

1991

Accounting records of Quakers of West Falmouth, Massachusetts (1796-1860): An analysis

Jayne Fuglister

Robert Bloom

Follow this and additional works at: https://egrove.olemiss.edu/aah_journal



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

Recommended Citation

Fuglister, Jayne and Bloom, Robert (1991) "Accounting records of Quakers of West Falmouth, Massachusetts (1796-1860): An analysis," *Accounting Historians Journal*: Vol. 18 : Iss. 2 , Article 6. Available at: https://egrove.olemiss.edu/aah_journal/vol18/iss2/6

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.

The Accounting Historians Journal
Vol. 18, No. 2
December 1991

Jayne Fuglister
CLEVELAND STATE UNIVERSITY
and
Robert Bloom
JOHN CARROLL UNIVERSITY

ACCOUNTING RECORDS OF QUAKERS OF WEST FALMOUTH, MASSACHUSETTS (1796-1860): AN ANALYSIS

Abstract: The village of West Falmouth, Massachusetts was settled in the 1660s by William Gifford and other Quakers who came there to avoid persecution. They lived relatively isolated from other settlers in the region. The accounting records of Prince Gifford, Jr. (1771-1853) and Prince Gifford Moore (1812-1885), descendants of William Gifford, are still in existence. This paper provides an analysis of these records, which reflect the simplicity, frugality, honesty, and equality of early West Falmouth Quakers. Littleton's antecedents of double-entry bookkeeping are applied to explain the use of the single-entry system of accounting by West Falmouth Quakers during the same period that Philadelphia Quakers were using the double-entry system.

This study examines accounting records of early American Quakers in West Falmouth, Massachusetts and analyzes the records within the context of the environmental conditions prevailing at the time the records were prepared. West Falmouth Quakers were semi-isolated compared to the Pennsylvania Quakers;¹ and, accordingly, the records of the West Falmouth Quakers are considered likely to reflect the religious customs of Quakers in Colonial America. Additionally, West Falmouth Quaker account-

The authors are grateful for the assistance of Cecelia Lucinda Bowerman, and Harriet Quimby and Hannah Fitts of the Falmouth Historical Society for providing the records analyzed in this paper. Additionally, the authors thank two anonymous referees and Joe McKeon and Marilyn Collins for comments on this paper.

¹Evidence that West Falmouth was settled mostly by Quakers, who were thus semi-isolated, is provided in Deyo [1890]:

"In 1678 lands were laid out at Oyster pond; also at Hog Island and great Sipperwisset where the early settlers were William Gifford, Senior; Wil-

Table 1
Gifford Family Line

| | | |
|-----------------------------------|---|--|
| William Gifford [-1687] | — | First Quaker in West Falmouth, known as William Gifford 'of Sandwich.' |
| John Gifford [1642-1708] | — | Head of Prince Gifford line. |
| William Gifford [1673-1733] | — | Grandson of first Quaker in West Falmouth. |
| Benjamin Gifford [1703-1788] | — | |
| Prince Gifford [1746-1803] | — | Father of Prince, Jr. and Maltiah Gifford. |
| Prince Gifford, Jr. [1771-1853] | — | Brother of Maltiah Gifford |
| Charity Gifford Moore [1794-1813] | — | Died at age eighteen with complications from giving birth to Prince Gifford Moore. |
| Prince Gifford Moore [1812-1885] | — | Only child of Charity Gifford Moore and grandson of Prince Gifford, Jr. |

ing records are contrasted with those of nearby non-Quaker settlers.

The paper focuses on the diverse and primitive accounting records of descendants of William Gifford during the late 18th century and early 19th century. (The Gifford family line is depicted in Table 1.) Early West Falmouth Quaker accounting practices are examined by studying the minute books and account books of Prince Gifford, Jr. (1771-1853) and Prince Gifford Moore (1812-1885)² and comparing them with accounting records of non-Quakers in nearby locations at approximately the same time. Littleton's antecedents of double-entry bookkeeping [1981] are applied to explain the use of the single-entry system by residents of West Falmouth.

liam Gifford, Jr.; John Weeks, and William Weeks." This is the first recorded beginning of the settlement of West Falmouth, and Quaker names head the list — William Gifford, Sr., having become an inhabitant of Sacconeset ten years before. He was evidently a prominent character and employed in useful services in town as well as in Society affairs. [Deyo, p. 186]

²Records of Lemuel Gifford of Sandwich [1849] and another unknown Quaker of West Falmouth [Unknown Recorder, 1826] were also examined.

HISTORICAL OVERVIEW

The first Quakers in America were Mary Fisher and Ann Austin, who arrived in Boston, Massachusetts from England in 1656. They were immediately expelled from the city because of their religion.³ Others arrived shortly thereafter, and were persecuted with whippings, mutilation, and imprisonment. Four of them, including one woman, were hanged [Mangelsdorf, 1986]. However, the Quakers persisted, and two of them, Christopher Holder and John Copeland, reached Sandwich, Massachusetts in 1658. Holder and Copeland were later arrested and taken to Barnstable where the magistrates ordered that each of them receive thirty-three lashes from "a new tormenting whip with three cords and knots at the end" [Geoffrey, 1930, p. 25].

