

Franklin's Accounts through 1747

Introduction

This volume attempts to gather together Franklin's surviving accounts before 1748. On 1 January 1748, he entered into partnership with David Hall and retired as a printer, though he remained to some degree active as a publisher. Therefore, the beginning of 1748 is a logical break in his accounts. Further, as we shall see, the three early major account books go through 1747. The accounts are sporadic before 1730, when the first account book begins to list all the cash purchases.

I. The Account Books:

Six of Franklin's surviving account books or (in one case) groups of accounts record business transactions before 1748. The three major account books, our primary source, record only credit sales. Thus they represent merely a small fraction of Franklin's business. They nevertheless reveal a good bit not only about Franklin's printing business but also about life in Philadelphia from 1729 to 1748. (Bibliographical information about the accounts books is given under "Sources," near the end of this chapter.

The three major account books are first, Ledger A&B (which has two parts: first, chronological journal entries generally made on the date of the transaction; and second, ledger entries, arranged by customer); it is number 1, below. Second, the Shop Book (a chronological account) from 1735 to 1739; it is number 3, below. Third, Ledger D, with materials systematically recorded from 1739 to 1747 (and various records added to the Ledger later); it is number 4, below. Together, these three ledgers cover the period from 1730 through 1747. Most, but not all, of the records in these account books concern either Franklin's printing or sales in his shop.

Three other important sources exist. One is volume 66 of the Franklin manuscripts. When the Franklin manuscripts were organized at the American Philosophical Society, the miscellaneous business receipts from 1730 to 1768 (with a few of later date) were gathered together in volume 66; it is number 2, below. A second important source is Franklin's Receipt Book, 1742 to 1764. Unlike the major sources, few of its receipts concern Franklin's shop or printing; it is number 5, below. And third, there is the index to Ledger E. Ledger E was prepared when Franklin retired at the beginning of 1748. It brought together all the outstanding debts owed Franklin to that date. They were not to be part of the Franklin & Hall partnership which began in 1748. Though Ledger E does not survive, the index to it, which records the name and the total amount owed, is extant; it is number 6, below.

Even the enumeration of these six major sources reveals that they were not the only records kept. First, a "Ledger C" evidently existed but is not extant. Second, since the surviving accounts contain few references to debts for the Pennsylvania Gazette, there must have been a separate account book for newspaper subscriptions. Further, two other account books frequently cited as sources herein do not survive: the "4to Alphabet Ledger Book" and the "Work Book." Together, at least four other Franklin account books from the period 1730-1748 do not survive.

In addition, Franklin evidently started a separate account book for advertisements in 1745, for in that year the number of records for advertising in the major account books suddenly drops by more than two-thirds. Indeed, though numerous advertisements are recorded in the ledgers, I suspect that Franklin had another account book in which he kept track of advertisements chronologically. The chronological list of advertisements in Ledger A&B, p. 365, suggests that he kept such a record. Ledger A&B records advertisements from 23 Sept to 18 Nov 1731 (see introduction to 1731). Perhaps after 1745, he had not transferred the record of the

unpaid advertisements to Ledger D. No doubt he including them all in Ledger E. In 1748, Franklin commonly added the comment "Carried to Ledger E," at the end of unpaid accounts in the earlier account books.

Finally, I should mention another source commonly cited in the 1731 accounts. When Franklin's mother-in-law Sarah Read ran the shop, she kept a separate account book, which Franklin cites in Ledger A&B as "Mrs. Read's Shop Book." Though no doubt many of the credit items were paid before Franklin transferred the information, Ledger A&B probably records all the debts still outstanding. "Mrs. Read's Shop Book" is not the same as her "Receipt Book, 5 Feb 1714/5 to 1760," which is extant.

