

# Accounting Historians Journal

---

Volume 7  
Issue 1 *Spring 1980*

Article 3

---

1980

## Peter Duff: Accountant and educator

Horace R. Givens

Follow this and additional works at: [https://egrove.olemiss.edu/aah\\_journal](https://egrove.olemiss.edu/aah_journal)



Part of the [Accounting Commons](#), and the [Taxation Commons](#)

---

### Recommended Citation

Givens, Horace R. (1980) "Peter Duff: Accountant and educator," *Accounting Historians Journal*: Vol. 7 : Iss. 1 , Article 3.

Available at: [https://egrove.olemiss.edu/aah\\_journal/vol7/iss1/3](https://egrove.olemiss.edu/aah_journal/vol7/iss1/3)

This Article is brought to you for free and open access by the Archival Digital Accounting Collection at eGrove. It has been accepted for inclusion in Accounting Historians Journal by an authorized editor of eGrove. For more information, please contact [egrove@olemiss.edu](mailto:egrove@olemiss.edu).

*Horace R. Givens*  
WEST VIRGINIA UNIVERSITY

## **PETER DUFF: ACCOUNTANT AND EDUCATOR**

*Abstract:* Peter Duff, an accountant in Pittsburgh, was the author of several books on accounting and also the founder of a school for bookkeepers and accountants in 1840. The Duff school is significant because of its early beginnings and the fact that the school still operates today, having outlived many of its noted competitors.

Hard by the south bank of the Allegheny River, in the city of Pittsburgh, stands a multistoried brick and concrete building which houses a number of different proprietary schools of the type commonly found in most large cities. One of these schools, however, Duff's Business Institute, has a particular interest for students of accounting history. Duff's is the present-day successor to the Accountant's Institute, a school founded in 1840 by the noted accounting writer, Peter Duff. Duff's thus antedates the Bryant and Stratton group by some 13 years and can lay strong claim to being the oldest commercial school still in operation.

Peter Duff,<sup>1</sup> the founder, was born in the Canadian province of New Brunswick in 1802, the son of a Scottish immigrant farmer. As a young man, he travelled to Edinburgh, Scotland for the purpose of completing his education. On his return trip home, he brought with him a large stock of mercantile goods which he planned to sell in Canada. However, the ship on which he was sailing was wrecked and his goods lost. Duff took the insurance proceeds, bought another stock of merchandise and, this time, made the voyage back to Canada without incident. He was able to sell his wares at a good profit in the city of St. John. Because of the success of this venture, Duff decided to enter upon a career as a merchant and importer. By 1835 he was reputed to be one of the most successful businessmen in St. John. He owned several warehouses and ships, and had established a reputation for honesty and ability. However, in that same year a major fire in St. John destroyed Duff's warehouses and his inventory and left him bankrupted.

After settling his affairs to the best of his ability, Duff decided to move to the United States and to seek to rebuild his fortunes. On

his way west, he passed through the city of Pittsburgh. He saw Pittsburgh as a growing and dynamic center of trade and commerce and decided to remain. For a time he worked as a bookkeeper and accountant, opening and closing books, preparing balance sheets and "adjusting deranged accounts."<sup>2</sup> In 1840 he established the Accountant's Institute and subsequently incorporated as Duff's Mercantile College of Pennsylvania. The school offered both day and evening instruction in mercantile and steamboat bookkeeping, mercantile calculation and writing.

As was (and is) the case with many accounting educators, Duff wrote a number of texts on the subject of bookkeeping for the use of his students.<sup>3</sup> His most well-known work was *Duff's North American Accountant*, first published in 1848, and followed by numerous editions through 1865. The successor to this book was *Duff's Bookkeeping by Single and Double Entry*, first published in 1868, and cited as the "Twentieth Edition." It was actually an expanded version of the earlier work, with added sections on railroad accounting and national bank records as well as mercantile and manufacturing accounts. This book continued to be published through 1896 and was used by the Duff school throughout the period. In addition, in 1846 Duff published *The Western Steamboat Accountant*. This book is interesting as an early example of a specialized text dealing with the accounting procedures applicable to a particular type of business activity rather than to business record-keeping in general.