In view of the persecution in Boston and Sandwich, many Quakers moved to West Falmouth, a village in the town of Falmouth. William Gifford was among those early settlers, and the first Quaker to settle in West Falmouth [Geoffrey, 1930, p. 38]. So many Quakers settled near William Gifford's home that in 1720 the first West Falmouth Meeting House, which is the place of worship similar in importance to the Christian Church or Jewish Temple, was built. Although from the beginning Quakers of West Falmouth were active in local government [Mangelsdorf, 1986], many Quakers avoided contact with others, even to the extent of partially isolating themselves from other English settlers in Falmouth. Consequently, the accounting practices of West Falmouth Quakers in the 1800s evolved differently from those of Falmouth residents. Also, since West Falmouth Quakers engaged mostly in small cottage industries, their accounting practices differed from those of the more urban Philadelphia Quaker mer-

³Many of the early Quaker missionaries were women because Quakers believed in equality of the sexes:

Though persecution of Quakers was widespread in the American colonies, it reached its most savage heights in New England. The Puritan reverence for order and the disorder they perceived in Quakerism contributed to their hostility. So did the Puritan emphasis on male authority as contrasted with the Quaker practice of equality between men and women . . . [T]he fear that Quakerism would introduce gender equality must certainly have frightened the Puritans. Since Puritan values, including the idea of the male as the sole authority figure in each household, came to dominate the American culture, this early encounter between Quakerism and Puritanism is particularly relevant [Bacon, 1986, p. 28].

chants, who became well known for their shrewdness in business.⁴

West Falmouth Quakers, or “Friends” as they referred to themselves, were known for strict adherence to their religious beliefs and for their simple lifestyle. To them, religion came first. Business and other worldly occupations were secondary. Perhaps they were best known for their simplicity, frugality, honesty, and equality — qualities that are reflected in their accounting records.⁵

Also, since it was a religious imperative that Quakers pay their debts,⁶ failure to honor debts constituted grounds for expulsion from Friends Meeting:⁷

One member was put out of the Society for allowing himself to become extended beyond his ability and resources so as to be unable to pay his debts [Quakers in West Falmouth: 1685-1885, p. 8].

Other characteristics of Quakers were that they had no authority figures, and thus no salaried preachers;⁸ they answered only to God. Although they had been persecuted and heavily fined because of their religious beliefs, they were supposed to be tolerant of the beliefs of others.⁹ Contrasted with the Shakers, who also came from England, the Quakers were more independent as individuals. In Quakerism, the family, not the community, was the smallest social unit. Also, West Falmouth Quakers maintained a scanty subsistence and were not known for their business acumen

⁴Although the accounting records of more affluent Philadelphia Quakers, such as William Penn, have been analyzed extensively [Dunn, *et. al.*, 1981], little attention has been paid to the records of Quakers of West Falmouth.

⁵These qualities are recommended on religious grounds as being essential to the austere simplicity of life that truth demanded. Although Quakers do not have a formal written creed, their thinking has been recorded in a book referred to as *Christian Faith and Practice* [London Yearly Meeting, 1973]. The secondary importance of business is cited in paragraph 423 of this book; simplicity is discussed in paragraph 433; frugality in paragraph 418; honesty in paragraph 424; and equality in paragraphs 648, 649, 650.

⁶Paragraph 420, *Christian Faith and Practice* [London Yearly Meeting, 1973].

⁷Expulsion from Meeting was analogous to excommunication for Catholics or shunning for Amish. At Meeting, Quakers sat quietly together to hear God’s continuing revelations. Quakers had no ordained ministers, sacrament or official creeds. Meeting was the center for worship.

⁸Paragraph 423, *Christian Faith and Practice* [London Yearly Meeting, 1973]. Mangelsdorf [1986] notes that the Quakers’ refusal to pay taxes to support the Congregational church and minister in Falmouth was a significant town issue in the early 1700s.

⁹*Christian Faith and Practice*, paragraph 223.

as were the Shakers at Pleasant Hill, Kentucky [Kreiser and Dare, 1986, p. 20], and other more affluent Quakers in Philadelphia [Dunn *et al.*, 1981].

ANALYSIS OF ACCOUNTING RECORDS OF WEST FALMOUTH QUAKERS

The records examined are 18th and 19th century minute books and account books from the private collections of the Gifford and Bowerman families, early West Falmouth Quakers. The well-preserved records appear on old, brown wrapping paper. Thus, the early Quakers are among America's first recyclers, a reflection of their frugality.¹⁰ To assist the authors in interpreting these records, frequent interviews were held with Cecelia Lucinda Bowerman [1989] and David Douglas [1990], both of West Falmouth Friends Meeting.

