

Paciolo on Accounting

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ABOUT THE COVER. The color scheme which appears on the cover is essentially the same as appears on the 1494 edition of Paciolo's *SUMMA*. The geometric design, a polyhedron, is a replica of the crystal which hangs from the ceiling in the painting of Paciolo reproduced in this book. Drawings of such polyhedrons are found throughout the *SUMMA*, for a major part of it is devoted to arithmetic and geometry. Paciolo frequently constructed similar crystals for use in lectures and exhibitions.

The cover of this book was designed by Mr. Gartner Ertman, Koch and Associates, Architects.

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TO
HECTOR R. ANTON



“. . . may it be accessible to everyone, so that our country may, through the instrumentality of language, be enriched in these disciplines . . .”

Luca Paciolo in the dedication
of his revision of Campanus'
edition of Euclid.

Venice, June 5, 1509.

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Introduction

The historian often transcends the events which he chronicles. In this sense he shares the art of the conductor who, by his genius, enhances the score. Beethoven is *latent* beauty; Beethoven plus a Toscanini or an Ormandy is beauty.

Fr. Luca Paciolo, mistakenly, often is referred to as the originator of double-entry bookkeeping. The fact is that we don't know who the originator was. His identity remains a mystery. Not so with Paciolo whose *SUMMA* so captured the imagination and interest of scholars of accounting that it has been translated into Dutch, Italian, German, French and Russian as well as English.

Can any of us ignore a personality who, almost five centuries ago realized that theory was valueless unless it could be put to practical use; who recognized that the truth was fundamental to a sound system of accounts; who appreciated that character was the only sound basis for credit; who fully realized the importance of internal control; who warned against those who "keep their books in duplicate, showing one to the buyer and the other to the seller;" who advocated auditing and who warned of the pitfalls in dealing with governmental agencies?

A sense of historical perspective is evidence of maturity of professions as well as of individuals. No man can truly understand his own profession until he is capable of relating it to the past, the present and the future.

Every student who wishes to master accounting, every teacher who aspires to instruct in the subject, every practicing accountant who professes to understand his discipline should read this interpretation of the significance of Paciolo and his work.

ALVIN R. JENNINGS

Preface

Accounting has a rich heritage, as do many other professions. It has evolved in much the same way as common law, responding to business needs which arise with changes in language and techniques. However, it is remarkable that the basic framework of the double entry process, which has existed over 500 years, remains unchanged. Today, manipulation of data within accounting systems takes place at unbelievable speeds, but the double entry system of bookkeeping still encompasses these and other "modern" accounting developments.

This book is about Luca Paciolo and his extraordinary contribution to the development of the accounting profession. Paciolo is the first known writer to publish a work describing the double entry process. This publication appeared in the form of a treatise included in the *SUMMA DE ARITHMETICA, GEOMETRIA, PROPORTIONI ET PROPORZIONALITA*, published in Venice in 1494. It is undoubtedly the most famous accounting work ever to be printed. Many paragraphs of Paciolo's work could be inserted into current textbooks and articles with little more than slight wording changes. The "principles" and "rules" for bookkeeping suggested in the treatise are applicable to much of modern accounting practice.

Unfortunately, this most famous work is also extremely rare. Because of this, few accountants have had the opportunity to examine the book. Mrs. Dorothea Reeves, Curator of the Kress Library at the Graduate School of Business Administration of Harvard University, gave us our initial opportunity to examine both the first and second editions of the *SUMMA*. It was this contact, together with an interest in accounting history stimulated while graduate students at the University of California at Berkeley, that led directly to the publication of this book.

Literature is better appreciated and understood if one knows something about the author. Therefore, the introductory section of this book tells about the significance of Paciolo's work, his childhood and adolescence, and his scholarly pursuits as a mature intellectual. The social and economic atmosphere which shaped his character is also discussed. A modernized translation, a photo-offset reproduction of the original, and a bibliography follow the first section.

