

DISCOUNTS.

## CASH BOOK.

			Dr. Cash.	Dis- counts.	£	s.	d.
		fol					
Jan.	1	1	To Stock for Capital in Trade, -		2000	0	0
.....	6	1	... Merchandise per Day Book, -		2	8	0
.....	13	1	... Merchandise per Day Book, -		10	2	6
.....	20	2	... Merchandise per Day Book, -		19	3	0
.....	23	2	... C. & W. Scott, in full, -	19/	45	0	0
.....	31	3	... Merchandise per Day Book, -		28	0	10
Discounts entered per Invoice Book, p. 2				19/	2104	14	4
Feb.	1		To Balance from last month, -		7	6	7
.....	2	4	... Thomson & Co., in full, -	4/8	183	0	0
.....	4	3	... J. Davidson, in full, -	6/	89	0	0
.....	5	1	... The Bank of Scotland, -		540	0	0
.....	9	2	... Craig & Co., in full, -	5/6	10	9	6
.....	13	1	... The Bank of Scotland, -		55	0	0
.....	17	4	... Miss Stewart, in full, -		5	17	4
.....	20	4	... Merchandise per Day Book, -		4	10	8
Discounts entered per Invoice Book, p. 3				16/2	895	4	1
Mar.	1		To Balance from last month, -		3	13	8
.....	9	5	... J. Hay & Son, in full, -	8/4	25	0	0
.....	6		... Merchandise per Day Book, -		3	0	6
.....	14	3	... J. Davidson, in part, -	7/8	15	0	0
.....	17	7	... Merchandise per Day Book, -		3	19	6
.....	20	4	... John Nicol, in full, -	22/6	43	18	6
.....	22	5	... Prentice & Co., in full, -	9/3	105	0	0
.....	26	3	... James Anderson, -		9	12	8
.....	31	8	... Merchandise, interest per Day Book, -		7	5	11
Discounts entered per Invoice Book, p. 3				47/9	216	10	9
April	1		To Balance from last month, -		2	14	7

## CASH BOOK.

1

			Contra.	Cr.		£	s.	d.
					Dis- counts.			
Jan.	6	1	By Shop Furniture,	-		25	17	6
.....	9	1	... The Bank of Scotland,	-		1500	0	0
.....	17	2	... Wilson & Co., in full,	-	8/	257	0	0
.....	20	1	... Mitchell & Co., in full,	-	6/3	193	0	0
.....	23	1	... The Bank of Scotland,	-		100	0	0
.....	31	1	... Family Expenses this month,	-		17	6	8
.....	...	2	... Merchandise, Charges this month,	-		4	3	7
.....	...	...	... Balance to next month,	-		7	6	7
Discounts entered per Day Book, p. 3					14/3	2104	14	4
Feb.	2	1	By the Bank of Scotland,	-		175	0	0
.....	5	2	... Pringle & Co., in full,	-	10/	49	0	0
.....	7	2	... Clapperton & Co., in full,	-	6/	588	0	0
.....	13	3	... Chalmers & Co., in full,	-	18/8	43	0	0
.....	16	3	... Weddell & Co., in full,	-		18	0	10
.....	28	1	... Family Expenses this month,	-		14	15	4
.....	...	3	... Merchandise, Charges this month,	-		3	14	3
.....	...	...	... Balance to next month,	-		3	13	8
Discounts entered per Day Book, p. 5					34/8	895	4	1
Mar.	9	1	By the Bank of Scotland,	-		25	0	0
.....	16	1	... The Bank of Scotland,	-		15	0	0
.....	20	5	... Pattison & Pringle, in full,	-	5/6	40	0	0
.....	24	6	... Johnstone & Son, in full,	-	10/	66	10	0
.....	25	7	... P. M'Laren, my Clerk,	-		10	0	0
.....	26	1	... The Bank of Scotland,	-		40	0	0
.....	31	1	... Family Expenses this month,	-		12	6	8
.....	...	3	... Merchandise, Charges this month,	-		4	19	6
.....	...	...	... Balance to next month,	-		2	14	7
Discounts entered per Day Book, p. 8					15/6	216	10	9

## PETTY CASH BOOK.

			£	s.	d.	£	s.	d.
Jan.	1	Paid one ton of coals, - - -	0	14	8			
.....	.....	Carriage of goods from Glasgow,	0	6	8			
.....	4	do. do. from York,	0	9	8			
.....	6	do. do. from Welchpool,	0	11	6			
.....	.....	Stationary, &c. this month, -	0	12	6			
.....	.....	Postage this month, -	0	3	4			
.....	9	Carriage of goods from Manchester,	0	6	8			
.....	31	Porterage, &c. this month, -	0	10	6			
.....	.....	Washing shop, &c. this month,	0	8	1			
Entered per Cash and Invoice Books,						4	3	7
Feb.	11	Paid carriage of goods from London,	0	12	6			
.....	.....	do. do. from Glasgow,	0	5	3			
.....	7	Postage this month, -	0	10	6			
.....	9	Porterage this month, -	0	10	0			
.....	.....	Stamps, Stationary &c. -	0	10	3			
.....	.....	one gross Steel Pens, -	0	4	4			
.....	17	Alterations in shop, -	0	7	10			
.....	31	Washing shop, &c. this month,	0	5	0			
.....	.....	Window blinds put up, -	0	8	7			
Entered per Cash and Invoice Books,						3	14	3
Mar.	2	Paid one ton of coals, - - -	0	14	9			
.....	6	Shop repairs, &c. -	0	15	6			
.....	10	Gas since 1st January, -	0	17	6			
.....	13	Stationary this month, -	0	6	7			
.....	.....	Water duty, - - -	0	5	6			
.....	15	Stamps, Receipts, &c. -	0	12	0			
.....	.....	Postage this month, -	0	6	6			
.....	17	Porterage do. -	0	9	6			
.....	.....	Washing shop, &c. -	0	7	8			
.....	.....	Booking parcels, -	0	2	6			
.....	31	Cleaning windows, -	0	1	6			
Entered per Cash and Invoice Books,						4	19	6

**INVOICE-BOOK,**  
**FOR**  
**PURCHASES, DISCOUNTS,**  
**AND**  
**PETTY CHARGES.**

fol	January 1.			£	s.	d.	£	s.	d.
1	Mitchell & Co., Glasgow, Cr.								
	By 20 ps. Cambric, No. 1, 420 yds. @ 4/3			89	5	0			
	... 15 ... ditto No. 2, 240 yds. ... 5/			60	0	0			
	... 14 ... $\frac{4}{4}$ Muslin, 280 yds. ... 1/6			21	0	0			
	... 15 ... $\frac{4}{4}$ ditto, 205 yds. ... 2/3			23	1	3			
	3.						193	6	3
2	Clapperton & Co., Edinburgh, Cr.								
	By 4 ps. S.fine Cloth, black, 200 yds. @ 19/			190	0	0			
	... 3 ... ditto, blue, 180 yds. ... 18/			162	0	0			
	... 6 ... ditto, olive, 162 yds. ... 15/			121	10	0			
	... 4 ... ditto, brown, 164 yds. ... 14/			114	16	0			
	4.						588	6	0
2	Wilson & Co., York, Cr.								
	By 4 ps. Cassimere, black, 240 yds. @ 7/3			87	0	0			
	... 5 ... ditto, drab, 300 yds. ... 8/			120	0	0			
	... 4 ... Mixed Cloth, 112 yds. ... 9/			50	8	0			
	6.						257	8	0
2	Pringle & Co., Welchpool, Cr.								
	By 6 ps. Flannel, No. 1, 300 yds. @ 2/3			33	15	0			
	... 4 ... ditto, No. 2, 160 yds. ... 1/6			12	0	0			
	... 5 ... ditto, No. 3, 90 yds. ... 10d.			3	15	0			
	9.						49	10	0
3	Chalmers & Co., Manchester, Cr.								
	By 12 pieces Cotton, 360 yds. @ 1/2			21	0	0			
	... 6 ... Checks, 108 yds. ... 8d.			3	12	0			
	... 12 ... Gingham, pink, 192 yds. ... 1/4			12	16	0			
	... 8 ... ditto, blue, 112 yds. ... 1/2			6	10	8			
	10.						43	18	8
3	Weddell & Co. Edinburgh. Cr.								
	By 120 pairs Gents. Stockings, @ 1/2			7	0	0			
	... 100 ... Ladies' ditto, ... 10d.			4	3	4			
	... 140 ... Children's ditto, ... 7 $\frac{1}{2}$ d.			4	7	6			
	... 100 ... Woollen Gloves, ... 6d.			2	10	0			
							18	0	10
	<i>Continued,</i>			1150	9	9	1150	9	9