Books of Prince Gifford, Jr., (1771-1853)

In many Quaker families, each family member engaged in a different industrious activity, and transactions for separate activities were recorded in separate books. Although whaling was the major industry in nearby Falmouth, most West Falmouth Quakers engaged in small cottage industries such as carpentry and farming. For example, there is a book for all transactions in furniture making. Exhibit 1 shows two pages from this "minute" book, which covers three years and three months, from September 1796 to January 1800 [Gifford, 1796]. During that period Prince Gifford, Jr. prepared records reflecting the construction and sale of fourteen mahogany desks, eight birch desks, three cherry tree desks, three mahogany clock cases, two flytable chairs, six table tops, eight mahogany tables, ten birch tables, six cherry tree tables, two knife trays, and one birch stand.

The first entry on the left-hand page in Exhibit 1 pertains to the "9th of the 10 m 1796;" i.e., October 9, 1796. The month of the year is numbered, reflecting Quaker simplicity, which precluded them from using what they considered to be pagan names for the days of the week and months of the year [Frost, 1973, p. 193].

¹⁰Frugality, it should be noted, has not been an attribute exclusive to Quakers. Puritans were also known for their frugality. For both groups, frugality is a religious tenet. Also, paper was scarce and expensive.

Exhibit 1
Record of Prince Gifford, Jr.

Minute Book

| Dr. Date | Cr. Date | Description | Dr. Amt | Cr. Amt | Balance |
|----------|----------|--|---------|---------|---------|
| | 1797 | | | | Dr. 8 |
| | X | Dr. to the maker of a McHenry Desk at 8 | | | |
| | | for the making of another McHenry Desk at 8 | | | |
| | 1798 | | | | Dr. 30 |
| | X | Labour due for Ben jamin Janford for the making of a cherry tree Desk at 7 | | | |
| | | Dr. for the making of two Desk at 13 | | | |
| | 1798 | | | | Dr. 0 |
| | X | Dr. for the making of a McHenry Desk at 8 | | | |
| | | Dr. for the making of a McHenry Desk at 50 | | | |
| | 1798 | | | | Dr. 50 |
| | X | for the making of a McHenry four feet table at 2 | | | |
| | | for another four feet McHenry table at 3 | | | |
| | 1796 | | | | Dr. 50 |
| | X | Dr. for the making of a McHenry Desk at 10 | | | |
| | | Dr. to another McHenry Desk at 10 | | | |
| | 1796 | | | | Dr. 0 |
| | X | Dr. for three pounds of glue at four cents per lb | | | |
| | | Dr. for three pounds of glue at four cents per lb | | | |
| | 1797 | | | | Dr. 0 |
| | X | Dr. for three pounds of glue at four cents per lb | | | |
| | | Dr. for three pounds of glue at four cents per lb | | | |
| | 1797 | | | | Dr. 50 |
| | X | Dr. for the making of a McHenry Desk at 6 | | | |
| | | Dr. for the making of a McHenry Desk at 50 | | | |

The entry is:

Benjamin Sanford Dr; for the makeing of a Mehogany Desk At 10.0; To Another mehogany Desk at 10.0; Dito A mehogany Clockcase At 10.0.¹¹

The amount earned was first entered, and then an "X" was marked below the date of the original entry when the debt was settled. Although the date of cash receipt or other method of payment was not recorded, it is clear that the "X" indicated payment was settled either immediately upon completion of the work or later. This is a single-entry bookkeeping system in form.

The second entry is:

Credet for cash . . . 15.0
Dito for three pounds of glue at thirty four cents Pr lb. . . . 1.0.

This entry is puzzling because it is for the 9th month, even though it is the second entry on the page, after an entry for the 10th month. Apparently, the recordkeeper, though he may have been honest, was somewhat disorganized. Additionally, there is no explanation given for the \$15.00 cash payment. This is consistent with other early American records which did not reflect revenue and expense accounts, there being no need to keep records for income tax and external reporting purposes [Kreiser and Dare, 1986, p. 23].

The third entry is:

To two Casteel fiels at twenty two cts. . . . 0.22.

"To" generally represents a charge to an account [Kreiser and Dare, 1986, p. 21; Dunn *et al.*, 1981]. However, "to" was not used consistently. For example, in Exhibit 1, "to" and "Dr" (debit) are used in different transactions to reflect charges to the same account, mahogany desks. The "X"s indicate that the transactions were eventually settled, but the precise dates and method of settlement are not determinable.

Prince Gifford, Jr. also kept a minute book to record non-furniture-related transactions [Gifford, 1825]. An example of two pages from this book appears in Exhibit 2. This book also reflects the single-entry system:

¹¹The random capitalization is indicative of the lack of standardization of grammar at the time.