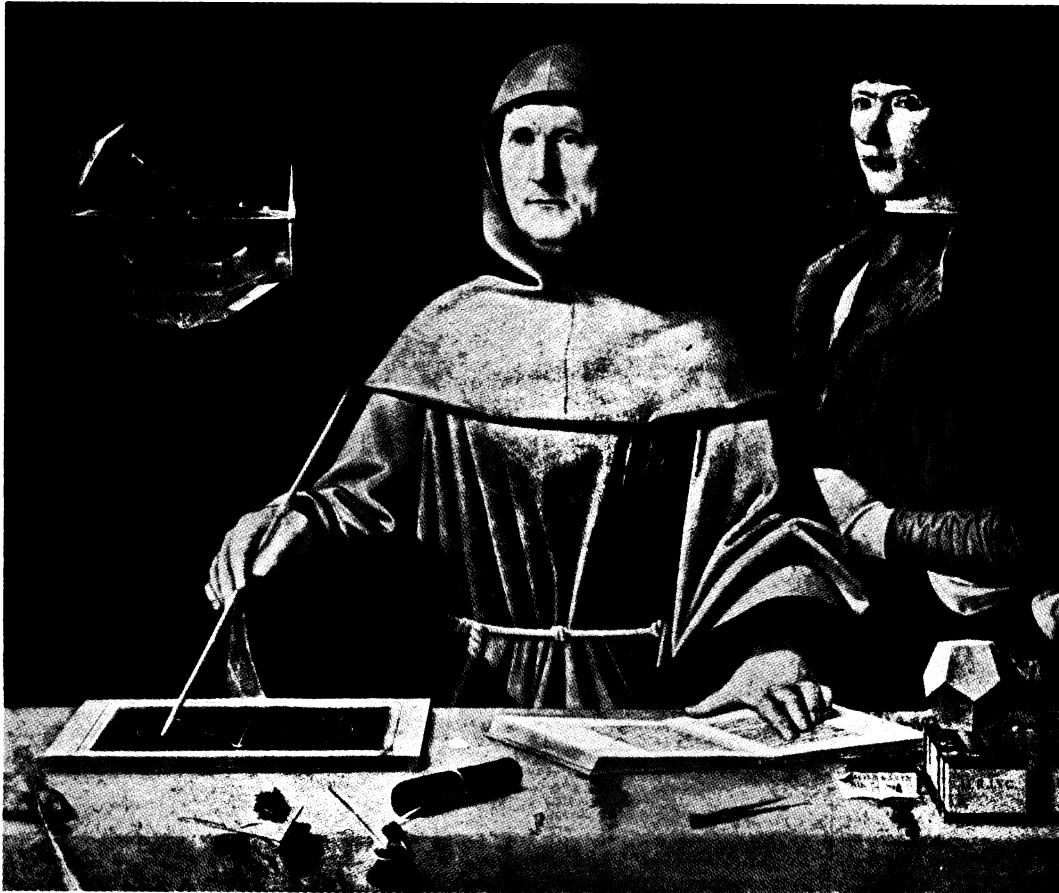
There were two problems in particular which confronted us in writing this book. First, much of what is written must necessarily be interpretive, yet be presented in line with all available facts. Second, an attempt must be made to achieve the proper balance between a sterile reiteration of facts, and a lively, but vacuous, discussion. To satisfy these criteria, we were compelled to break away from the outmoded linguistics of the original, and to recast Paciolo in contemporary English. The greatest danger in this is that the "flavor" of the original will be lost. We have strived to retain this original flavor, and still make Paciolo's treatise easy to read.

There have been two translations of Paciolo in the twentieth century, one by Pietro Crivelli in 1924, and the other by John B. Geijsbeek in 1914. Crivelli's translation attempted to adhere faithfully to the original, while Geijsbeek tried to provide a more readable translation. In addition to using contemporary English, our translation tries to clarify some old ambiguities.

A special note of thanks is due Mrs. Reeves of the Kress Library and Mr. Lawrence J. Kipp, the librarian of Baker Library, Harvard University, for their encouragement in this project and for the permission to use both the original and second editions of Paciolo for preparation of the photo-offset plates. In addition to this, Mrs. Reeves provided much technical assistance. We are also indebted to those who typed the many drafts of the manuscripts, Ann Brown, Jill Halliday, and Ruth Davis.

In his writing and teaching, Paciolo continuously attempted to make what he had to say interesting to many people, and not just the scholars of his field. Our overriding objectives correspond to his: First, to make this work available to many, and second, to provide a scholarly work that can be read and enjoyed.

R. GENE BROWN
KENNETH S. JOHNSTON



Luca Paciolo and his friend, Guidobaldo, Duke of Urbino.

The Painting of Paciolo

The picture reproduced in this book is a photograph of the famous painting of Paciolo which hangs in the Naples National Museum. For many years there was considerable uncertainty concerning the identity of the artist. It is now generally conceded that the artist was Jacopo de Barbari. The Superintendent of the Naples National Museum, Mr. Gino Doria, wrote us about the unknown painter as follows:

. . . this painting is signed, Jaco. Bar Vigennis. P. 1495, a painter who remains unknown, which cannot be; because of chronology and stylistic character it has been suggested that it was Jacopo de Barbari. It is thought the unknown Jaco. Bar. was a Venetian, and perhaps a follower of Piero della Francesca in the Urbino environment.

In addition to the early uncertainty about the painter, some writers have incorrectly claimed that the book which is open and to which Paciolo is pointing, is a copy of his *SUMMA*. This is doubtful for two reasons. First, the *SUMMA* is a much larger book than that opened in front of Paciolo. It may well be that the larger book to Paciolo's left, which is closed with clasps, is the *SUMMA*. Second, the book under Paciolo's left hand is open at Chapter 13, entitled Euclid. The *SUMMA* does not have a Chapter 13 devoted to Euclid.

It is easy to understand why some writers misinterpreted this painting, for Paciolo once referred to a painting which depicts him holding the *SUMMA*. Taylor, in *NO ROYAL ROAD*, identifies Paciolo in "The Virgin and Child and Saints," painted by Paciolo's friend, Piero della Francesca. This painting, which is in the Pinacoteca of Perugia, shows Paciolo holding a heavy book which has approximately the same dimen-

sions and binding of the *SUMMA*'s that we have examined. This is undoubtedly the painting to which Paciolo was referring.