# INVOICE BOOK.

2

fo)			£ s. d.			£ s. d.		
			1150	9	9	1150	9	9
		<i>Continued,</i>						
		<i>January 10.</i>						
3	Blackwood & Co., Edinburgh,	Cr.						
	By 4 pieces Silk, black, 320 yds.	@ 3/6	56	0	0			
	... 3 ... ditto, brown, 102 yds.	... 3/9	19	2	6			
	... 2 ... ditto, green, 60 yds.	... 4/6	13	10	0			
	... 2 ... Blonde, 70 yds.	- ... 10/	35	0	0			
						123	12	6
		<i>27.</i>						
5	Pattison & Pringle, Edinburgh,	Cr.						
	By 4 pieces Linen, No. 1, 100 yds.	@ 2/9	13	15	0			
	... 4 ... ditto, No. 2, 120 yds.	... 2/6	15	0	0			
	... 6 ... Calico, 180 yds.	... 1/3	11	5	0			
	Box and Packing, - -	5/6	0	5	6			
						40	5	6
		<i>31.</i>						
1	Cash,	Cr.						
	By Petty Charges paid this month,	-	4	3	7			
	... Discount paid this month,	-	0	19	0			
						5	2	7
		<i>February 11.</i>						
6	Johnstone & Son, London,	Cr.						
	By 80 yards Coloured Satin, -	@ 6/6	26	0	0			
	... 40 ... Brussels Lace, -	... 15/3	30	10	0			
	... 70 ... Figured Poplin, -	... 3/	10	10	0			
						67	0	0
6	Smith & Co. London,	Cr.						
	By 40 yards French Cambric,	@ 14/	28	0	0			
	... 40 pairs Genta. Silk Stockings,	... 4/3	8	10	0			
	... 30 ... Ladies' ditto,	... 3/10	5	15	0			
	... 50 ... Silk Gloves, -	... 2/9	6	17	6			
						49	2	6
		<i>18.</i>						
6	Monteath & Co. Glasgow,	Cr.						
	By 150 Silk Handkerchiefs, -	@ 2/6	18	15	0			
	... 96 pairs Kid Gloves, -	... 2/9	13	4	0	31	19	0
		<i>Continued,</i>	1467	11	10	1476	11	10

fol			£ s. d.			£ s. d.		
			1467	11	10	1467	11	10
		<i>Continued,</i>						
		<i>February 28.</i>						
1	Cash,	Cr.						
	By Petty Charges paid this month,	-	3	14	3			
	... Discounts paid this month,	-	0	16	2			
						4	10	5
		<i>March 26.</i>						
3	James Anderson, Leith,	Cr.						
	By 12/6 per pound difference on final dividend on his account,	- -	16	1	1	16	1	1
		<i>28.</i>						
7	Griffith & Son, Edinburgh,	Cr.						
	By 12 Silk Umbrellas, No. 1,	@ 18/	10	16	0			
	... 6 ditto, No. 2,	... 14/6	4	7	0			
	... 10 Silk Parasols, figured,	... 10/6	5	5	0			
	Box and Packing,	... 4/3	0	4	3			
						20	12	3
		<i>31.</i>						
7	Peter M'Laren, Edinburgh,	Cr.						
	By three month's salary due to him, at £60 per annum,	- - -	15	0	0	15	0	0
1	Cash,	Cr.						
	By Petty Charges this month,	-	4	19	6			
	... Discounts paid this month,	-	2	7	9	7	7	3
	Amount of Goods bought last three months,		1531	2	10	1531	2	10



DAY-BOOK  
FOR  
SALES, DISCOUNTS,  
AND  
INTEREST.

fol		January 6.			£	s.	d.	£	s.	d.
1	Cash,	Dr.								
	To 16 yards Flannel, No. 1, -	@ 3/			2	8	0	2	8	0
7.										
2	C. & W. Scott, Glasgow,	Dr.								
	To 16 yards S.fine Cloth, black,	@ 22/			17	12	0			
	... 27 ... ditto blue,	... 21/			28	7	0			
9.										
2	Craig & Co., Stirling,	Dr.								
	To 12 yards Flannel, No. 2, -	@ 2/			1	4	0			
	... 16 ... Cambric, No. 2, -	... 6/			4	16	0			
	... 10 ... Cassimere, drab, -	... 9/6			4	15	0			
10.										
3	James Anderson, Leith,	Dr.								
	To 25 yards Cloth, mixed, -	@ 10/6			13	2	6			
	... 65 ... Gingham, pink, -	... 1/6			4	17	6			
13.										
3	J. Davidson, Perth,	Dr.								
	To 46 yards S.fine Cloth, black,	@ 22/			50	12	0			
	... 38 ... ditto, olive,	... 17/			32	6	0			
	... 96 ... Cotton, -	... 1/4			6	8	0			
13.										
1	Cash,	Dr.								
	To 20 pairs Children's Stockings,	@ 8d.			0	13	4			
	... 90 yards $\frac{1}{2}$ Muslin, -	... 1/9			7	17	6			
	... 40 ... Cotton Checks,	... 9 $\frac{1}{2}$ d.			1	11	8			
14.										
4	Miss Stewart, Edinburgh,	Dr.								
	To 20 yards Silk, black, -	@ 4/			4	0	0			
	... 15 ... Gingham, blue,	... 1/4			1	0	0			
	... 16 ... Flannel, No. 3, -	... 1/1			0	17	4			
16.										
4	R. Alexander & Son, Edinburgh,	Dr.								
	To 70 yards Gingham, pink, -	@ 1/6			5	5	0			
	... 40 pairs Woollen Gloves, -	... 8d.			1	6	8	6	11	8
Continued,					188	19	6	188	19	6