Exhibit 2
Record of Prince Gifford, Jr.
Minute Book

| | |
|---|---|
| <p>1824-1825. Received of the Day. Prince Gifford Jr. Paid. Captain Henry Neeley \$10.00 for freight the books. 40 pages. Methuen Gifford for half of the a copy</p> | <p>1824-1825. Received of the Day. Prince Gifford Jr. Paid. Captain Henry Neeley \$10.00 for freight the books. 40 pages. Methuen Gifford for half of the a copy</p> |
| <p>3 Mts. 1825. B. Gifford received 90 Prince Gifford Jr. for 90 \$10.00 paid for a copy \$10.00</p> | <p>10 Mts. 1825. Received of Major Gifford for 100 pages of the 1824-25 \$2.00</p> |
| <p>10 Mts. 1825. Received of Major Gifford for 100 pages of the 1824-25 \$2.00</p> | <p>10 Mts. 1825. Received of Major Gifford for 100 pages of the 1824-25 \$2.00</p> |
| <p>10 Mts. 1825. Received of Major Gifford for 100 pages of the 1824-25 \$2.00</p> | <p>10 Mts. 1825. Received of Major Gifford for 100 pages of the 1824-25 \$2.00</p> |
| <p>10 Mts. 1825. Received of Major Gifford for 100 pages of the 1824-25 \$2.00</p> | <p>10 Mts. 1825. Received of Major Gifford for 100 pages of the 1824-25 \$2.00</p> |
| <p>10 Mts. 1825. Received of Major Gifford for 100 pages of the 1824-25 \$2.00</p> | <p>10 Mts. 1825. Received of Major Gifford for 100 pages of the 1824-25 \$2.00</p> |

4th mo. 10th 1825 . . . this Day Prince Gifford Jr. Paid
Cptn Henry Weeks \$10-00 to freight the Sloop Magnet
. . . Maltiah Gifford paid half of the above.

Maltiah was Prince, Jr.'s brother. The two were known as "the brothers with one pocketbook" [Bowerman, 1989], and apparently shared ownership of the *Magnet*, a small sailing vessel. In the second entry, the third month of 1825, cash was charged when Ephraim Sanford either borrowed from, or lent to, Prince Gifford, Jr. sixty cents for a school bill.¹² In the fourth month on the twentieth day, Ephraim Sanford transacted with Prince Gifford and Maltiah Gifford for \$1.86 for a half cord of wood. Again the "X" over the entries mean that the obligations were satisfied. However, consistent with transactions recorded in the minute book for furniture-making, the date and method of payment were not recorded.

Exhibit 3 presents a page from a book entitled *Prince Gifford Jr. His Book of Accounts* [Gifford, 1811]. This book resembles a ledger because each page shows a running total; i.e., Exhibit 3 shows the itemization of the status of livestock inventory. The entries reflect the use of a common pasture by the West Falmouth Quakers:

We turned 55 old sheep in to the Wood and 27 Lambs . . .
kept at home 12 old sheep and . . . 7 lambs . . . turned to
Shopquit 11 weathers . . . the hole number . . . 112 sheep
. . . turned rems among sheep.¹³

In 1812, the next year, they turned 61 old sheep and 20 lambs into the wood; they kept 10 and 2; turned to shopquit 22 weathers and 1 ram. This totals 116. They also sold some lambs to Joseph Hatch.

Summary of Records of Prince Gifford, Jr. A single-entry bookkeeping system, recording the date of transaction but not the date or method of payment was used by Prince Gifford Jr., An "X" was used to reflect that the account was settled. Since the recorded transactions of Prince Gifford, Jr. were solely with other Quakers, acceptable settlement was quite certain, and thus the date of payment was of little interest or importance. These observations are consistent with single-entry systems found in the

¹²Inconsistent use of "To" and "By," and "Dr" and "Cr" renders interpretations difficult.

¹³"Weather" is another common spelling of "whether," a castrated lamb.

Exhibit 3

Record of Prince Gifford, Jr.

His Book of Accounts

5 mo 1811. We turned 55 Old Sheep
in to the Wood and 27 Lambs

Do We kept at home 12 Old Sheep
and 7 Lambs

Do. We turned to shopquit 1/2 weather
the hole number 11 1/2 Sheep

5th of Nov^r 1811 We turned Rems among
Sheep

1812 We turned 61 Old Sheep in
to the Wood and 20 Lambs

1812 We kept in Pasture 10 Old
Sheep and

1812 We turned to shopquit 1/2 near
= there and one Ram - 1
2 3

1812 - We sold 8 Lambs to Joseph Hatch this
Year the whole Number is
and Lambs. 12 1/2 Sheep

record books of Lemuel Gifford [1849] and another, but unknown recorder [Unknown Recorder, 1826].

Littleton sets forth the following “antecedents” or “ingredients” of double-entry bookkeeping [1981, p. 12]:

The *Art of Writing*, since bookkeeping is first of all a record; *Arithmetic*, since the mechanical aspect of bookkeeping consists of a sequence of simple computations; *Private Property*, since bookkeeping is concerned only with recording the facts about property and property rights; *Money* (i.e., a money economy), since bookkeeping is unnecessary except as it reduces all transactions in properties or property rights to this common denominator; *Credit* (i.e., incompleting transactions), since there would be little impulse to make any record whatever if all exchanges were completed on the spot; *Commerce*, since a merely local trade would never have created enough pressure (volume of business) to stimulate men to coordinate diverse ideas into a system; *Capital*, since without capital commerce would be trivial and credit would be inconceivable [emphasis in original].