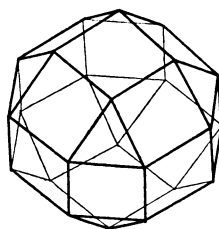
Taylor describes his reaction to the painting by de Barbari as follows:

As one sees this picture where it hangs near a door in the large room of the Naples Museum, he is struck first by the stern, serious, determined face of Paciolo, circled by the hood of the order, and with the striking contrast of flesh color and the gray-green tinge of his habit upon which the light plays. The whole background of the picture is black. The table is green, the frame of the slate ordinary wood color, the open book cover blue. The young man wears a black biretta, a black fur-lined coat, a red undergarment showing at the throat and above the elbows, and gloves. Both men have blue eyes. The picture measures about five feet wide and four feet high. Apparently it has been many times redone. The picture is on canvas on wood and contains several worm holes. It has been much damaged but has been creditably restored.

. . . on a small scrap of paper on the table is the inscription "Jaco. Bar. Vigennis, P. 149(?)" The exact year is burned out and it appears that a five has been inserted. Upon the book which may be the *SUMMA*, is a wood polyhedron. From the ceiling at the left is suspended a crystal prism.

This is the crystal prism which is imprinted on the cover of this book.

SECTION I



Paciolo: The Man, His Work

Paciolo: The Man, His Work

Most accounting books published today make some reference to Luca Paciolo's treatise on bookkeeping, published in 1494 in the *SUMMA DE ARITHMETICA, GEOMETRIA, PROPORZIONI ET PROPORZIONALITA*. At first glance, this might appear to result from some professional obsession with history, but this is not the case. The fact that Paciolo was the first author to publish on double entry bookkeeping is not the primary reason for such homage. On the contrary, it is because the basic framework for the double entry process detailed by Paciolo has remained unchanged for almost 500 years. Most of the accounting methodology suggested in the treatise, as well as Paciolo's suggestions on how to succeed in business, are as applicable today as they were in the 15th century.

Along with his peers, Piero della Francesca, Leon Battista Alberti, Federigo the Duke of Urbino, Leonardo da Vinci, Leonardo da Pisa, Raphael, and Michelangelo, Paciolo typified the "all purpose" man of the Golden Age of the Renaissance. In fact, all of these men except the last two mentioned, were friends of Paciolo. Just as are Leonardo da Vinci's works studied and revered today, so are those of Luca Paciolo.

Although Paciolo's work in his many areas of interest is universally respected, as an individual he has been the center of controversy for years. At various times he has been called a religious mystic as well as a heretic; a traditionalist as well as an iconoclast; an outgoing friend of students as well as a recluse; a brilliant individualist as well as an opportunist; an original scholar as well as a plagiarist. Although a personal friend of seven successive Popes, starting with Paul II in 1464 and ending about 50 years later with Sixtus IV, Paciolo was once threatened with excommunication by the Franciscan Order which he had joined in the 1470's.

We are convinced that Paciolo was an excellent writer, a spellbinding lecturer and teacher, a deeply religious man, and an acknowledged scholar in mathematics, theology, architecture, military strategy, sports and games, and the world of business. During his career he taught at five universities, Florence, Milan, Perugia, Naples and Rome. He also served as a private tutor in courts and for various wealthy families.

On the other hand, we have concluded that although religious, Paciolo was not very sensitive to the responsibilities of his Franciscan brotherhood. Although scholarly, he was primarily a compiler and translator rather than a developer and expositor of new theorems. Paciolo felt that theory was important, but was useless if it could not be put to practical use. Further, most books in the early 15th century were written in Latin. Because of this, they were available only to the scholars of the time. By writing in the "vulgar" tongue, Paciolo concerned himself with communicating knowledge to the people. It was to this end that he devoted most of his teaching and literary career. Applying mathematical concepts and techniques to the business community, and writing about them in the vernacular, represented a great contribution. The widespread use of Paciolo's published works, as well as his reputation as a lecturer and teacher, bore ample testimony to his success.

Never does Paciolo claim to be an originator. In the treatise on book-keeping, for example, Paciolo states that "... the system employed in Venice will be adopted here, for it is certainly recommended above all others."

In 1878, the people of Borgo San Sepolcro erected a plaque in commemoration of Paciolo which translates as follows:¹

To Luca Pacioli, who was friend and advisor to Leonardo da Vinci and Leon Battista Alberti, and who first gave to algebra the voice and structure of a science. He was the great founder of its ap-

¹ The reader will notice that the plaque uses the spelling "Pacioli" rather than "Paciolo." The exact spelling of his name has been the subject of some controversy. On page 76 of the January 1944 issue of the ACCOUNTING REVIEW, Taylor comments on this problem as follows:

"Those who care to use the Latin correctly write "Lucas Paciulus;" those who care to follow the singular in the Italian are perfectly correct in spelling the name "Paciolo;" those who prefer to follow usage and a practice which is very general in many fields, are correct in spelling the name "Pacioli." It is wholly a matter of choosing to follow form or usage; but this is an old controversy which is never

plication to geometry. He invented double entry bookkeeping and wrote mathematical works which became the foundation and unvaried form for future thinking.

At the instigation of their Society of Commercial Workers, and shamed by 370 years of forgetfulness, the people of San Sepolcro have erected this plaque to their great citizen. 1878.

Of course, Paciolo did not invent double entry bookkeeping, for there is evidence of its existence as early as the beginning of the 14th century. Nevertheless, by becoming the first author to write of it, and to do so in the common tongue, Paciolo earned the title, "The Father of Accounting."