fol	<i>Continued,</i>			£ s. d.			£ s. d.		
				188	19	6	188	19	6
	<i>January 16.</i>								
3	John Nicol, India Street,	Dr.							
	To 20 yards Cassimere, black, -	@ 8/6		8	10	0			
	... 18 ... S.fine Cloth, black, ...	22/		19	16	0			
	... 12 ... Silk, black, - ...	4/		2	8	0			
	... 10 ... Cotton, - - ...	1/6		0	15	0			
							31	9	0
	<i>17.</i>								
4	Thomson & Co., Edinburgh,	Dr.							
	To 67 yards S fine Cloth, black, @	22/		73	14	0			
	... 84 ... ditto, olive, ...	17/		71	8	0			
	... 20 ... Cassimere, drab, - ...	9/4		9	6	8			
	... 96 ... Cambric, No. 2, - ...	6/		28	16	0			
							183	4	8
	<i>18.</i>								
4	Richard Gordon, Aberdeen,	Dr.							
	To 72 yards $\frac{3}{4}$ Muslin, - @	3/		10	16	0			
	... 67 ... Cambric, - ...	4/9		15	18	3			
	... 26 ... Gingham, blue, - ...	1/5		1	16	10			
							28	11	1
	<i>20.</i>								
1	Cash,	Dr.							
	To 18 yards S.fine Cloth, brown, @	15/6		13	19	0			
	... 12 ... Silk, brown, - ...	4/6		2	14	0			
	... 10 ... Silk, green, - ...	5/		2	10	0			
							19	3	0
	<i>24.</i>								
4	John Hay & Son, Edinburgh,	Dr.							
	To 70 yards Cotton, - @	1/6		5	5	0			
	... 26 ... Flannel, No. 2, ...	1/8		2	3	4			
	... 80 ... Cambric, No. 1, ...	4/6		18	0	0			
							25	8	4
	<i>25.</i>								
5	Prentice & Co. Stirling,	Dr.							
	To 40 yards S.fine Cloth, brown, @	16/6		33	0	0			
	... 17 ... Silk, brown, - ...	4/6		3	16	6			
	... 10 ... Blonde, - - ...	12/6		6	5	0			
							43	1	6
	<i>Continued,</i>			519	17	1	519	17	1

fol	<i>Continued,</i>			£	s.	d.	£	s.	d.
				519	17	1	519	17	1
	<i>January 25.</i>								
2	C. & W. Scott, Glasgow,	Dr.							
	To 16 yards Silk, black, -	@ 4/6		3	12	0			
	... 12 ... Silk, green, -	... 5/3		3	3	0			
	... 15 pairs Woollen Gloves,	... 8d.		0	10	0			
	<i>31.</i>						7	5	0
1	Cash,	Dr.							
	To 45 yards Cambric, No. 1,	@ 4/9		10	13	9			
	... 25 ... Cassimere, black,	... 8/4		10	8	4			
	... 15 ... Mixed Cloth, -	... 9/3		6	18	9			
							28	0	10
1	Cash,	Dr.							
	To Discount this month, -	-		0	14	3	0	14	3
	<i>February 4.</i>								
5	Prentice & Co. Stirling,	Dr.							
	To 48 yards Cassimere, black,	@ 8/6		20	8	0			
	... 50 ... ditto, drab,	... 9/6		23	15	0			
	... 30 ... Linen, No. 1, -	... 3/3		4	17	6			
	<i>5.</i>						49	0	6
5	Ewing & Son, Glasgow,	Dr.							
	To 60 yards Calico, -	@ 1/6		4	10	0			
	... 40 ... Linen, No. 1, -	... 3/3		6	10	0			
	Wrapper, -	2/6		0	2	6			
	<i>7.</i>						11	2	6
3	J. Davidson, Perth,	Dr.							
	To 40 yards Cambric, No. 1,	@ 5/		10	0	0			
	... 27 ... $\frac{1}{2}$ Muslin, -	... 3/		4	1	0			
	... 40 pairs Children's Stockings	... 8d.		1	6	8			
	<i>9.</i>						15	7	8
5	D. Cameron, Dundee,	Dr.							
	To 50 yards Flannel, No. 1, -	@ 2/9		6	17	6			
	... 20 ... ditto, No. 3, -	... 1/1		1	1	8			
	... 30 ... Cotton Checks, -	... 11d.		1	7	6	9	6	8
	<i>Continued,</i>			640	14	6	640	14	6

fol	Continued,		£	s.	d.	£	s.	d.
			640	14	6	640	14	6
	<i>February 15.</i>							
6	J. Ferguson, Crieff,	Dr.						
	To 36 yards Superfine Cloth, blue, @ 19/6		35	2	0			
	... 12 pairs Silk Gloves, - ... 3/9		2	5	0			
	... 18 yards Figured Poplin, - ... 3/9		3	7	6			
						40	14	6
	<i>16.</i>							
6	Peter Scott, Edinburgh,	Dr.						
	To 10 yards French Cambric, @ 15/6		7	15	0			
	... 12 ... Brussels Lace, - ... 16/9		10	1	0			
	... 12 ... Coloured Satin, - ... 7/3		4	7	0			
						22	3	0
	<i>17.</i>							
4	Miss Stewart, Edinburgh,	Dr.						
	To 40 yards $\frac{1}{2}$ Muslin, - @ 1/10		3	13	4			
	... 35 ... Flannel, No. 1, - ... 2/9		4	16	3			
	... 14 ... Figured Poplin, ... 3/9		2	12	6			
						11	2	1
	<i>20.</i>							
6	J. Ferguson, Crieff,	Dr.						
	To 20 yards S. fine Cloth, brown, @ 14/6		14	10	0			
	... 22 ... Figured Poplin, ... 3/3		3	11	6			
	... 10 pairs Gents. Silk Stockings, ... 4/6		2	5	0			
	... 12 ... Ladies' ditto, - ... 4/		2	8	0			
	... 16 Silk Handkerchiefs, - ... 2/9		2	4	0			
						24	18	6
1	Cash.	Dr.						
	To 10 Silk Handkerchiefs, - @ 3/2		1	11	8			
	... 6 pairs Gents. Silk Stockings, ... 5/1		1	10	6			
	... 6 ... Ladies' ditto, ... 4/9		1	8	6			
						4	10	8
1	Family,	Dr.						
	To 15 yards Superfine Cloth, black, @ 19/		14	5	0			
	... 20 ... Flannel, No. 2, - ... 1/6		1	10	0	15	15	0
	<i>Continued,</i>		759	18	3	759	18	3

fol	<i>Continued,</i>			£ s. d.			£ s. d.		
				759	18	3	759	18	3
	<i>February 24.</i>								
7	Drummond & Son, Stirling,	Dr.							
	To 40 yards S.fine Cloth, blue,	@ 19/6		39	0	0			
	... 35 ... Cassimere, black,	... 8/6		14	17	6			
	... 28 ... Cloth, mixed,	... 9/9		13	13	0			
	... 25 ... Flannel, No. 3,	... 1/1		1	7	1			
	<i>25.</i>						68	17	7
5	Prentice & Co. Stirling,	Dr.							
	To 35 yards Silk, black,	- @ 3/9		6	11	3			
	... 15 ... ditto, brown,	... 4/		3	0	0			
	... 16 ... ditto, green,	... 4/9		3	16	0			
	<i>26.</i>						13	7	3
7	Robert Glendinning, Edinburgh,	Dr.							
	To 45 yards Calico,	- @ 1/6		3	7	6			
	... 12 ... Coloured Satin,	... 7/9		4	13	0			
	... 12 pairs Silk Gloves,	... 3/		1	16	0			
	<i>28.</i>						9	16	6
4	Miss Stewart, Edinburgh,	Dr.							
	To 10 yards Brussels Lace,	- @ 15/6		7	15	0			
	... 8 ... French Cambric,	... 14/3		5	14	0			
	... 10 ... Blonde,	... 10/6		5	5	0			
	<i>28.</i>						18	14	0
1	Cash,	Dr.							
	To Discounts this month,	- -		1	14	8	1	14	8
	<i>March 2.</i>								
3	James Anderson, Leith,	Dr.							
	To 25 yards Linen, No. 2,	- @ 2/9		3	8	9			
	... 30 ... Calico,	... 1/4½		2	1	3			
	... 35 ... Cotton,	... 1/3		2	3	9			
	<i>5.</i>						7	13	9
5	Ewing & Son, Glasgow,	Dr.							
	To 80 yards Silk, black,	- @ 4/		16	0	0			
	... 32 ... ditto, brown,	... 4/3		6	16	0			
	... 12 ... ditto, green,	... 4/9		2	17	0	25	13	0
	<i>Continued,</i>			905	15	0	905	15	0