Over the years, Peter Duff brought his sons, Charles, William and Robert into both the school and his other business activities. P. Duff and Sons was an active mercantile firm dealing in molasses and related products and acting as agents for the Proctor and Gamble Company. In the advertising for his school, Duff emphasized the fact that he and his sons were not just teachers of the business arts, but also successful practitioners. Upon the death of Peter Duff in 1869, his sons continued the family business activities and the school.<sup>4</sup>

Recently I acquired a catalog published by Duff's school, dating to the late 1890's, which gives an interesting insight into the types of programs and conditions of study of the times. The school consisted of two departments, a Commercial Department and a Department of Shorthand. In the Commercial Department tuition was \$50 for an unlimited period of study. That is, the student could take as long as necessary to complete the course of study. Instruction was on an individual basis and students could begin at any time. The

program of study in the Commercial Department included the theory and practice of both single and double entry bookkeeping, banking, insurance, arithmetic, penmanship and the preparation of business forms, mercantile law, ethics and economics. Materials and supplies, sufficient for the entire course of study, including all texts, blank accounting forms, papers and business documents, pens, holders and other supplies could be purchased for \$7 at the school stationery department. An additional charge of 10¢ per week was made for paper used in the penmanship course. Ink was supplied free of charge.

For the out-of-town student requiring room and board, the school was prepared to recommend suitable accommodations. Newly arrived students were advised to come directly to the school from the railway station. A member of the faculty would then escort them to the appropriate lodging house and see that they were settled. Costs for both room and board (including fire and light) were estimated at \$4 to \$5 weekly. In all, the prospective student could plan on spending \$100 to \$105 for the ten week period it would take to complete the course assuming "ordinary ability and industrious habits."<sup>5</sup>

Naturally, the training in bookkeeping was a major part of the work in the Commercial Department. This training was divided into three parts. First, the student studied the keeping of books for sole proprietorships, practicing the closing procedures both for losses and profits and for cases of solvency and insolvency. Second, partnership records were studied including cases where the partners shared profits equally and where they shared profits unequally. Finally, the records for joint-stock companies were studied from the time of formation of the firm to the declaration of dividends to the owners. Every kind of accounting record: cash book, day book, sales book, bill book, two and multi-column journals and general and private ledgers were studied. All necessary business papers and documentation required for the various transactions were prepared by the student as part of the study sets.

Physically, the bookkeeping classrooms resembled the typical accounting offices of contemporary business firms. High desks were provided to facilitate stepping from one book to another when necessary. However, there were stools available for use when the work was such as to permit a sitting position.<sup>6</sup>

A substantial number of topics were covered by the means of daily lectures which all students attended. These lectures dealt with commercial ethics, mercantile law, and correspondence, in-

cluding such matters as the proper methods of folding and addressing envelopes. Heavy emphasis was placed upon the matter of penmanship for: "a poor penman can never be a good clerk; still less can he be a successful bookkeeper."<sup>7</sup> The subject of penmanship was taught by William H. Duff, a son of the founder and a highly regarded penman whose artistic work decorates the catalog. Each student was expected to spend a minimum of two hours daily in writing practice.

Admission to Duff's required only an elementary school education, and was open to both men and women. There were no age limitations, although few students below the age of 16 had entered the programs of the school. Prospective students without the necessary basic skills could be enrolled also, and were given individual remedial work until they were ready to engage in the more advanced training of the course itself.

A student was required to pass two sets of examinations to complete the course. First, after finishing each portion of the course, the student prepared a written synopsis of the material. This synopsis, together with all records, documents and other papers he had completed would be reviewed by an instructor. After all individual portions of the course had been completed and reviewed, the student was required to pass a comprehensive examination given by the entire faculty and covering all subject areas studied. Further work and re-examination were required in any subject in which the student was found to be deficient.

The school made no guarantees about future employment. However, successful graduates were assisted in finding positions. The success of former graduates was such as to attract the attention of prospective employers, seeking to fill vacancies.