The environment in which Paciolo worked during the Renaissance, the influence of many of his friends on his work, and the many activities and interests he had, make a fascinating history. After discussing the nature and significance of his work, we should like to tell something of this history. Following this, we will present a new translation of his bookkeeping treatise and a reproduction of the original publication itself.

The Author

Paciolo was a prolific writer. From an outline of his various literary efforts, the breadth of his interests can be appreciated. In chronological order, he is thought to have written the following:

- 1) 1470 A manuscript on algebra. This manuscript was dedicated to Paciolo's pupils, the sons of the wealthy Venetian merchant, Rompiasi. It has been lost. However, it is likely that it was subsequently incorporated in the *SUMMA* published in 1494.

settled. My choice is "Pacioli;" but any other spelling that anyone cares to use will be all right with me."

We prefer to stay free from this controversy, tending to agree with Professor Raymond de Roover, writing in the same issue of the *ACCOUNTING REVIEW*, page 69:

"Since it is impossible to settle the question at issue from the available evidence, it should be permissible to use either "Paciolo" or "Pacioli" . . . As a matter of expediency, it might be desirable to reach an agreement among scholars and to avoid confusion by adopting a uniform spelling, Paciolo in preference to Pacioli."

- 2) 1476 A manuscript on regular bodies. This manuscript covered algebra and the five regular bodies in geometry, and was dedicated to the youths of Perugia. It was unpublished as such and is now in the Vatican Library in Rome. It is possible that this is a translation of a work done on the same subject by Paciolo's friend, Piero della Francesca. Most of Paciolo's early unpublished manuscripts were later incorporated in whole or in part into his *SUMMA* or the *DIVINA*; this one was no exception.
- 3) 1480 A manuscript on Euclid's geometry. There is some doubt that this manuscript ever existed. Even if it did, the exact nature of the subject matter would be unknown. The reason for suspecting its existence is that Paciolo says he did a manuscript about this time. There is also a reference in a Vatican manuscript to the effect that in December 1480, a Brother Anthony received a copy of a book on Euclid from Luca Paciolo in Perugia. It is quite possible that this was Paciolo's translation of Euclid's work into Italian. It is reasonably certain that Paciolo did translate Euclid into Italian, but this manuscript has also been lost.
- 4) 1481 A manuscript on algebra. This was the manuscript which Paciolo composed at Zara. It is probably similar to the works previously done in Perugia and in Venice, but was an independent effort. It has been lost.
- 5) 1494 *SUMMA DE ARITHMETICA, GEOMETRIA, PROPORTIONI ET PROPORTIONALITA*. This is probably Paciolo's most famous published work and is the book containing the bookkeeping treatise, "De Computis et Scripturis." It was published in Venice.
- 6) 1504 *LA SCUOLA PERFETTA DEI MERCANTI*. This was a reprint of the bookkeeping section of the *SUMMA* and was published in Toscolano by Paganini, the individual who printed the original *SUMMA*.
- 7) 1505 *SCHIFANOIA*. This book contained mathematical games and chess problems. It is thought to have been published in Florence. It has been lost.
- 8) 1508 *DE VIRIBUS QUANTITATIS*. This book contains a discussion of numerical powers, geometry, and a collection of mathematical games. A copy is in the library of the University of Bologna.
- 9) 1509 *DE DIVINA PROPORZIONE*. This is the second major book which Paciolo published. It was published in Venice, containing

240 pages, and was printed by hand. Leonardo da Vinci and Paciolo collaborated on this book. The *Divina* was Paciolo's most scholarly effort. In the first chapter of the *Divina*, Paciolo argues that ". . . without a knowledge of mathematical sciences no good work is possible," and the book is devoted to an examination of the applied "mathematical sciences." It contained three sections: The first on arithmetic, geometry, and proportion; the second on the architecture of holy temples, places that serve health, the defense of states and private houses; the third, a treatise on regular bodies of geometry.

- 10) 1509 *CAMPANUS' EUCLID*. This was a revision of Campanus' edition of Euclid and was translated into Latin by Paciolo. It was published in Venice.
- 11) 1523 *SUMMA DE ARITHMETICA, GEOMETRIA, PROPORZIONI ET PROPORZIONALITA*. This was the second edition of the original *SUMMA* published in 1494. This edition was published in Toscolano by Paganini. It is practically identical to the first.

We cannot be absolutely certain that those items "lost" were ever published. Nor can we be sure of the dates, even if they were. In fact, there is some doubt about whether a few of the items listed ever existed. Some writers have mentioned that Paciolo wrote a separate manuscript on architecture and one on the figures of the ancient characters in the alphabet. This is quite possible because both of these subjects are covered in the *DIVINA*. In any event, it can easily be seen that Paciolo's reputation as one of the "all purpose men" of the Renaissance is deserved.

Both of his major works, the *SUMMA* and the *DIVINA*, are world famous. Our primary concern is with the *SUMMA DE ARITHMETICA, GEOMETRIA, PROPORZIONI ET PROPORZIONALITA*, for it contains the treatise on bookkeeping.