II. The Nature and Organization of the Accounts:

If customers paid for printed materials or shop items in cash, the transaction was not recorded in the account books. Nevertheless, the surviving account books provide an overview of Franklin's developing business from 1728 through 1747--and they also contain data revealing aspects of the economic and social life of colonial Philadelphia. Deborah Franklin and Benjamin Franklin (called BF throughout the accounts) kept the accounts in the first two account books. A clerk, however, is responsible for most entries in Ledger D, though William Franklin also wrote a number of entries (thus he refers to "Cousin James Franklin, Newport," at Ledger D 54). Though the Shop Book recorded most accounts on the day of the transaction, BF later compiled the various ledgers from the chronological accounts and from miscellaneous notes and other sources. Franklin entered a number of notes later in Ledger D, not only during the period 1748-1757, but also after he returned from England, 1762-64.

The same account often appears in different account books. When the records show that the debt was for the same item purchased on the same date, I simply give the information once

under that date, but give all the references. Minor discrepancies in wording concerning the same debt are not recorded: thus on 24 July 1730 in the journal part of Ledger A&B 2, William Davis is debited for a ream of paper, 16.0 (i.e., 16 shillings and no pence); and for another ream, 16.0. Later in the accounts part of Ledger A&B 204, he is debited, 24 July (the same date), 1.12.0 (i.e., 1 pound and 12 shillings) for two reams of paper. It is evidently the same purchase, and I note both sources but do not comment on the difference in the wording. When, however, one entry gives more specific information than the other, I quote the more detailed one. Thus on 23 Oct 1730, in the journal part of Ledger A&B 6, Jacob Shoemaker is debited for "1 Doz Jerman's Almanacks, 3.6"; and for "1 doz Godfrey's ditto, 4.0." In the accounts part of Ledger A&B 208 (same date), Shoemaker is debited "For Almanacks, 7.6." I quote the fuller entry and merely give the other reference.

The journal entries in Ledger A&B and the entries in the Shop Book were often made at the time of the purchase. They are a simple chronological record. Most of the journal and Shop Book entries are in Deborah's hand. The ledger entries are gathered together under the name of the debtor or creditor; Franklin compiled the ledger entries later. Within ledger entries for a particular person, Franklin arranged them roughly chronologically, frequently listing them under the date of the transaction, but sometimes putting them under the date he recorded them; and sometimes omitting a date. When I suspect that two (or more) entries are for the same item(s), even though the entries are under different dates, I give both (or all) entries. I call attention, however, to the duplication ("same as ..."); and if I am uncertain if the account is actually for the same item, a question mark accompanies the statement. Sometimes, even in the Shop Book, the sale was recorded later than the date (see Life 2:276, figure 14), so I advise a careful scholar to check the original before assuming the date I give is correct. In fact, I often point out that the

date must be incorrect.

The account with Franklin's partner Thomas Whitemarsh demonstrates the difference between the journal and the ledger. Under 9 September 1731, Franklin noted at the beginning of the ledger account with Whitemarsh that he owed Franklin £80 for a printing-house and materials. The next item is dated 13 Oct and lists nine entries. In the journal, under 13 October, Franklin gave a detailed inventory of the "sundries" that Whitemarsh took with him. Franklin recorded in the ledger on 28 Oct that Whitemarsh had arrived at Charleston on 29 Sept. A month later, 30 Oct, Franklin recorded in the journal a number of items he sent Whitemarsh by Capt. Benjamin Haskins, whom the Pennsylvania Gazette (hereafter PG) for 27 Nov noted "cleared out" during the preceding week. Perhaps Franklin arranged for the materials to sail with Haskins on 30 Oct. Also in the journal for 30 Oct are items Franklin sent by Captain John Rice, who did not clear out until the week ending 28 Dec. All these entries, plus journal entries for 1732 and for 1733 are entered in the ledger under the first date, 13 Oct 1731. I record them under that date, but refer in brackets to the dates in the PG listing the ships as "cleared." When entries do not have a date, they sometimes are of the same date as the preceding dated entry (which other sources confirm), and they sometimes are of a later date (which is occasionally obvious from the information within the entry).