fol			£ s. d.			£ s. d.		
			905	15	0	905	15	0
		<i>Continued,</i>						
		<i>March 4.</i>						
4	Richard Gordon, Aberdeen,	Dr.						
	To 38 yards S.fine Cloth, black, @ 21/		39	18	0			
	... 24 ... ditto, olive, ... 16/6		19	16	0			
	... 40 ... Cassimere, drab, ... 8/6		17	0	0			
						76	14	0
2	C. & W. Scott, Glasgow,	Dr.						
	To 56 yards Cambric, No. 1, - @ 4/6		12	12	0			
	... 54 ... ditto, No. 2, - ... 5/3		14	3	6			
	... 35 ... ¼ Muslin, - - ... 2/6		4	7	6			
						31	3	0
		<i>6.</i>						
2	Craig & Co. Stirling,	Dr.						
	To 65 yards Flannel, No. 1, - @ 2/6		8	2	6			
	... 37 ... ditto, No. 2, - ... 1/8		3	1	8			
	... 20 pairs Ladies' Stockings, ... 11d.		0	18	4			
	... 30 ... Children's ditto, - ... 8d.		1	0	0			
						13	2	6
1	Family,	Dr.						
	To 11 yards Gingham, blue, - @ 1/2		0	12	10			
	... 3 pairs Gents. Silk Stockings, ... 4/3		0	12	9			
	... 2 ... Ladies' ditto, ... 3/10		0	7	8			
	... 4 ... Kid Gloves, - ... 2/9		0	11	0			
						2	4	3
		<i>9.</i>						
1	Cash,	Dr.						
	To 22 Silk Handkerchiefs, - @ 2/9		3	0	6	3	0	6
		<i>10.</i>						
3	J. Davidson, Perth,	Dr.						
	To 45 yards Superfine Cloth, blue, @ 19/6		43	17	6			
	... 63 ... Cassimere, drab, ... 8/6		26	15	6			
						70	13	0
		<i>13.</i>						
7	G. Buchannan, Paisley,	Dr.						
	To 26 yards S.fine Cloth, brown, @ 14/6		18	17	0			
	... 42 ... Cotton, - - ... 1/4		2	16	0			
	... 24 pairs Kid Gloves, - - ... 3/		3	12	0	25	5	0
		<i>Continued,</i>	1127	17	3	1127	17	3

fol	Continued,		£	s.	d.	£	s.	d.			
			11	27	17	3	11	27	17	3	
	March 13.										
4	R. Alexander & Son, Edin.	Dr.									
	To 36 yards Gingham, blue, -	@ 1/4	2	8	0						
	... 6 ... Brussels Lace, -	... 15/6	4	13	0						
	... 10 pairs Silk Gloves, -	... 2/11	1	9	2				8	10	2
	14.										
4	Thomson & Co. Edinburgh,	Dr.									
	To 16 yards S.fine Cloth, olive, @	15/9	12	12	0						
	... 14 ... Cassimere, black, ...	8/	5	12	0						
	... 30 ... ditto, drab, ...	8/3	12	7	6				30	11	6
	16.										
5	J. Hay & Son, Edinburgh,	Dr.									
	To 45 yards Flannel, No. 1, -	@ 2/5	5	8	9						
	... 27 ... ditto, No. 2, -	... 1/8	2	5	0						
	... 30 pairs Ladies' Stockings, ...	11d.	1	7	6				9	1	3
	17.										
1	Cash,	Dr.									
	To 18 yards Linen, No. 2, -	@ 2/9	2	9	6						
	... 12 ... Cotton Checks, -	... 10d.	0	10	0						
	... 15 pairs Gentlemen's Stockings ...	1/4	1	0	0				3	19	6
5	D. Cameron, Dundee,	Dr.									
	To 15 yards Flannel, No. 3, -	@ 11d.	0	13	9						
	... 25 pairs Gentlemen's Stockings ...	1/4	1	13	4				2	7	1
	18.										
6	Peter Scott, Edinburgh,	Dr.									
	To 16 yards French Cambric, @	15/	12	0	0						
	... 12 ... Blonde, -	... 11/3	6	15	0						
	... 14 ... Coloured Satin, -	... 4/3	2	19	6				21	14	6
4	John Nicol, India Street,	Dr.									
	To 20 yards Cloth, mixed, -	@ 9/6	9	10	0						
	... 24 ... Linen, -	... 2/9	3	6	0						
	... 12 pairs Gentlemen's Stockings, ...	1/4	0	16	0				13	12	0
	Continued,		12	17	13	3	12	17	13	3	



fol		Continued,	£	s.	d.	£	s.	d.
			1217	13	3	1217	13	3
		March 20.						
2	Craig & Co., Stirling,	Dr.						
	To 36 yards $\frac{1}{2}$ Muslin - - @ 1/8		3	0	0			
	... 26 ... Cotton Checks, - ... 10d.		1	1	8			
	... 45 ... Gingham, pink, - ... 1/6		3	7	6			
						7	9	2
7	G. Buchannan, Paisley,	Dr.						
	To 26 yards S.fine Cloth, brown, @ 14/		18	4	0			
	... 24 ... Cloth, mixed, - ... 9/6		11	8	0			
	... 36 ... Cassimere, black, ... 7/9		13	19	0			
						43	11	0
7	R. Glendinning, Edinburgh,	Dr.						
	To 34 yards Cambric, No. 2, - @ 5/3		8	18	6			
	... 24 ... $\frac{1}{2}$ Muslin, - - ... 2/6		3	0	0			
	... 27 ... $\frac{1}{4}$ Muslin, - - ... 1/8		2	5	0			
						14	3	6
		24.						
7	Drummond & Sons, Stirling,	Dr.						
	To 30 yards Linen. No. 1, - @ 3/3		4	17	6			
	... 42 ... Coloured Satin, - ... 7/3		15	4	6			
	... 20 Silk Handkerchiefs, - ... 2/9		2	15	0			
	... 16 pairs Silk Gloves, - ... 3/		2	8	0			
						25	5	0
		31.						
1	Cash,	Dr.						
	To Discounts this month, - -		0	15	6			
	... Interest from the Bank, - -		7	5	11			
						8	1	5
	Amount of Goods on hand, per valuation,		315	10	7	315	10	7
	Amount of Goods Bought last three months,		1631	13	11	1631	13	11
	Amount of Net Gain last three months,		1531	2	10	1631	2	10
			100	11	1	100	11	1