In addition to a second edition of the *SUMMA* published in 1523, the bookkeeping section was deemed sufficiently important to have been reprinted as a separate unit in 1504. It was customary for the first editions of a book to have a sponsor underwrite the publishing costs. However, as testimony to the demand for these works, the publication of the bookkeeping treatise and the second edition was financed by Paganini, who originally printed the *SUMMA* in 1494.

Over the years there have been at least nine different translations of Paciolo's *SUMMA* in six languages: Dutch, Italian, German, French, Russian, and English. The first translation of Paciolo was by a Dutchman, Jan Ympyn Christoffels. Christoffels translated Paciolo into Dutch, French and English in 1543. The first German translation was in 1876, the first Russian translation in 1893. The translation included in this book is the fourth English translation of Paciolo, preceded by Christoffels in 1543, John Geijsbeek in 1914 and Pietro Crivelli in 1924. In preparing this translation, we have attempted to modernize the language of the treatise so that the reader is unencumbered by outmoded verbiage which adds nothing to the flavor of the original and, in fact, detracts from its readability.

Paciolo's objective in writing the *SUMMA* was to collect material on mathematics and bookkeeping and put it in the hands of the Italian people, hoping that they would use it to improve their lives. Paciolo has been called "The first experimentalist to put theory into practice."

The *SUMMA* contains five major sections: 1) arithmetic and algebra, 2) the use of arithmetic and algebra in trade and reckoning, 3) bookkeeping, 4) money and exchange, and 5) pure and applied geometry. Money necessary for the initial publication of the *SUMMA* was provided by Marco Sanuto, a professor of mathematics. It is said that the *SUMMA* was the most exhaustive and widely read mathematical work in the whole of Italy.

The section of bookkeeping was the only publication covering this subject until 1525, when a book was published by Giovanni Antonio Tagliente. However, it was not until 1534 that Domenico Manzoni published a popular book on the subject. This book went through six or seven editions. Manzoni's work was little more than a revision of Paciolo. Page after page is identical, except for the removal of religious expressions and personal observations characteristic of Paciolo's writings.

In his treatise, Paciolo says that he is describing the method used in Venice. Between the 12th and the 15th century, Venice was one of the most powerful and well developed republics in western Europe. It is not surprising, therefore, that Paciolo felt that the method of Venice was to be "recommended above all others." Undoubtedly, accounting evolved to satisfy the needs of burgeoning Venetian commerce, just as it has responded to business needs throughout the centuries.

The treatise on bookkeeping called, "Particularis de Computis et Scripturis," which translates "Details of Accounting and Recording," is divided into two principal parts: The first called Inventory and the second called Disposition. In these two parts Paciolo discusses in detail the bookkeeping process that we know today: Taking an inventory of the assets of a business; recording the original entries in the accounting records based on that inventory; recording business transactions; posting to the Ledger, complete with comments on posting references; preparing a trial balance to check the accuracy of the bookkeeping process; and closing the nominal accounts through profit and loss into the capital account.

In addition to the procedural aspects of the bookkeeping process, Paciolo was concerned with internal controls. He recommended that the Memorandum, Journal, and Ledger be numbered and dated, and that their pages be prenumbered. Among other things, he recommends that transaction documents be complete in detail, and permanently filed; that a summary account for small business expense be kept, arguing that separate accounts for miscellaneous expenditures would be too involved and expensive; and that the books be audited for internal check.

Although we have now abandoned the Memorandum as the book in which business transactions should be recorded chronologically, the overall process described by Paciolo is otherwise precisely the same as is now performed.

In addition to the interesting aspects of the accounting process, one is constantly reminded of his common touch. Some of the business proverbs cited in the bookkeeping treatise make interesting reading. For example, "Where there is no order there is chaos," "Every action is determined by the end in view," "One who does nothing makes no mistakes; one who makes no mistakes does not learn," "Officials do not bother with details," "He who does business without knowing all about it sees his money go like flies," and "Frequent accounting makes for lasting friendship."

Directly or indirectly through the Dutch and the English, Paciolo laid the foundation for our present accounting literature and our knowledge of bookkeeping. The so-called modern aspects of the accounting process are reflected largely by streamlined and sophisticated techniques for data collection, its processing, and the preparation of reports. Although

one frequently finds expensive electronic equipment performing the accounting process, the entire structure governing these processes is the same as it was when Paciolo outlined it in 1494. Of course, it is possible that accountants will not always adhere to the double-entry process, but they have been doing so for almost 500 years.

A person's work is always better understood and appreciated if the conditions under which he worked, and something of the man himself, are known. Paciolo was not only an interesting individual, but lived during the most intellectually exciting fifty year period prior to the 20th century.

*The Formative Years*²

Although the exact date of Paciolo's birth is not known, the year 1445 is thought by many to be correct. As was indicated in the translation of the memorial plaque presented earlier, he was born in a small Italian town, Borgo San Sepolcro, which is about 80 miles southeast of Florence. If one could in some way remove the Lambrettas and Fiats from the streets, San Sepolcro would appear today much as it did in Paciolo's time. It is typical of many small Italian towns, being dominated by a large cathedral and a public square, and surrounded by farm land.

Paciolo was born into a lower middle-class family. His father was named Bartolomeo. The name of his mother is not known. Paciolo had at least two brothers, one who was much older and had sons Paciolo's age.