In some cases, I have listed the accounts twice. For example, four different items for Daniel Pegg occur in Ledger A&B under the date 1729. Two of the items are advertisements in the PG, and the PG number is given. Another is for the purchase of "Laws." Both the price of the "Laws" and the chronological sequence of the entries suggests that the latter was for the "Laws" advertised in the PG on 9 April 1730. These entries are all listed at the end of 1729, but the ads and the "Laws" are also listed under their appropriate dates in 1730 and 1731. Entries are

arranged in alphabetical order under the appropriate date, including such vague dates as "1729" or "1730s."

Had I not arranged the accounts chronologically, I would have overlooked numerous duplications, and I would have mistaken some names. As everyone who has read Deborah Franklin's holograph knows, she could be an amazingly inventive speller. Deborah has numerous entries for Mr. "Selis," sometimes noting that he was a "limner." I thought in reading her accounts that I had found an unknown Philadelphia artist, but in BF's ledgers, the same credit purchase on the same day is entered under "Gustavus Hesselius." "Selis" was Deborah's spelling of the well known colonial artist.

Any system of presenting the accounts has problems. In 1728 for example, the second and third entries under Owen Owens have no date but refer to newspaper advertisements of 13 November 1729 and 1 April 1731. Obviously these charges were entered later. Many charges are undated. If I cannot identify the date, I enter the charges under the previous date, noting "no date" beside the entry. The credit column often omits dates. In such cases, I list the credit entries under the last debit entry. In a few cases where there was little evidence for an exact date or even evidence for the year, it seemed more reasonable to list an entry (whether credit or debit) in a decade (1730s; 1740s), rather than under a year.

In recording debts for advertisements in the PG, Franklin often gave the number of the newspaper in which an advertisement appeared. I looked up that issue of the paper, found the advertisement, and checked the date. When the ad appeared under the date given, I usually do not repeat the paper's date. But if the ad is for a different date from that under which it was recorded, I list the entry under the date BF gave but put the newspaper date within brackets. I repeat the charge under the newspaper date. Editorial interpolations are within brackets unless

they appear after the bibliographical reference at the end of an entry.

Since the accounts are almost entirely in Pennsylvania currency, I give its value in comparison to sterling at the end of the annual introductions, just before the chronology of accounts, beginning in 1729. The source is John J. McCusker, Money and Exchange in Europe and America, 1600-1775: A Handbook (Chapel Hill: Univ. of North Carolina Press, 1978) 184-85.

The name index often adds brief biographical identification.

The Development of Business

About 1 June 1728, Franklin and Meredith started their printing business. The imprints are recorded in C. William Miller, Benjamin Franklin's Philadelphia Printing (hereafter cited simply as Miller), which I cite by the Miller number. When an "A" precedes the Miller number, the reference is to brief job printings, mainly legal forms and advertisements. Miller records those chronologically by year (and alphabetically within the year) on pp. 457-474.

At first the partners mainly did job printing, legal forms and advertisements. Job printing remained a mainstay of their business. Such printing was the heart of every colonial printer's work. The numerous forms were for sale, wholesale or retail, in the shop. Late in the first year, they no doubt bought dozens of the local almanacs wholesale and sold them in the shop. They added paper, blank books, and oil (used in making ink) as items for sale in 1729. Most printers published little other than what they were commissioned to print. Franklin was an exception. The partners brought out at their own risk Isaac Watts, The Psalms of David (1729), which had disappointing sales. The title page says that it was printed for Thomas Godfrey, suggesting that Godfrey paid for the printing. Godfrey was a member of the Junto and was currently renting part

of the house at 321 Market Street from the partners. It seems unlikely that Godfrey commissioned the book for two reasons. First, Godfrey was not wealthy, and printing a book of over 300 pages was expensive. Second, Franklin sold retail and wholesale copies of the work for the next several years. The most profitable item in 1729 was evidently Franklin's own pamphlet, A Modest Enquiry into the Nature and Necessity of a Paper-Currency. Almanacs were the most common pamphlets sold in the colonial period. Entrepreneur Franklin knew that almanacs were profitable, more so if one did not have to pay the compiler much money for the copy, and he no doubt suggested to the mathematician Thomas Godfrey that he write an almanac which Franklin and Meredith would sell. Franklin announced Godfrey's forthcoming first almanac on 2 October 1729.