As noted earlier, the Department of Shorthand functioned separately from the rest of the school. Tuition here was \$25 for three months or \$40 for six months. A 20% discount was allowed students electing to take the shorthand course along with the regular commercial course. Expenses for texts, paper and other supplies were estimated at \$3 for the course. The Graham method of shorthand was recommended by Duff's. However, the Pitman and Munson systems were also taught. The course included typewriting, English grammar, spelling, punctuation and general office skills. All of the popular models of typewriters were available for student use and practice so that the student would be prepared to use any machine his future employer might supply. Ample time was provided on a daily basis for dictation practice.

Duff's recommended combining the study of shorthand and bookkeeping as a way of enhancing employment prospects. The services of a full time stenographer were not required by many small firms. However, a person skilled in keeping accounting records as well as in stenography would be of value to any business.

Today, Duff's Business Institute offers programs in the five areas of Accounting, Fashion Merchandising, Clerical, Court Reporting and Secretarial.<sup>8</sup> Programs of varying length lead to Associate degrees, diplomas or certificates. The school itself is located not far from the spot at which Peter Duff established his first classroom 140 years ago. In the ensuing years many thousands of persons have worked through the programs offered, and the school is a respected institution in the city of Pittsburgh. However, it is likely that many members of the surrounding business community are unaware of the long history of Duff's; a history which predates that of many large universities, and one which began with the establishment of a school for bookkeepers by a man worthy of a place in the history of American accounting.

#### FOOTNOTES

<sup>1</sup>Details of Peter Duff's life are taken from *Duff's College Catalog*, 1895, pp. 48-50.

<sup>2</sup>Duff (1846), p. 3.

<sup>3</sup>Full details of Duff's books are appended. Also see Bentley, Volume I, pp. 30, 32-33, 114, 119-120, 123-124.

<sup>4</sup>*Duff's College Catalog*, 1895, pp. 52-53.

<sup>5</sup>*Duff's College Catalog*, 1895, p. 7.

<sup>6</sup>*Duff's College Catalog*, 1895, p. 42.

<sup>7</sup>*Duff's College Catalog*, 1895, p. 19.

<sup>8</sup>*Duff's Business Institute Catalog*, 1979.

#### BIBLIOGRAPHY

Bentley, Harry C. and Ruth S. Leonard, *Bibliography of Works on Accounting by American Authors*, Two volumes, published by Harry C. Bentley, Boston, Massachusetts, 1934 and 1935.

Duff's Business Institute, *Catalog*, published by Duff's Business Institute, Pittsburgh, 1979.

Duff's College, *Catalog*, published by Duff's College, c. 1895.

Duff, Peter, *The Western Steamboat Accountant*, published by the author, Pittsburgh, 1846.

#### BIBLIOGRAPHY OF BOOKS ON ACCOUNTING AUTHORED BY PETER DUFF

*Duff's Bookkeeping by Single and Double Entry*, Harper & Bros., New York, 1867.

This book was based upon *Duff's North American Accountant* and is called the

20th edition enlarged and revised. However, it includes new sections on bank and railroad accounting and is virtually a new book. This was Duff's major work and served as the text at his school for many years. Subsequent editions were published in 1869, 1870, 1871, 1873, 1876, 1882 and 1896.

*Duff's North American Accountant*, published by the author, New York, 1848. Subsequent editions were published in New York by Harper & Bros. in 1850, 1852, 1854, and 1855. In 1854 an abridged edition was published. In 1856 an expanded edition called the 10th edition was issued. Subsequently, the expanded edition was reissued in 1858, 1859, 1861, 1863 and 1865.

*The Western Steamboat Accountant*, published by the author, Pittsburgh, 1846.

Another edition of this work was published by the author in New York in 1847. Also of interest, and used in Duff's school was a book authored by the sons of Peter Duff: Charles Peter Duff, William Henry Duff and Robert Peel Duff.

*Duff's Common School Bookkeeping*, Harper, New York, 1877. Subsequent editions were published in 1878, 1880, 1881 and 1882. Another edition was published by the American Book Company, New York, 1904.