Since the family was relatively poor, Paciolo did not have a private tutor but went to religious schools. The major religious training in Borgo San Sepolcro was handled by the Franciscan Order. The education provided by the Franciscan friars was quite rigorous. As a youngster, Paciolo studied grammar, rhetoric (the drawing of documents and letter writing), and dialectic (logic). In addition, he had excellent training in

² Much of the information for our discussion of Paciolo's life came from the work by R. Emmett Taylor, *NO ROYAL ROAD: LUCA PACIOLI AND HIS TIMES*, Chapel Hill, The University of North Carolina Press, 1942.

religious matters, studying both the Bible and the teachings of St. Francis of Assisi.

As Paciolo matured he studied arithmetic, geometry, astronomy and music in addition to the classical literature available at the time, which included works by Dante, Cicero, Quintilian, Isidore of Seville, and Boethius. Paciolo was an eager student. Evidence of his scholarly inclinations was apparent to his teachers.

At the age of 16, boys were considered grown and ready for the responsibilities of adulthood. Paciolo was apprenticed to the family of Folco de Belfolci, a prominent businessman and a member of one of the artisan guilds. In the guilds, an apprentice moved in with a master workman and lived with him during the three to eleven years of his apprenticeship. Initially, the parents of the boy would pay a certain fee to the master workman for the training, but eventually the boy became self-supporting.

It was difficult for a young man to continue his education beyond the age of 16, unless he was born into wealth or nobility. Books were not readily available for self study, and studying at a university was considered a luxury. Paciolo was intent upon continuing his education and quit his apprenticeship in the guild in order to study with Piero della Francesca. Francesca was working in Borgo San Sepolcro during the 1460's.

It was customary in those times for artists of high reputation to have a number of young men studying under them. Although Francesca was primarily an artist, he was also a mathematician. He was interested in studying proportion and this interest was to influence Paciolo throughout his life. When he was 63 years old, Paciolo remarked in a lecture in Venice, "Of all arduous and difficult things . . . the most difficult is proportion."

Paciolo was greatly influenced by Francesca. During the time that Paciolo was studying with him, they made frequent trips to the town of Urbino, approximately forty miles away. The Duke of Urbino, Federigo, had one of the finest libraries in the world, and Paciolo was given free access to it. Federigo's fine library cost him 30,000 gold ducats, a small fortune. All of the books were bound in scarlet and silver and were written with a pen. It was said that they were so superlative that "had there been one printed volume, it would have been shamed in

such company." This library was compared favorably with that of the papacy and with the University of Oxford, which were supposed to be the leading libraries of the time. Obviously, the Duke's library was not open to the general public, and it was with considerable pride and humility that Paciolo studied there.

Paciolo became close friends with the Duke of Urbino as well as the Duke's only son, Prince Guidobaldo. Guidobaldo was born in 1472 and studied with Paciolo on several occasions during the latter's frequent trips through Urbino. Paciolo dedicated his *SUMMA* to ". . . the most illustrious Prince Guidobaldo, Duke of Urbino . . . most learned in Greek and Latin letters, and a very keen student of the disciplines of mathematics." This dedication is a reflection of Paciolo's fondness for the Urbino family, and probably reflects his great appreciation for the opportunities provided him by Guidobaldo's father, Federico. It is Guidobaldo who is standing beside Paciolo in the painting reproduced in this book.

By 1464, Francesca had developed great admiration for Paciolo and brought him to the attention of the great architect and author, Leon Battista Alberti. Alberti took Paciolo with him to Venice. While there, Paciolo not only studied, but acted as a house tutor for the three sons of a wealthy merchant, Ser Antonio de Rompiasi. Paciolo lived with the Rompiasi family and became so fond of his students that he dedicated his first manuscript, which was on the subject of mathematics, to them.

It was in the house of the merchant Rompiasi that Paciolo first taught arithmetic and bookkeeping. These subjects were felt necessary in order that the boys become good merchants. It is not known when Paciolo became familiar with the fundamentals of double-entry bookkeeping. Quite likely he had studied it in Borgo San Sepolcro with the master guildsman, Belfolci. However, since Paciolo undoubtedly taught the Rompiasi boys the Venetian method, he must have done some studying while he was in Venice. The treatise on bookkeeping, published in the *SUMMA* in 1494, arose out of this necessity to teach the double-entry process. It is doubtful that Paciolo ever worked as a bookkeeper.

While Paciolo was teaching the Rompiasi boys, he frequently travelled to Padua where he visited the University of Padua. This was the first contact that Paciolo had with the University. He was unable to break away from university life for the remainder of his career.

After the six year period with the Rompiasi family, Paciolo went to Tuscany to work with Alberti. Paciolo was still a student, spending most of his time studying under Alberti. Although Alberti was a successful architect, he is better known for his written works. He wrote 17 books, covering such subjects as architecture, painting, rules for measuring heights, prose and verse, a book about his family, and another containing a Latin comedy. It is no surprise that after spending many years with Francesca and Alberti, Paciolo was an extremely well educated individual. These two men were scholars of a high order. It is said that Alberti epitomized the thought of the early high Renaissance, just as Leonardo da Vinci incarnated the later high Renaissance.