There was no need for double-entry bookkeeping since these early Quakers: (1) did not consider credit risk or interest, viewing transactions as essentially complete whether settled for cash, bartered, or promise; (2) generally engaged in small cottage industries and traded locally; and (3) had little capital.

The authors found no financial statements summarizing business operating activities or financial position. According to Littleton [1981, p. 27], a lack of statements is consistent with a single-entry system, which requires no duality because there are no gains or losses from ventured capital, i.e., there are no proprietary calculations in these books. The accounting records were used solely for internal stewardship purposes to keep track of who had what and who owed whom how much. This is markedly different from Shaker records, which did include financial statements [Kreiser and Dare, 1986, p. 24].

Barter was a common mode of exchange, and many obligations were settled at a time subsequent to the transaction. Hence, stewardship was the principal purpose of the records. No evidence is available to indicate how soon debts had to be settled because no specific mention is made of how timely the payment should have been; nor were dates of payment provided. The only record of payment is the “X.” It is not clear from these records whether Quakers would have deemed the date of payment unimportant in

dealings with non-Quakers because no such dealings were recorded in the minute books.

Books of Accounts of Maltiah Gifford

Exhibit 4 shows Maltiah's transactions with his brother Prince, Jr. [Gifford, 1805]. This exhibit resembles a typical 18th century general ledger accounts receivable account, apart from the "X"s. The left page contains the debits and the right page the "Contray Credit." Also Maltiah recorded the date the account was settled:

29th day 12 mo. . . . Prince Gifford Jr.
Cr. 31.10 . . . \$31.10

Entries are still marked with an X indicating payment, as in the single-entry system used by Prince, Jr. The numbers at the top of the page imply that Maltiah used a numerical indexing system in his ledger. Generally, it appears that Maltiah was more methodical than his brother, Prince, Jr. An analysis of other entries shows that Maltiah transacted with other Quakers in West Falmouth as well as non-Quakers in nearby Falmouth. His non-Quaker associations may have caused him to view business and business accounts as more important than Prince, Jr. viewed them.

Books of Prince G. Moore (1812-1885)

Exhibit 5 shows an example from the account book of Prince Gifford's grandson, Prince G. Moore [1845]. The transactions represent fees earned for visiting and evaluating schools in various school districts in the Town of Falmouth. The payment is "By cash from Treasurer" of the Town of Falmouth. The record shows that Prince G. Moore transacted more than his grandfather with Falmouth residents. Nevertheless, consistent with the Quakers, Prince G. Moore recorded only the transaction date, not the date the account was settled. In contrast to Quakers who traded with each other, this record of transactions with non-Quakers does not use the "X" to mark settlement of the account.

In his "Record Book," Prince G. Moore recorded the names of individuals with whom he transacted [Moore, 1860], such records representing the analog of modern accounts receivable subsidiary ledgers. In Exhibit 6, the account of John Weeks, a fellow Quaker, is shown. Prince rented oxen and horses and sold wood, potatoes, and other items to John Weeks, totaling \$14.86. The transactions

Exhibit 5
Record of Prince Gifford Moore
Account Book

| Page 1. | | Page 2 | |
|------------------------------------|-------------------------------------|----------------------------------|---|
| 1845 | Feb. month Loan 40.00 | Amount brought from page 135-136 | |
| 4 th Apr | To visiting School in Dis. 19. 1.00 | 12 th 18. | To visiting School in Dis. 196. 0.75 |
| 4 th 14 th | " " in Dis. 19. 1.17 | " 19 th | To visiting School in Dis. 195. 0.67 |
| 7 th 12 th | " " " " Dis. 2. 0.83 | " 22 nd | " " " " in Dis. 194. 0.50 |
| 5 th 4 th 25 | " " " " Dis. 5. 0.67 | 14 th 46 | |
| 6 th 10 | " " " " Dis. 4. 0.50 | 14 th 48 | To Meeting Dis. 197 in case of distasteful 1.42 |
| 8 th 3 rd 14 | " " " " Dis. 19. 1.17 | 14 th 48 3/4 | To visiting School in Dis. 195. 0.67 |
| 9 th 2 nd 28 | " " " " Dis. 5. 0.67 | 2 nd 27 1/4 | To visiting School in Dis. 199 1/2. 1.50 |
| 9 th 1 st 11 | " " " " Dis. 4. 0.50 | 2 nd 26 | To visiting School in Dis. 194. 0.50 |
| 10. 2 nd 28 | " " " " Dis. 6. 1.00 | 2 nd 27 | To visiting School in Dis. 2. 0.83 |
| 10 th 24 | " " " " Dis. 2. 0.83 | 2 nd 28 | To Meeting to Make Report. 0.67 |
| 10 th 8. | To Meeting with Committee 0.67 | 3 rd 5 | To visiting School in Dis. 196. 0.75 |
| 11 th 22. | To Meeting " " " 0.67 | 4 th 14 | To Meeting and evening Teachers 1.00 |
| 12 th 26 | To Meeting " " " 0.75 | | 23: 1 2 1/2 |
| 12 th 29 | To visiting School in Dis. 0.83 | | Pay Cash from Treasurer - 23.12 1/2 |
| 12 th 18 | To visiting School in Dis. 1.17 | | |
| (30 " | " " " " 1.17 | | |
| | Amount carried forward \$13.56 1/4 | | |