Franklin and Meredith were willing to barter when necessary. In 1729, they received dried venison from William Hutchins; topsails from Stephen Barton and Andrew Hannah; and--my favorite barter that year--a kettle from Franklin's landlord Simon Edgel to be divided between them and the older printer Andrew Bradford. Franklin accepted various products in exchange throughout his years as a printer.

Franklin and Meredith's business changed dramatically in the fall of 1729 when they bought the failing PG from Samuel Keimer. By writing essays, skits, and editorials for the newspaper and by featuring colonial American news, Franklin soon transformed it into colonial America's best-selling and most original and entertaining newspaper. He wrote hundreds of pieces for the PG in the early years when he was actually setting it in type. After 1735, his newspaper writings diminished. But the circulation and the advertisements of the PG increased nearly every year. Early in 1730, Franklin and Meredith were elected to print the Votes and, slightly later, the Laws for the Pennsylvania legislature. That insured a constant source of

income; for the legislature, unlike most individuals, settled its accounts at the end of every legislative year. Meredith left the partnership in the spring and several months later, Franklin married Deborah (Read Rogers), 1 September 1730.

That year, Franklin added ink, inkhorns, standishes, quills, and other writing accessories, as well as marble and post paper to his stock. He also began carrying a small supply of spellers, primers, bibles, arithmetics, and other school books, as well as some larger works like the Whole Duty of Man; and the 4-volume song collection, Pills to Purge Melancholy by Thomas D'Urfey. With Deborah to run the shop while Franklin worked at the press on the second floor, the shop goods increased dramatically. Besides taking items in exchange for printing, Franklin evidently bought any bargains that came his way. He advertised such items in the PG until they sold out. The shop changed in the early 1730s from a stationary store to a general merchandise store, sometimes selling hats, stockings, linen and other textiles, as well as tea, sugar, eye glasses, and medicinal herbs, including "Snakeroot" and "Gentian Root."

In 1733, Franklin bought a lampblack house. Lampblack was essential in making ink, and thereafter Franklin advertised his own ink along with the popular eighteenth-century "Aleppo Ink." To the shop, Deborah added common groceries like flour, butter, and spices, as well as such miscellaneous items as mousetraps and playing cards. By 1733, Franklin was well known as a reliable businessman. People frequently borrowed money from him, even the wealthiest Philadelphia merchant, William Allen, found himself short of ready cash and borrowed. In 1734, Franklin added such instruments as scales and telescopes to the changing supplies in his store. The following year, Deborah sold "Cambrick," bonnetboards, "black Wax," chocolate (by the pound or in bars), and gold and silver leaf for artists, bookbinders, and others.

Paper was the major ongoing expense for a printer. The press and types demanded a

capital outlay, but then could be used for a decade. Paper, however, was constantly needed and good paper was expensive. The Rev. John Wise had pointed out in 1722 that paper could, with a capital investment, be made locally. But American paper makers were few, and Andrew Bradford had established relations with the only ones in the Philadelphia area long before Franklin started printing there. Franklin, however, made inroads on Bradford's monopoly in 1733 when he started doing business with the Dewees family of paper makers. By the spring of 1734, the entrepreneur had made arrangements to collect and sell rags, an essential ingredient for paper. His first advertisement for rags appeared in the PG, 11 April 1734. He gradually became the primary source for rags for the Dewees and other Philadelphia-area paper makers during the late 1730s and at the same time became their best customer for paper. By 1740 he was Philadelphia's major wholesale paper merchant.

In 1736, Deborah expanded the shop's inventory of fabrics, carrying almost everything that dressmakers and tailors needed. Franklin's paper stock probably included cheap blue paper and superfine stationary paper earlier, but they first turn up in the accounts in 1736. The Franklins now occasionally sold wine and pork.

In addition to rags and local paper, Franklin added two more important items to the business in the 1730s--books and the post office. A knowledgeable bookman, Franklin gradually accumulated a large stock of new and used books. To the common schoolbooks, he added popular new titles and bought used books by individual title and wholesale. By 1736, he had become a major bookseller. He was appointed Philadelphia's postmaster on 5 October 1737, and after that he must have used one of the two rooms on the first floor as a post office.