After working in Tuscany, Paciolo accompanied Alberti to Rome. Alberti always was active in the church and a good friend of various Popes. Paciolo met Paul II through Alberti. Before coming to Rome in 1471, however, Paciolo led the life of the gay young blade in Venice. Although religious, he had not seriously contemplated taking the cloth until after meeting Alberti.

Alberti had exerted a great influence on Paciolo, encouraging him to write in the native tongue and to teach. Soon after Alberti's death in 1472, Paciolo decided to devote his life to those two endeavors. Since his youth, he had been close to the Franciscans. In addition, the current Pope was a Franciscan, and the Franciscans had a reputation for teaching. It therefore seemed desirable for Paciolo to join the Order himself.

It is apparent that this period of time, roughly the mid-1470's, witnessed the maturity of the young Paciolo. Paciolo was now about 30 years old and ready to take his first university teaching job and begin writing in earnest. The contributions made by Paciolo in the next 30 years rank him among the great of the Italian Renaissance.

The Mature Scholar

Although Paciolo was to continue studying for the rest of his life, he had reached the point at which he felt prepared to teach others. The first of his many teaching positions at universities was at Perugia, starting

in 1475. It is quite possible that Paciolo got this teaching job through the influence of Pope Sixtus. Paciolo had come to know the Pope through Alberti when they were living in Rome. Prior to becoming Pope and taking the name of Sixtus IV, Francesco della Rovere had taught at the University of Perugia.

While at this University, Paciolo lectured on mathematics. At that time, mathematics was new to the university curriculum. Paciolo was the first university professor to fill a chair in mathematics. Paciolo stressed that theory was important but was of almost no value unless it could be put to practical use. He constantly lectured on this theme. In order to bring mathematics down to earth, Paciolo frequently used examples from his own personal experiences and applications from such fields as architecture and art.

During this period, the European universities did not require students to attend lectures, and many students would wander from one lecture to another, depending on their whims and the reputations of the professors. The relationship between students and competent professors was usually very close. Paciolo was well liked by his students because of his scholarly background and his ability to lecture. As his students graduated, Paciolo's reputation flourished throughout Italy.

Paciolo left Perugia in about 1480 to travel and study at the various universities in Italy. When he returned to Perugia in 1486, he had acquired the title of Magister or Master. This was the prevailing title in the faculties of the universities and considered the equivalent of the doctorate.

Paciolo stayed at Perugia for two years, leaving in 1488 to return to Rome. During this second term at the University of Perugia, Paciolo did considerable work on his *SUMMA*. He had started sometime around 1470, but a major portion of it was written between 1486 and 1488.

Upon his arrival in Rome, Paciolo taught mathematics at the university there until 1490. Sometime during the early 1490's he also taught at the University of Naples. It was about this time that Paciolo got in trouble with the Franciscan Order. Paciolo enjoyed teaching in universities and working on his books. However, the Franciscan brothers felt that he should teach in the secular schools. The Franciscan Order wrote several letters to Paciolo in 1491, indicating that the Order would use severe measures if he did not teach in the religious schools. Another

document threatened him with excommunication and privation of office if he did not return to Padua in eight days. Apparently Paciolo was able to placate the Order because he continued to write and teach outside of the secular schools. It is also possible that he had his friend, Pope Innocent VIII, intercede in his behalf.

Immediately prior to 1494, Paciolo spent some time in Urbino working on his *SUMMA* and preparing it for publication. While there, he renewed his friendship with the Duke of Urbino, Guidobaldo. The Duke encouraged and assisted Paciolo in completing this project. The publication of the *SUMMA* brought considerable fame to Paciolo. It was the publication of the *SUMMA* that led directly to the friendship between Paciolo and Leonardo da Vinci.

Leonardo da Vinci was working in the court of Milan in the early 1490's. When he saw the *SUMMA*, he asked that Paciolo be brought to the court of Milan to teach mathematics. Paciolo arrived in 1496 to teach in the Court. While there he taught arithmetic, geometry, and military tactics at the University of Milan as well as in the Court. Paciolo and da Vinci became close friends, for they had common interests and they complemented each other in their skills. The fact that da Vinci was seven years younger than Paciolo did not affect this friendship. During these three years, 1496 to 1499, two classics were created by these two men: Leonardo da Vinci painted "The Last Supper," and Paciolo wrote his second major book, *DE DIVINA PROPORZIONE*.

Although da Vinci was well known during his lifetime, he did not achieve real fame until years after his death. On the other hand, Paciolo won fame early in his career and, because of his education and reputation, could go anywhere and meet anyone.

In 1499, both da Vinci and Paciolo left Milan and went to Florence. Paciolo accepted a teaching position at the University of Florence and taught there until 1506, with the exception of two years spent teaching at the University of Bologna in 1501 and 1502

While in Florence, Paciolo wrote a book on games entitled, *SCHIFANOIA*, which translates literally, "begone dull care." This was a book about games and included chess problems, magic squares and card games.

When Paciolo left the University of Florence in 1506, he went to the University of Pisa where he taught Euclidian geometry. His dissatis-

faction with the current materials available for teaching led him to prepare a new translation of Euclid's geometry into Italian.

It was in the first decade of the 16th century that Paciolo reached the apex of his fame. Whenever he lectured in Venice, Florence, and Pisa, he packed the lecture rooms with some of the most famous people of the time.