# INDEX

TO

## THE FOLLOWING LEDGER

BY

### SINGLE ENTRY.

---

Alexander & Sons, Edinburgh, 4	Johnstone & Son, London, 6
Anderson, James, Leith, 3	Mitchell & Co., Glasgow, 1
Bank of Scotland, - - 1	M'Laren, P. my Clerk, - 7
Blackwood & Co., Edinburgh, 3	Monteath & Co., Glasgow, 6
Buchanan, George, Paisley, 7	Nicol, John, India Street, 4
Cameron, D., Dundee, - 5	Pattison & Pringle, Edinburgh, 5
Chalmers & Co., Manchester, 3	Prentice & Co., Stirling, 5
Clapperton & Co., Edinburgh, 2	Pringle & Co., Welchpool, 2
Craig & Co., Stirling, - 2	Scott, C. & W., Glasgow, 2
Davidson, J., Perth, - 3	Scott, Peter, Edinburgh, 6
Drummond & Sons, Stirling, 7	Shop Furniture, - - 1
Ewing & Son, Glasgow, - 5	Smith & Co., London, - 6
Family Expenses, - - 1	Stewart, Miss, Edinburgh, 4
Ferguson, J., Crieff, - 6	Stock Account, - - 1
Glendinning, R., Edinburgh, 7	Thomson & Co., Edinburgh, 4
Gordon, Richard, Aberdeen, 4	Weddell & Co., Edinburgh, 3
Griffith & Son, Edinburgh, 7	Wilson & Co., York, - 2
Hay, John, & Son, Edinburgh, 5	

LEDGER.

					fol.	£	s.	d.
Dr. Stock								
Mar.	31	To Family Expenses last three months,				62	7	11
.....	31	To Balance for net Capital at this date,				2038	9	2
						2100	11	1
Dr. Family								
Jan.	31	To Cash,	-	-	1	17	6	8
Feb.	20	To Goods,	-	-	4	15	15	0
.....	28	To Cash,	-	-	1	14	15	4
Mar.	6	To Goods,	-	-	6	2	4	3
.....	31	To Cash,	-	-	1	12	6	8
						62	7	11
Dr. Shop								
Jan.	6	To Cash,	-	-	1	25	17	6
April	1	To Balance,	-	-		25	17	6
Dr. Bank of								
Jan.	9	To Cash,	-	-	1	1500	0	0
.....	23	To Cash,	-	-	1	100	0	0
Feb.	2	To Cash,	-	-	1	175	0	0
Mar.	9	To Cash,	-	-	1	25	0	0
.....	16	To Cash,	-	-	1	15	0	0
.....	26	To Cash,	-	-	1	40	0	0
						1855	0	0
April	1	To Balance,	-	-		1260	0	0
Dr. Mitchell & Co.,								
Jan.	20	To Cash and Discount,	-	-	1	193	6	3

		Account.	Cr.	fol.	£	s.	d.
Jan. 1		By Cash, Capital in Trade,	-	1	2000	0	0
Mar. 31		By Goods, gained last three months,	-		100	11	1
					<u>2100</u>	<u>11</u>	<u>1</u>
April 1		By Balance, Capital in Trade,	-		2038	3	2
		Expenses.	Cr.				
Mar. 31		By Stock,	-		62	7	11
					<u>62</u>	<u>7</u>	<u>11</u>
		Furniture.	Cr.				
Mar. 31		By Balance,	-		25	17	6
		Scotland.	Cr.				
Feb. 5		By Cash,	-	1	540	0	0
..... 13		By Cash,	-	1	55	0	0
Mar. 31		By Balance,	-		1260	0	0
					<u>1855</u>	<u>0</u>	<u>0</u>
		Glasgow.	Cr.				
Jan. 1		By Goods,	-	1	193	6	3

## LEDGER.

			fol.	£	s.	d.
Feb.	7	Dr. Clapperton & Co., To Cash and Discount, - -	1	588	6	0
Jan.	17	Dr. Wilson & Co., To Cash and Discount, - -	1	257	8	0
Feb.	5	Dr. Pringle & Co., To Cash and Discount, - -	1	49	10	0
Jan.	7	Dr. C. & W. Scott, To Goods, - - - -	1	45	19	0
.....	25	To Goods, - - - -	3	7	5	0
Mar.	4	To Goods, - - - -	6	31	3	0
				84	7	0
April	1	To Balance, - - - -		38	8	0
Jan.	9	Dr. Craig & Co., To Goods, - - - -	1	10	15	0
Mar.	6	To Goods, - - - -	6	13	2	6
.....	20	To Goods, - - - -	7	7	9	2
				31	6	8
April	1	To Balance, - - - -		20	11	8

# LEDGER.

2

				fol.	£	s.	d.
		Edinburgh.	Cr.				
Jan.	3	By Goods,	- - -	1	588	6	0
		York.	Cr.				
Jan.	4	By Goods,	- - -	1	257	8	0
		Welchpool.	Cr.				
Jan.	6	By Goods,	- - -	1	49	10	0
		Glasgow.	Cr.				
Jan.	23	By Cash and Discount,	- - -	1	45	19	0
Mar.	31	By Balance,	- - -		38	8	0
					84	7	0
		Stirling.	Cr.				
Feb.	9	By Cash and Discount,	- - -	1	10	15	0
Mar.	31	By Balance,	- - -		20	11	8
					31	6	8

			fol.	£	s.	d.
Dr. Chalmers & Co.						
Feb. 13	To Cash and Discount,	- -	1	43	18	8
Dr. James Anderson,						
Jan. 10	To Goods,	- - -	1	18	0	0
Mar. 2	To Goods,	- -	5	7	13	9
				25	13	9
Dr. Weddell & Co.,						
Feb. 16	To Cash,	- - -	1	18	0	10
Dr. J. Davidson,						
Jan. 10	To Goods,	- - -	1	89	6	0
Feb. 7	To Goods,	- - -	3	15	7	8
Mar. 10	To Goods,	- - -	6	70	13	0
				175	6	8
April 1	To Balance,	- -		70	13	0
Dr. Blackwood & Co.,						
Mar. 31	To Balance,	- - -		123	12	6



				fol.	£	s.	d.
<hr/>							
		Manchester.	Cr.				
Jan.	9	By Goods,	- - -	1	43	18	8
<hr/>							
<hr/>							
		Leith.	Cr.				
Mar.	26	By loss, abatement on composition,	-	3	16	1	1
.....	....	By Cash, final dividend,	-	1	9	12	8
					25	13	9
<hr/>							
<hr/>							
		Edinburgh.	Cr.				
Jan.	10	By Goods,	- - -	1	18	0	10
<hr/>							
<hr/>							
		Perth.	Cr.				
Feb.	4	By Cash and Discount,	- - -	1	89	6	0
Mar.	14	By Cash and Discount,	- - -	1	15	7	8
.....	31	By Balance,	- - -		70	13	0
					175	6	8
<hr/>							
<hr/>							
		Edinburgh.	Cr.				
Jan.	10	By Goods,	- - -	2	123	12	6
April	1	By Balance,	- - -		123	12	6