Exhibit 6
Record of Prince Gifford Moore
Record Book

John Wake

| | |
|-----------------------------------|----------------|
| to oxon and plow 1/2 day | \$ 0-62 |
| to pecks of various | 0-14 |
| to oxon to cart stone 1 1/2 hours | 0-17 |
| to 1 chert of wood | 4-00 |
| to oxon to hell stone 4 bins | 0-50 |
| to oxon to hell stone 8 3/4 bins | 1-09 |
| to oxon and cart 1 day | 1-25 |
| to 1 basket potatoes | 0-60 |
| to oxon and cart 1/2 day | 0-62 |
| to oxon and cart 1 day | 1-25 |
| to oxon and cart 1/2 day | 0-62 |
| to oxon and cart 2 1/2 hours | 0-91 |
| to oxon and cart 1/2 day | 0-62 |
| to oxon to plow 1/2 day | 0-62 |
| to horse and driver | 0-33 |
| to plowing board | 1-50 |
| to oxon to harrow | 0-12 |
| to plowing out come | 0-50 |
| Credit by 14 1/2 hours work | \$ 14-86 |
| | <u>9-64</u> |
| | <u>\$ 5-22</u> |
| <i>John C. Gifford</i> | |
| to oxon | \$ 1-15 |
| to oxon | 1-25 |
| | <u>2-40</u> |
| | <u>2-55</u> |
| | <u>2-55</u> |

are dated only by year (1860), not day and month. The settlement date is not recorded, which is consistent throughout the book and with the practice of most earlier West Falmouth Quakers. The lines through the entry verify that the account was settled.¹⁴ The credit or payment highlights the importance of the barter system: "Credit by 14 1/2 hours work . . . 9.64." John Weeks thus earned about 67 cents per hour.

Summary of West Falmouth Quaker Records

The accounting records of Prince Gifford, Jr. reflect relative social and business isolation. He used a single-entry system, only recorded the transaction date and not the date of settlement, and drew "X"s through transactions to indicate that settlement was made. In contrast to his brother, Prince Gifford, Jr., Maltiah Gifford transacted and associated more with non-Quakers. Maltiah recorded both the date of transaction and date of payment or settlement, but also drew "X"s through settled transactions. Thus Maltiah combined Quaker and non-Quaker customs. Prince G. Moore, Prince Gifford's grandson, also traded with both Quakers and non-Quakers. In his transactions with West Falmouth Quakers, Prince G. Moore drew lines through each entry to verify that the account was settled. He did not draw lines through transactions with non-Quakers. True to his Quaker tradition, Prince G. Moore did not record the date of payment.

ACCOUNTING RECORDS OF NEARBY NON-QUAKERS

In contrast to West Falmouth Quaker records, non-Quaker records are neatly bound, non-recycled ledgers and journals.

David Crowel, Jr., a Non-Quaker Living in West Falmouth

Exhibit 7 shows recorded transactions between David Crowel, Jr. and Prince Gifford, Jr. during 1799 [Crowel, 1797]. Notice that the English pound is the currency used; whereas entries from the same period, i.e., entries from Prince Gifford, Jr.'s book for furniture-making from 1796-1800 were recorded only in U.S. dollars.¹⁵

¹⁴This comment is attributed to C. L. Bowerman (1989). Throughout this record book there were lines drawn through entries, but no "X"s.

¹⁵At the time, at least three currencies were used: American, English, and Spanish [*The World Book Encyclopedia*, 1966, p. 594].