Sources:

A. The Six Primary Accounts:

1. **Ledger A&B (4 July 1730 to 7 Dec 1737).** APS ms.: B / F85f6 / 5 (i.e., the original manuscript is at the American Philosophical Society, Philadelphia; call number B/F85f6/5); Hays 3:555 (i.e., I. Minis Hayes, Calendar of the Papers of Benjamin Franklin in the American Philosophical Society, 6v., Philadelphia: American Philosophical Society, 1908). Franklin's earliest surviving business record book, Ledger A&B, has two parts. It begins with a series of chronological entries going from 4 July 1730 to 7 December 1737. I call this part of the account book the journal. Starting on p. 169, Franklin recorded individual customers' accounts; this part I call the ledger (but Ledger A&B is the name of the whole). The ledger repeats many debts recorded in the journal, though some journal debts were paid before the individual customer accounts started. The ledger also includes accounts from other sources which are not in the journal; the earliest ledger accounts are from 1728 and the latest from 1741 (21 May). George Simpson Eddy printed excerpts from Ledger A&B with valuable notes in 1928 (Eddy 1). For a brief discussion of Ledger A&B, see The Papers of Benjamin Franklin (hereafter P) 1:210-11. A microfilm is available in SR 1, #7 (i.e., Scholarly Resources, Benjamin Franklin's Account Books, microfilm [Wilmington, Delaware, 1977]; Ledger A&B is the seventh item on reel one).

2. **Volume 66: Miscellaneous Business Receipts (1730 to 1768).** APS ms. Franklin papers, vol. 66. Hays 3: 558. Approximately 250 of Franklin's miscellaneous business memoranda, from 1730 to 1768 (with a few later ones) were gathered together in vol. 66 of the Franklin papers at the American Philosophical Society. Some earlier accounts in the volume have nothing to do with Franklin and are therefore not calendared here. For a brief discussion, see P 1:210-11. Not in SR; but the manuscript Franklin papers, vols. 65 through 69, are available on APS film #54-47.

3. **The Shop Book (14 Nov 1735 to 3 Aug 1739).** APS ms.: B / F85f6 / 15. A microfilm

is available in SR 1, #8. The Shop Book contains 142 unnumbered pages, but they are in consecutive chronological order. Though the journal portion of Ledger A&B continues to 7 Dec 1737, the Shop Book begins on 14 Nov 1735 (with two undated items before that initial date) and runs until 3 August 1739 (see P 2:127-28). Many items in the Shop Book also appear in the ledger portion of Ledger A&B (see the discrimination between portions of Ledger A&B above). The Shop Book is in Deborah's handwriting to 9 July 1736, then in Franklin's for four entries; then back to Deborah's hand for three entries. On 12 July 1736, a few entries are in Franklin's hand, but the book generally is in Deborah's. Though Deborah spelled words the way they sounded, I have not imposed correct spelling upon the accounts. In cases where the reader might be confused, I have glossed the word within brackets. In those cases where I am uncertain what Deborah meant, I have added a question mark to my best guess.

4. Ledger D (25 July 1739 to 1747, with a number added later). APS ms.: B / F85f6 / 6. A microfilm is available in SR 1, #9. The 400 pages of Ledger D are mainly in a clerk's handwriting, with some entries in BF's hand (especially those after 1747) and some in Deborah's. The index at the front refers both to Ledger D and to other account books (especially the "Work Book" [which especially recorded advertisements] and the "4o [Quarto] Alphabet Ledger") which have not been found. Entries are usually in chronological order, though accounts transferred from Franklin's other account books ("4to Alphabet Ledger," "Work Book") are added at the end of other entries. Examples of two accounts with much later entries are those for Dr. Thomas Bond and Samuel Rhodes--both settled in 1786 (16 Jan and 3 April). G. S. Eddy printed a selection of Ledger D accounts with valuable notes in 1929 (Eddy 2). For a discussion of Ledger D, see P 2:232-34.