		Dr.			fol.	£	s.	d.
Dr. Miss Stewart,								
Jan.	14	To Goods,	-	-	-	1	5	17 4
Feb.	17	To Goods,	-	-	-	4	11	2 1
.....	26	To Goods,	-	-	-	5	18	14 0
							35	13 5
April	1	To Balance,	-	-	-		29	16 1
Dr. John Nicol,								
Jan.	16	To Goods,	-	-	-	2	31	9 0
Mar.	18	To Goods,	-	-	-	7	13	12 0
							45	1 0
Dr. R. Alexander & Sons,								
Jan.	16	To Goods,	-	-	-	1	6	11 8
Mar.	13	To Goods,	-	-	-	7	8	10 2
							15	1 10
April	1	To Balance,	-	-	-		15	1 10
Dr. Thomson & Co.,								
Jan.	17	To Goods,	-	-	-	2	183	4 8
Mar.	14	To Goods,	-	-	-	7	30	11 6
							213	16 2
April	1	To Balance,	-	-	-		30	11 6
Dr. Richard Gordon,								
Jan.	18	To Goods,	-	-	-	2	28	11 1
Mar.	4	To Goods,	-	-	-	6	76	14 0
							105	5 1
April	1	To Balance,	-	-	-		105	5 1



			fol.	£	s.	d.
Dr. John Hay & Son,						
Jan.	24	To Goods, - - - -	2	25	8	4
Mar.	16	To Goods, - - - -	7	9	1	3
				34	9	7
April	1	To Balance, - - -		9	1	3
Dr. Prentice & Co.,						
Jan.	25	To Goods, - - - -	2	43	1	6
Feb.	4	To Goods, - - - -	3	49	0	6
.....	25	To Goods, - - - -	5	13	7	3
				105	9	3
Dr. Pattison & Pringle,						
Mar.	21	To Cash and Discount, - -	1	40	5	6
Dr. Ewing & Son,						
Feb.	5	To Goods, - - - -	3	11	2	6
Mar.	2	To Goods, - - - -	5	25	13	0
				36	15	6
April	1	To Balance, - - - -		36	15	6
Dr. D. Cameron,						
Feb.	9	To Goods, - - - -	3	9	6	8
Mar.	17	To Goods, - - - -	7	2	7	1
				11	13	9
April	1	To Balance, - - - -		11	13	9

## LEDGER.

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				fol.	£	s.	d.
		Edinburgh.	Cr.				
Mar. 9	By Cash and Discount,	-	-	1	25	8	4
..... 31	By Balance,	-	-		9	1	3
					34	9	7
		Stirling.	Cr.				
Mar. 22	By Cash and Discount,	-	-	1	105	9	3
					105	9	3
		Edinburgh.	Cr.				
Jan. 27	By Goods,	-	-	2	40	5	6
		Glasgow.	Cr.				
Mar. 31	By Balance,	-	-		36	15	6
					36	15	6
		Dundee.	Cr.				
Mar. 31	By Balance,	-	-		11	13	9
					11	13	9

			fol.	£	s.	d.
Mar. 24	Dr. Johnstone & Son, To Cash and Discount, - -	-	1	67	0	0
Mar. 31	Dr. Smith & Co., To Balance, - - -	-	1	49	2	6
Feb. 15	Dr. J. Ferguson, To Goods, - - -	-	4	40	14	6
..... 20	To Goods, - - -	-	4	24	18	6
				65	13	0
April 1	To Balance, - - -	-		65	13	0
Feb. 15	Dr. Peter Scott, To Goods, - - -	-	4	22	3	0
Mar. 18	To Goods, - - -	-	7	21	14	6
				43	17	6
April 1	To Balance, - - -	-		43	17	6
Mar. 31	Dr. Monteath & Co., To Balance, - - -	-		31	19	0

# LEDGER.

6

				fol.	£	s.	d.
<hr/>							
		London.	Cr.				
Feb. 11	By Goods,	-	-	2	67	0	0
<hr/>							
		London.	Cr.				
Feb. 11	By Goods,	-	-	2	49	2	6
April 1	By Balance,	-	-		49	2	6
<hr/>							
		Crieff.	Cr.				
Mar. 31	By Balance,	-	-		65	13	0
<hr/>							
					65	13	0
<hr/>							
		Edinburgh.	Cr.				
Mar. 31	By Balance,	-	-		43	17	6
<hr/>							
					43	17	6
<hr/>							
		Glasgow.	Cr.				
Feb. 18	By Goods,	-	-	2	31	19	0
April 1	By Balance,	-	-		31	19	0

			fol.	£	s.	d.
<b>Dr. Drummond &amp; Sons,</b>						
Feb. 24	To Goods,	- - - -	5	68	17	7
Mar. 24	To Goods,	- - - -	8	25	5	0
				94	2	7
April 1	To Balance,	- - - -		94	2	7
<b>Dr. R. Glendinning,</b>						
Feb. 26	To Goods,	- - - -	5	9	16	6
Mar. 20	To Goods,	- - - -	8	14	3	6
				24	0	0
April 1	To Balance,	- - - -		24	0	0
<b>Dr. G. Buchannan,</b>						
Mar. 31	To Goods,	- - - -	6	25	5	0
..... 20	To Goods,	- - - -	8	43	11	0
				68	16	0
April 1	To Balance,	- - - -		68	16	0
<b>Dr. Griffith &amp; Sons,</b>						
Mar. 31	To Balance,	- - - -	1	20	12	3
<b>Dr. Peter M'Laren,</b>						
Mar. 25	To Cash,	- - - -	1	10	0	0
..... 31	To Balance,	- - - -		5	0	0
				15	0	0



## LEDGER.

7

				fol.	£	s.	d.
Mar. 31	By Balance,	Stirling.	Cr.		94	2	7
		-	-		94	2	7
Mar. 31	By Balance,	Edinburgh.	Cr.		24	0	0
		-	-		24	0	0
Mar. 31	By Balance,	Paisley.	Cr.		68	16	0
		-	-		68	16	0
Mar. 28	By Goods,	Edinburgh.	Cr.	3	20	12	3
April 1	By Balance,	-	-		20	12	3
Mar. 31	By Salary,	My Clerk.	Cr.	3	15	0	0
		-	-		15	0	0
April 1	By Balance,	-	-		5	0	0

## Debts due by G. BUCHANNAN, 31st March 1845.

	fol.	£	s.	d.
To Blackwood & Co., due to them, - - -	3	123	12	6
... Smith & Co., due to them, - - -	6	49	2	6
... Monteath & Co., due to them, - - -	6	31	19	0
... Griffith & Sons, due to them, - - -	7	20	12	3
... Peter M'Laren, due to him, - - -	7	5	0	0
... Stock, net capital at this date, -		2038	3	2

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2268 9 5

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Effects and Dehts belonging to G. B. 31st March 1845.

	fol.	£	s.	d.
By Cash in hand, as per Cash-Book, - - -	1	2	14	7
... Goods, per Inventory, - - -		315	10	7
... Shop Furniture, - - -	1	25	17	6
... Bank of Scotland, due from them, - - -	1	1260	0	0
... C. & W. Scott, due from them, - - -	2	38	8	0
... Craig & Co., due from them, - - -	2	20	11	8
... J. Davidson, due from him, - - -	3	70	13	0
... Miss Stewart, due from her, - - -	4	29	16	1
... Alexander & Son, due from them, - - -	4	15	1	10
... Thomson & Co., due from them, - - -	4	30	11	6
... Richard Gordon, due from him, - - -	4	105	5	1
... John Hay & Son, due from them, - - -	5	9	1	3
... Ewing & Son, due from them, - - -	5	36	15	6
... D. Cameron, due from him, - - -	5	11	13	9
... J. Ferguson, due from him, - - -	6	65	13	0
... Peter Scott, due from him, - - -	6	43	17	6
... Drummond & Sons, due from them, - - -	7	94	2	7
... R. Glendinning, due from him, - - -	7	24	0	0
... G. Buchannan, due from him, - - -	7	68	16	0
		2268	9	5