Exhibit 7
Record of David Crowel, Jr.
Book of Accounts

| | | | |
|------|------------------------|------|--------|
| 1797 | Prize Gifford, int. | | |
| 1797 | To Cash | 26 | 0 6 0 |
| 1797 | To Cash | 98 | 0 3 0 |
| 1797 | To Money | 111 | 0 10 6 |
| 1797 | To Cash | 2 | 14 8 |
| 1797 | To Cash | 3 | 14 9 |
| | <i>Ditto</i> | | |
| 1798 | | | |
| 1798 | To Cash | 1005 | 0 10 6 |
| 1798 | To Cash | 224 | 0 2 10 |
| 1798 | To Cash | 224 | 0 2 00 |
| 1798 | To Cash | 0 | 5 6 |
| 1798 | To Cash | 0 | 19 10 |
| | <i>Ditto</i> | | |
| 1799 | May 23 ^d To | 263 | 1 14 5 |
| 1799 | May 27 ^d To | 303 | 0 1 11 |
| 1799 | May 28 ^d To | 304 | 0 8 00 |
| 1799 | May 31 ^d To | 519 | 0 0 10 |
| | <i>Ditto</i> | | |
| | | | 2 8 10 |
| 1799 | | | |
| 1799 | To Cash | 100 | 0 10 6 |
| 1799 | To Cash | 0 | 19 10 |
| | <i>Ditto</i> | | |
| 1799 | To Cash | 1 | 10 0 |
| 1799 | To Cash | 0 | 0 10 |
| 1799 | To Cash | 0 | 6 0 |
| 1799 | To Cash | 1 | 16 10 |
| | <i>Ditto</i> | | |
| | | | 2 8 10 |

Another contrast between Prince, Jr.'s and David, Jr.'s books is that David used months by name, instead of by number as was the Quaker custom. In Crowel's books of account, "X"s are not marked through entries; instead the date of the cash payment is clearly recorded.

1797 August 9th By Cash 10/6 . .

However, it is puzzling to note that the date of the original transaction is not recorded. It appears that, in contrast to West Falmouth Quakers who recorded the transaction date, non-Quakers during the 18th century recorded only the settlement date. The non-Quakers may have viewed the uncertainty of cash collection to be resolved only when the cash was actually collected because they were not bound by religion to pay their debts. Neither West Falmouth Quakers nor non-Quakers recognized the significance of the interval between the transaction date and settlement date during the eighteenth century; i.e., both dates are not recorded.

Watson Shiverick, a Non-Quaker Living in Falmouth

Watson Shiverick kept a "Store Book" for his general store in Falmouth [Shiverick, 1828], a page from which appears in Exhibit 8. The record is typical of other Falmouth small business records of the time. The recorded transaction is with Josiah Jackson, and the date is December 23, 1828. The entry shows that this account was partially settled with a note and contrasts to the eighteenth-century records of West Falmouth Quakers, who generally did not accept notes in payment of receivables in the normal course of trade; nor did they charge interest on receivables.

An additional contrast is evidenced by another entry in the Store Book of Watson Shiverick. An entry to the account of William D. Smith recorded both the transaction and settlement dates. The credit was:

credit by cash and Negro hired for 3 weeks in full . . .
23.81 1/4.

The Negro was an indentured servant. In Quaker records of the same period, there is no evidence that indentured servants were used because Quakers were proponents of racial and sexual equality, and did not believe in owning servants. Quakers had hired help, but not indentured servants.

Exhibit 8
Record of Watson Shiverick
Store Book

Loosan Hutetnie Nov 1st 1821 49

Sedney Smith to 1 Pair Shaveriff 2 12^{1/2}
 6 by cash 2 122

Cozans Hutetnie Decr 23rd 1821

Josiah Jackson to 1 pair

| | | |
|------------------------|--|------------|
| apples | | \$ 25- |
| 1/2 lb Cheese @ 18 3/4 | | 31 1/4 |
| 1 lb Leaf Tobacco | | 12c |
| 6 lb Sugar | | 75- |
| 5 lb Flour @ 18 1/2 | | 1 00 |
| 6 Drinks gin | | 37- |
| 1 Handkerchief | | 37- |
| 3 Drinks gin | | 18 3/4 |
| 1 lb Raisins @ | | 25- |
| 2 Drinks | | 12c- |
| 1 qt Cider | | 18 3/4 |
| 1 Tumbler DC | | 5 1/4 |
| | | <hr/> 1 00 |

| | | |
|-----------------|--|------------|
| 4th 14 by cash | | 1 50 |
| by Note in full | | 2 50 |
| | | <hr/> 4 00 |

Summary of West Falmouth and Falmouth Records

Table 2 summarizes the observations on each of the eight Exhibits. All Quakers used the "X" to record settlement of transactions with other Quakers. Prince Gifford, Jr., used a single-entry accounting system marking an "X" to indicate that obligations were settled. Prince Gifford, Jr.'s brother, Maltiah also marked payment with Quakers with an "X." Prince Gifford, Jr.'s, grandson, Prince G. Moore used the "X" to indicate settlement on his transactions with other Quakers but not in his transactions with non-Quakers. The "X"s show the importance Quakers placed on paying their debts. Non-Quakers did not use the "X" to indicate settlement.