5. Receipt Book (1742 to 1764). APS BF/85f6/no.2; Hays 3: 555. A microfilm is

available in SR 1, #1. This book of 90 pages contains approximately 300 business receipts, the first dated 22 Dec 1742 and the last 29 Oct 1764. Deborah entered accounts in it during Franklin's first mission to England (1757 to 1762). For a discussion, see P 2:351-52.

6. Ledger E (Index). Ledger E is not extant, but an index to Ledger E is at the Pennsylvania Hospital. A microfilm is available in SR 2, #12. The Index gives the individual's name, the page in Ledger E where the person's account could be found, and the individual's total outstanding debt. This information is entered as an appendix to the accounts through 1747.

B. Miscellaneous Accounts.

Miscellaneous Franklin accounts turn up in various libraries and archives. I have used those that I found at the American Philosophical Society, the Historical Society of Pennsylvania, the Library Company of Philadelphia, the University of Pennsylvania, the Huntington Library, and at the office of the Franklin Papers at Yale's Sterling Library. In order to be relatively complete, I also include the accounts which appear in the P. The first time a different source is used, a description of the item is given; future references to the same source refer back to the earlier description (e.g., Franklin's "Bookbinding Account," see 23 Aug 1734). But many items are single bills, and the entire information is included within the entry.

Individual financial receipts exist in numerous depositories, and I would be grateful to learn of them, but if I checked all the possible depositories, I would not live to finish it the accounts. And I undertook editing the accounts in order to introduce the most pertinent information into my biography The Life of Benjamin Franklin.

Three other account books at the APS that I have examined are:

1. A bookbinding account (ante 23 Aug 1734 to 10 Feb 1736/7). Hays 3:558.
2. Mrs. Sarah Read's Receipt Book (DF's mother), 5 Feb 1714/5 to 1760. APS ms: B /

F85f6 / 26. BF occurs once, 21 Oct 1746.

3. Peter Franklin's ledger (BF's brother), 6 Nov 1741 to 1761. APS ms.: B / F85f6 / 27. Accounts with the following persons (who are of special interest in the biography of Franklin) appear in Peter Franklin's ledger: Ann Franklin (widow of James), folio 112; John Franklin of Boston (brother of BF), folio 110; Robert Grace (selling BF's fireplaces), folio 51; and Samuel Vernon (BF's early creditor), folio 21. There are no entries for BF.

Previous Scholarship

George Simpson Eddy and C. William Miller used the accounts extensively, and the editors of The Papers of Benjamin Franklin have described and utilized them in that splendid edition. Eddy printed selections from Ledger A&B and Ledger D (see the Sigla for full references). C. William Miller employed the accounts in his bibliography, Benjamin Franklin's Philadelphia Printing. I cite Miller frequently throughout this volume. For possible additions and revisions to Miller, see Appendix Two.

Sigla:

< ... > Material within side-angle brackets has been crossed out.

A [plus number] = Miller entries, job printings, pp. 457-74.

ANB = American National Biography.

APS = American Philosophical Society.

Bell, Whitfield J., Jr. Patriot-Improvers: Biographical Sketches of Members of the American Philosophical Society. 2v. Philadelphia: APS, 1997-99.

BF = Benjamin Franklin.

Bookbinding Account = BF's chronological bookbinding account from ante 23 Aug 1734 to 10 Feb 1736/7. APS; Hays 3:558.

Cr = Credit.

DAB = Dictionary of American Biography.

DNB = Dictionary of National Biography.

DF = Deborah Franklin

DH = Documentary History of Benjamin Franklin. See under the appropriate date in the chronologically arranged Documentary History. Volumes one (through 1736) and two (1 Oct 1736 through 1747) are available on the Internet:
<<http://www.english.udel.edu/lemay/Franklin>>.

Diamondstone, Judith M. "The Philadelphia Corporation, 1701-1776." Diss. Univ. of Pennsylvania, 1969.

Dr = Debtor.

Duffin, James M. Guide to the Morgages of the General Loan Office of the Province of Pennsylvania, 1724-1756. Philadelphia: Genealogical Society of Pennsylvania, 1995.