Sales per Cash and Day-Books.		Purchases per Invoice-Book.			
Sold.....	On hand	Jan.	Feb.	Mar.	Apr.
388	132	420 yards Cambric, No. 1, at 4s. 3d.			
200	40	240 .. Cambric, No. 2, at 5s.			
123	87	280 .. 4-4th Muslin, at 1s. 6d.			
158	47	205 .. 5-4th Muslin at 2s. 3d.			
300	...	3   200 .. S. fine Cloth, black, at 19s.			
148	32	180 .. S. fine Cloth, blue, at 18s.			
162	...	162 .. S. fine Cloth, olive, at 15s.			
130	34	164 .. S. fine Cloth, brown, at 14s.			
178	62	4   240 .. Cassimere, black, at 7s. 3d.			
213	87	300 .. Cassimere, drab, at 8s.			
112	...	112 .. Mixed Cloth, at 9s.			
211	89	6   300 .. Flannel, No. 1, at 2s. 3s.			
122	38	100 .. Flannel, No. 2, at 1s. 6d.			
76	14	90 .. Flannel, No. 3, at 10d.			
253	107	9   300 .. Cotton, at 1s. 2d.			
108	...	108 .. Cotton Checks, at 8d.			
180	12	192 .. Gingham, pink, at 1s. 4d.			
88	24	112 .. Gingham, blue, at 1s. 2d.			
52	68	10   120 pairs Gentlemen's Stockings, at 1s. 2d.			



						£	s.	d.
March	31	132 yards	Cambric, No 1,	@ 4/3	-	28	1	0
.....	...	40 ...	Cambric, No. 2,	... 5/	-	10	0	0
.....	...	87 ...	$\frac{3}{4}$ Muslin,	... 1/6	-	6	10	6
.....	...	47 ...	$\frac{3}{4}$ Muslin,	... 2/3	-	5	5	9
.....	...	32 ...	S.fine Cloth, blue,	... 18/	-	28	16	0
.....	...	34 ...	S.fine Cloth, brown,	... 14/	-	23	16	0
.....	...	62 ...	Cassimere, black,	... 7/3	-	22	9	6
.....	...	87 ...	Cassimere, drab,	... 8/	-	34	16	0
.....	...	89 ...	Flannel, No. 1,	... 2/3	-	10	0	3
.....	...	38 ...	Flannel, No. 2,	... 1/6	-	2	17	0
.....	...	14 ...	Flannel, No. 3,	... 10d.	-	0	11	8
.....	...	107 ...	Cotton,	... 1/2	-	6	4	10
.....	...	12 ...	Gingham, pink,	... 1/4	-	0	16	0
.....	...	24 ...	Gingham, blue,	... 1/2	-	1	8	0
.....	...	68 pairs	Gentlemen's Stockings,	... 1/2	-	3	19	4
.....	...	50 ...	Ladies' ditto,	... 10d.	-	2	1	8
.....	...	50 ...	Children's ditto,	... 7 $\frac{1}{2}$ d.	-	1	11	3
.....	...	45 ...	Woollen Gloves,	... 6d.	-	1	2	6
.....	...	157 yards	Silk, black,	... 3/6	-	27	9	6
.....	...	26 ...	Silk, brown,	... 3/9	-	4	17	6
.....	...	10 ...	Silk, green,	... 4/6	-	2	5	0
.....	...	38 ...	Blonde,	... 10/	-	19	0	0
.....	...	53 ...	Linen, No. 2,	... 2/6	-	6	12	6
.....	...	45 ...	Calico,	... 1/3	-	2	16	3
.....	...	12 ...	Brussels Lace,	... 15/3	-	9	3	0
.....	...	16 ...	Figured Poplin,	... 3/	-	2	8	0
.....	...	6 ...	French Cambric,	... 14/	-	4	4	0
.....	...	21 pairs	Gents. Silk Stockings,	... 4/3	-	4	9	3
.....	...	10 ...	Ladies' ditto,	... 3/10	-	1	18	4
.....	...	82	Silk Handkerchiefs,	... 2/6	-	10	5	0
.....	...	68 pairs	Kid Gloves,	... 2/9	-	9	7	0
.....	...	12	Silk Umbrellas, No. 1,	... 18/	-	10	16	0
.....	...	6	Silk Umbrellas, No. 2,	... 14/6	-	4	7	0
.....	...	10	Silk Parasols, figured,	... 10/6	-	5	5	0
						315	10	7

## BALANCING THE LEDGER.

After the Pupil has carefully written out the foregoing set of Books, and posted them correctly into the Ledger, it is necessary to collect the various accounts diffused through the Ledger, into a concise abstract, in order to ascertain the gain or loss on the business, the present state of affairs, and to prove that the accounts have been correctly posted; but before proceeding to do so, he must take an inventory of his Stock, that is, he must put a valuation upon his goods on hand as on last page.

### TO PROVE THE CORRECTNESS OF THE LEDGER.

To the sum of all the entries on the debtor side of the Cash-Book, with the exception of merchandise, add the sum of all the entries in the Invoice-Book, with the exception of cash, which will be equal to the sum of all the entries on the credit side of the Ledger; And to the sum of all the entries on the credit side of the Cash-Book, with the exception of merchandise, add the sum of all the entries in the Day-Book, with the exception of cash, which will be equal to the sum of all the entries on the debtor side of the Ledger, if the accounts have been correctly posted.—Thus,

	£	s.	d.	£	s.	d.
Sum of all the entries on the debtor side of the Cash-Book, omitting Merchandise, -	3131	0	11			
Sum of all the entries in the Invoice-Book, omitting Cash, - - -	1514	2	7	4645	3	6
Sum of all the entries on Cr. side of the Ledger,	.....	...	...	4645	3	6
Sum of all the entries on the credit side of the Cash-Book, omitting Merchandise, -	3193	1	5			
Sum of all the entries in the Day-Book, omitting Cash, - - -	1234	8	0	4427	9	5
Sum of all the entries on Dr. side of the Ledger,	.....	...	...	4427	9	5

The common objection to Book-Keeping by Single Entry, is, that it does not afford sufficient proof within itself of balancing and posting the Ledger. This objection, however, is groundless, for the above method of proving the correctness of the Ledger, according to this system, by Single Entry, is as complete as though it had been made through the medium of Double Entry; for it proves not only that all the entries have been posted into the Ledger, but also that they have been transferred to the proper sides of the accounts.

## BALANCING THE LEDGER.

### TO TAKE A GENERAL BALANCE.

In making out a general balance, begin with Family Expenses, and on the Cr. side write the date when the balance is taken, and say, "By Stock," for the amount, or for the difference between the Dr. and Cr. side of it, and rule off the account; then on the Dr. side of the Stock Account write the same date and say, "To Family Expenses last three months," inserting the same sum as on the Cr. side of Family Expenses. Then take the difference between the Dr. and Cr. sides of each account in the Ledger, except Stock, and place the difference in the smaller side, writing the date of balancing in the margin, and saying, "To Balance," when the difference is entered on the Dr. side of the account, and "By Balance," when it is entered on the Cr. side. When the Dr. side of an account is the greater, the balance is due to you, otherwise the balance is due by you. Immediately after the balance is inserted, the account must be ruled off, and the balance transferred to the opposite page, using the date of the day after the balances are struck. When both sides of the account are equal, the amounts are written down, and the account is ruled off and closed.