When only one date, i.e., either the transaction date or the payment date, was recorded, West Falmouth Quakers recorded the *transaction* date, and Falmouth residents recorded the *payment* date. This may reflect the difference in religion. Quakers strictly adhered to the requirement that they pay their debts in a

Table 2
Summary of Exhibits

| Exhibit | First Year | Books of: | X Was Used | Transaction Date | Payment Date |
|-------------------------------|-------------------|---|-------------------|-------------------------|---------------------|
| WEST FALMOUTH QUAKERS: | | | | | |
| 1 | 1796 | Prince Gifford, Jr. | X | X | |
| 2 | 1825 | Ditto | X | X | |
| 3 | 1812 | Ditto (ledger) | N/A | N/A | |
| 4 | 1805 | Maltiah Gifford | X | X | X |
| 5 | 1845 | Prince G. Moore (transactions with non-Quakers) | | X | |
| 6 | 1860 | Prince G. Moore (transactions with Quakers) | X** | X* | |
| FALMOUTH RESIDENTS: | | | | | |
| 7 | 1799 | David Crowel | | | X |
| 8 | 1826 | Shiverick | | X | X |

**Prince G. Moore drew lines through settled transactions, instead of crossing them with X.

*Transactions were dated by year only.

timely fashion and thus there was little uncertainty of collection.

When Falmouth residents began accepting notes to settle trade accounts, they recorded the transaction date as well as the payment date. This reflects their appreciation of interest. In contrast, Quakers of the period did not charge interest.

The accounting records of the West Falmouth, Massachusetts Quakers reflect a simple lifestyle in which frugality, equality, simplicity, and honesty prevailed. Frugality is reflected by the recycled paper on which Quakers kept their accounting records. Failure to accept the labor of indentured servants as barter, at a time when non-Quakers in nearby Falmouth did so, is consistent with equality. Simplicity and honesty are reflected because, in their dealings with each other, they recorded only the date of the transaction and marked settlement with an "X." These records of Quakers in West Falmouth are simple and more primitive in comparison to the records of contemporary Quakers in Philadelphia. Contrasted to West Falmouth Quakers, Philadelphia Quakers used double-entry accounting as early as the 1670s, which reflects the fact that Philadelphia Quakers were generally more worldly and successful in business.

Finally, the records of West Falmouth Quakers support Littleton's hypothesis that a single-entry accounting system will exist (1) when there is no credit or interest because transactions are viewed as complete whether settled for cash, barter, or promise; (2) when the trade is local; and (3) when there is little capital-based industry.

REFERENCES

- Bacon, Margaret Hope, *Mothers of Feminism: The Story of Quaker Women in America*, San Francisco: Harper and Row (1986).
- Bowerman, C. L., *Personal Interviews*, West Falmouth Friend's Meeting (1989).
- Crowel, D., Jr., *Book of Accounts*, Falmouth Archives, Mass. (1797).
- Deyo, S. L., Editor, *History of Barnstable County, Massachusetts*, New York: H. W. Blake & Co. (1890).
- Douglas, D., *Personal Interviews*, West Falmouth Friend's Meeting (1990).
- Dunn, M., R. S. Dunn, R. A. Ryerson, S. M. Wilds, J. R. Soderlund, Editors, *The Papers of William Penn: Volume One: 1644-1679*, University of Pennsylvania Press (1981).
- Frost, W., *The Quaker Family in Colonial America*, St. Martins Press (1973).
- Geoffrey, T., *Suckanesset: A History of Falmouth, Massachusetts (1661-1930)*, Falmouth (1930).
- Gifford, Lemuel, *Book of Accounts*, Sandwich Archives, Mass. (1849).
- Gifford, Maltiah, *Book of Accounts*, Private Collection, West Falmouth, Mass. (1805).

- Gifford, Prince, Jr., *Minute Book*, Private Collection, West Falmouth, Mass. (1796).
- Gifford, Prince, Jr., *His Book of Accounts*, Private Collection, West Falmouth, Mass. (1811).
- Gifford, Prince, Jr., *Minute Book*, Private Collection, West Falmouth, Mass. (1825).
- Kreiser, L. and P. N. Dare, "Shaker Accounting Records in Pleasant Hill: 1830-1850, *Accounting Historians Journal* (Fall 1986): 18-36.
- Littleton, A. C., *Accounting Evolution to 1900*, University, Alabama: The University of Alabama Press (1981 reprint).
- London Yearly Meeting of the Religious Society of Friends, *Christian Faith and Practice in the Experience of the Society of Friends*, Richmond, Indiana: Friends United Press (1973).
- Mangelsdorf, Mary, "Quakers in West Falmouth," *The Book of Falmouth: A Tricentennial Celebration: 1686-1986*, Edited by Mary Lou Smith, Falmouth Historical Commission, Falmouth, Mass. (1986).
- Moore, Prince G., *Account Book*, Private Collection, West Falmouth, Mass. (1845).
- Moore, Prince G., *Record Book*, Private Collection, West Falmouth, Mass. (1860).
- Quakers in West Falmouth, 1685-1985*, West Falmouth, Mass. (1986).
- Shiverick, W., *Store Book*, Falmouth Archives, Mass. (1828).
- Unknown Record, *Record Book*, Private Collection, West Falmouth, Mass. (1826).
- The World Book Encyclopedia*, Vol. 13, Chicago, Illinois (1966): 594.