Eddy 1 = Eddy, George Simpson. Account Books Kept by Benjamin Franklin: Ledger 1728-1739; Journal 1730-1737. New York: Columbia University Press, 1928.

Eddy 2 = Eddy, George Simpson. Account Books Kept by Benjamin Franklin: Ledger D, 1739-1747. New York: Columbia University Press, 1929.

Horle = Craig W. Horle, et al., Lawmaking and Legislators in Pennsylvania: A Biographical Record. Philadelphia: University of Pennsylvania Press, v2 (1997), 1710-1756.

HSP = Historical Society of Pennsylvania.

LCP = Library Company of Philadelphia.

Liber B = BF's Account, St. John's Lodge, Liber B, HSP.

Life = Lemay, J. A. Leo. The Life of Benjamin Franklin, Volume 1, Journalist, 1706-1730,

Volume 2: Printer and Publisher, 1730-1747. Philadelphia: University of Pennsylvania Press, 2005.

Hays = Hays, I. Minis. Calendar of the Papers of Benjamin Franklin in the American Philosophical Society. 6 v. Philadelphia: American Philosophical Society, 1908.

Lindsey = Jack L. Lindsey, *Worldly Goods: The Arts of Early Pennsylvania, 1680-1758*. Philadelphia: Philadelphia Museum of Art, 2000.

McCusker = McCusker, John J. Money and Exchange in Europe and America, 1600-1775: A Handbook. Chapel Hill: University of North Carolina Press, 1978.

M [plus number] = Miller entries.

Miller = Miller, C. William. Benjamin Franklin's Philadelphia Printing, 1728-1766: A Descriptive Bibliography. Philadelphia: American Philosophical Society, 1974.

nd = No Date

P = The Papers of Benjamin Franklin, ed. Leonard W. Labaree, et al. 38 v (to 2006). New Haven: Yale University Press, 1959–.

PG = Pennsylvania Gazette.

PMHB = Pennsylvania Magazine of History and Biography.

Roach, BF = Roach, Hannah Benner, "Benjamin Franklin Slept Here," PMHB 84 (1960) 127-74.

Roach, Tax = Roach, Hannah Benner, "Taxables in Philadelphia, 1756," Pennsylvania Genealogical Magazine 22, no. 1 (1961) 159-96; rpt in Roach, Colonial Philadelphians (Philadelphia: Genealogical Society of Pennsylvania, 1999) 105-46.

Sewell = Darrel Sewell, ed., *Philadelphia: Three Centuries of American Art*. Philadelphia: Philadelphia Museum of Art, 1976.

Statutes = James T. Mitchell and Henry Flanders, ed. The Statutes at Large of Pennsylvania from

1682-1801. Harrisburg, PA:

State Printer, 1896-1915.

V66 = APS ms. Franklin Papers, Volume 66, Miscellaneous Business Receipts, 1730-1768.

Wills = Abstracts of Philadelphia County Wills. Westminster, Md.: Family Line Publications, 1998.

Reading the accounts.

Here are two typical entries. These happen to be from 1745:

14 Feb, Thursday. Dr. Jn. Bard, Dr. Paper, 1/6. Ledger D 41.

---. Mr. Tho. Wilcox, Dr. Cash 20.0.; Raggs 1420 lb., 8.17.6. Ledger D 355.

In the first, Dr. John Bard is the debtor for paper, priced at one shilling and six pence. The source is Ledger D, page 41. The second is for the same date. Thomas Wilcox borrowed 20 shillings (or one pound) cash; and he is also indebted to BF for 1420 lb of rags, worth 8 pounds, 17 shillings, and 6 pence. Note that in the second entry the semi-colon separates items. The source is Ledger D, page 355.

Editorial interpolations within the text of an entry appear in [brackets]; editorial comments after the citation of a completed entry (i.e., after the source) appear as normal text; for example: 25 Jan, Monday. Geo Shoemaker Dr. To Votes [part of Miller 28], 1.2. Ledger A&B 10. Same as 26 Jan?