After all the accounts in the Ledger are thus balanced, a sheet must be ruled in the form of Dr. and Cr., and titled, "Dr. the Estate of G. Buchannan, Merchant, Edinburgh, Cr." On the Dr. side of this are entered all the balances due by G. Buchannan, and on the Cr. side the Cash in hand, taken from the Cash Book, the value of the Goods unsold, taken from the Inventory, and all the Ledger-Balances due to him. Both sides of this sheet are added, and the difference entered on the Dr. side, using the words, "To Stock, net capital at this date;" the account is then ruled off, and you turn to the Stock Account, on the Dr. side of which write the date, and say, "To Balance, net capital at this date," and enter the sum. The Stock Account is now balanced, and the difference inserted in the smaller side, which, when a gain has been made, is the Cr., the words used being, "By Goods, gained last three months;" but when the Cr. side is the larger, this shows that a loss has been sustained, and the entry is made on the Dr. side, "To Goods, lost last three months." Wherefore the net gain on the business last three months, is £100, 11s. 1d., subject to a deduction of £63, 7s. 11d. for Family Expenses, which, when added to the original capital, exhibits the present Stock of the proprietor to be £2038, 3s. 2d., making a gain of £38, 3s. 2d., after deducting Family Expenses, which, in real business, is always done.



# APPENDIX,

CONTAINING

FORMS OF RECEIPTS, BILLS,

AND

PROMISSORY NOTES.

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A Receipt is a written acknowledgment of having received a sum of money, and if to the amount of five pounds or upwards, must be written on stamped paper. It may be expressed in different forms, according to circumstances.

A Bill is an obligation written on stamped paper of legal value, by which one party binds himself to pay a certain sum to another at a specified time, and if payable in the same country where it is drawn, it is termed an inland bill of exchange, but if payable in another country, it is termed a foreign bill of exchange. Inland bills are distinguished into Drafts and Promissory Notes, the former containing an order, and the latter a promise; both are of equal obligation, and entitled to the same privileges. The principal requisites of a bill are, the date, the place where it is made out or drawn, the time of payment, the sum, and the person to whose order it is payable, the consideration for which the bill is given, the address of the Acceptor, and the Drawer's subscription.

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## FORMS OF RECEIPTS.

£25, 17s. 6d.

Edinburgh, 6th January 1845.

Received from George Buchannan, Esquire, the sum of Twenty-five pounds, seventeen shillings, and sixpence, sterling, in full, for shop furniture, as per account of this date.

JOHN RAMSAY.

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£45, 19s. 0d.

Edinburgh, 23d January 1845.

Received from Messrs. Charles & William Scott, Merchants, Glasgow, the sum of Forty-five pounds, nineteen shillings, sterling, in full, of goods sold to them on the seventh instant.

GEORGE BUCHANNAN.

£193, 6s. 3d.

Glasgow, 1st January 1845.

Twenty days after date, I promise to pay to the order of Messrs. Mitchell & Company, Glasgow, at the Commercial Bank here, the sum of One hundred and ninety-three pounds, six shillings, and threepence, sterling, value received in goods.

GEORGE BUCHANNAN.

£588, 6s. 0d.

Edinburgh, 3d January 1845.

Thirty-five days after date, I promise to pay to the order of Messrs. Clapperton & Company, at the Edinburgh and Glasgow Bank here, the sum of Five hundred and eighty-eight pounds, six shillings, sterling, value received in goods.

GEORGE BUCHANNAN.

£257, 8s. 0d.

York, 4th January 1845.

Thirteen days after date, I promise to pay to the order of Messrs. Wilson & Company, at their office here, the sum of Two hundred and fifty-seven pounds, eight shillings, sterling, value received in goods.

GEORGE BUCHANNAN.

£49, 10s. 0d.

Welchpool, 6th January 1845.

One month after date, I promise to pay to the order of Messrs. Pringle & Company, at their office here, the sum of Forty-nine pounds, ten shillings, sterling, value received in goods.

GEORGE BUCHANNAN.

£10, 15s. 0d.

Stirling, 9th January, 1845.

One month after date, we promise to pay to the order of Mr. George Buchannan, at the Bank of Scotland's Office here, the sum of Ten pounds, fifteen shillings, sterling, value received in goods.

CRAIG &amp; Co.

£193, 6s. 3d.

Glasgow, 1st January 1845.

Twenty days after date, pay to our order at the Commercial Bank here, the sum of One hundred and ninety-three pounds, six shillings, and threepence, sterling, value delivered in goods.

To Mr. George Buchannan, }  
Merchant, Edinburgh. }

MITCHELL & Co.  
GEORGE BUCHANNAN.

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£588, 6s. 0d.

Edinburgh, 3d January 1845.

Thirty-five days after date, pay to Archibald Bonar, Esquire, or order, at the Edinburgh and Glasgow Bank, here, the sum of Five hundred and eighty-eight pounds, six shillings, sterling, value delivered in goods.

To Mr. George Buchannan, }  
Merchant, Edinburgh. }

CLAPPERTON & Co.  
GEORGE BUCHANNAN.

---

£257, 8s. 0d.

York, 4th January 1845.

Thirteen days after date, pay to William Penman, Esquire, or order, at our office here, the sum of Two hundred and fifty-seven pounds, eight shillings, sterling, value delivered in goods.

To Mr. George Buchannan, }  
Merchant, Edinburgh. }

WILSON & Co.  
GEORGE BUCHANNAN.

---

£49, 10s. 0d.

Welchpool, 6th January 1845.

One month after date, pay to our order at our office here, the sum of Forty-nine pounds, ten shillings, sterling, value delivered in goods.

To Mr. George Buchannan, }  
Merchant, Edinburgh. }

PRINGLE & Co.  
GEORGE BUCHANNAN.

---

£10, 15s. 0d.

Stirling, 9th January 1845.

One month after date, pay to Robert Johnstone, Esquire, or order, at the Bank of Scotland's office, here, the sum of Ten pounds, fifteen shillings, sterling, value delivered in goods.

To Messrs. Craig & Co., }  
Merchants, Stirling. }

GEORGE BUCHANNAN.  
CRAIG & Co.

Foreign Bills are generally drawn in sets, that is, two or three bills of the same date and tenor are made out, distinguished only by the words, first, second, or third bill of exchange, and sent by different conveyances for the greater security against accidents and delays; and, when any one of the set that first comes to hand is accepted or paid, it cancels all the rest, and renders them of no use. When a bill is drawn, payable after sight, the acceptor marks the date of his acceptance, in order to fix the time of payment.

## EXAMPLES.

£90 Stg. Kingston, Jamaica, 3d August 1845.

Sixty days after sight of this, my first bill of exchange, second and third of the same tenor and date not being paid, pay to the order of Messrs. Monteath & Co., Ninety pounds sterling, value received, and place it with or without further advice to account of

Messrs. Smith & Co., } BENJAMIN CUNNINGHAM.  
 Merchants, London. } Accepted 7th Sep., SMITH & Co.

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£60 Stg. Richmond, Virginia, 13th July 1845.

Ninety days after sight of this, my second bill of exchange, first and third of the same tenor and date not being paid, pay to the order of Messrs. Wilson & Co., Sixty pounds sterling, value received, and place it with or without further advice to account of

Messrs. Pringle & Co., } ALEXANDER FULLERTON.  
 Merchants, Liverpool. } Accept. 24th Aug. PRINGLE & Co.

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£400 Stg. Liverpool, 4th June 1845.

Fifty days after sight of this, my third bill of exchange, first and second of the same tenor and date not being paid, pay to the order of William Johnston, Four hundred pounds sterling, value received, and place it with or without further advice to account of

Messrs. Finlay & Co., } ROBERT PLENDERLEATH.  
 Merchants, New York. } Accept. 23d July, FINLAY & Co.

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