Just prior to 1510, Paciolo was named the head of the monastery in Borgo San Sepolcro. However, he continued to come and go as he pleased and took a teaching position at the University of Perugia in 1510. Much to the despair of his Franciscan brothers, Paciolo spent very little time administering his responsibilities at the monastery at Borgo San Sepolcro. In fact, the second in charge at the San Sepolcro monastery questioned Paciolo's leadership, which again placed him in disfavor in the Franciscan Order.

In 1508, Pope Julius II issued a special papal bull which gave Paciolo the right to own personal property. This rather unusual privilege did not do much to endear Paciolo to his Franciscan brothers. However, there is no specific evidence that Paciolo was able to accumulate any significant amount of personal wealth.

By 1514, Paciolo had returned to teaching. He was then about 69 years old. Pope Leo X had decided to make the faculty of the University of Rome second to none. He brought distinguished professors from all over western Europe, and one of these was Paciolo. Paciolo was on the faculty roll of the University of Rome in the year 1514, and this is the last we know of him. It is possible that he died the following year, or that he resigned to spend his declining years in a monastery or with friends.

Paciolo stipulated in his will, prepared in 1511, that he be buried in Borgo San Sepolcro and that a tomb be erected in his memory. Apparently this request was never carried out, for there is no such tomb in this town or in its Franciscan monastery. It is quite likely that Paciolo died in Rome or some town other than San Sepolcro, such as Florence. If such was the case, it would have been extremely doubtful that his body would have been transported to San Sepolcro for burial.

Paciolo had led a rich life and had achieved deserved fame during his lifetime. His many written works, which were so widely used, represented a major contribution to his times. Translating theory into prac-

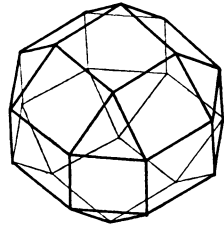
tice and doing it in a manner which the common people could understand, made Paciolo unique among his peers.

Taylor, in his book on Paciolo's life, has an excellent comment on this era of civilization and Paciolo's role in it.

Paciolo lived through the "Golden Age of the Renaissance," a period which marked the apogee of what we call the finer things of life. It challenges the imagination to visualize an age when so many great people lived. We must envy him on a walk when, in the course of a short distance, he was able to encounter many men whose names five hundred years later are familiar to the ears of every intelligent person. We can see him chatting with the great and noble prince, the Grand Man of Urbino; with his old master Piero, who was shaping the art of the future; with the aristocratic and aggressive Alberti, who could play the organ, or jump over a horse, or build a temple; with the quiet and retiring Leonardo of the flowing beard who could tinker with a flying machine or paint a "Mona Lisa," in short, with people in all walks of life who were eager to improve their present and to leave something of substance to the future. We must envy him his breadth of interest. Now he is writing a book; now he is lecturing at the university; now he is advising military men how to lay siege to a city; now he is struggling along a mountain road to an inaccessible chapel to chat with some artist about the art of perspective; now he is discussing theology with the prelates; now he drops into a humble shop and advises the merchant how to keep his books; now he pauses in the square to watch a football game or a horse race.

Unfortunately, the closest that we can get to this great man is to become familiar with the written works which he created during his lifetime.

SECTION II



The Translation of the
Bookkeeping Treatise

SECTION II

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Paciolo's Treatise on Bookkeeping

PARTICULARIS DE COMPUTIS ET SCRIPTURIS

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Chapter 1

*Those Things Necessary to the Successful Businessman.
Methods of Properly Keeping a Ledger and Journal in
Venice and Elsewhere.*

In addition to the subjects already dealt with in this book, I have prepared this greatly needed special treatise so that the respectful subjects of the Duke of Urbino may have all the rules that successful businessmen require.¹ The present treatise is included for this reason only: It will serve all the needs of the subjects regarding accounts and recording. Therefore, I intend to give sufficient rules to enable businessmen to keep all their accounts and books in an orderly fashion.

There are three things necessary to one who wishes to operate a business successfully. The most important is cash, or some equivalent economic power. Without this, operating a business would be extremely difficult. As the saying goes, "One thing is necessary: substance." Many people throughout Italy have carried on a substantial business with little more than good faith and, because of their ability to obtain credit, have attained wealth. In the great republics, oaths were taken "on the word of a good businessman," indicating the great confidence in their integrity. This is not unusual because truly everyone is saved by faith, without which it is impossible to please God.

The second thing necessary in business is to be a good accountant and a ready mathematician. The regular rules and canons necessary to each transaction are given so that any careful reader can understand it and become proficient. The reader should understand mathematics (as given in previous sections of the book), for that which follows depends on such an understanding.

¹ It should be remembered that Paciolo dedicated the entire *SUMMA* to Guidobaldo, Duke of Urbino. In several places in the *SUMMA*, Paciolo again mentions the Duke. This treatise on bookkeeping is no exception.

The third and last thing necessary is that all the businessman's affairs be arranged in a systematic way so that he may get their particulars at a glance. The debit and credit method should be used, since business is best described in this way. This is essential to businessmen, for without systematic recording, their minds would always be so tired and troubled that it would be impossible for them to conduct business. Therefore, I have arranged this treatise in step-by-step fashion, presenting the method for recording all sorts of entries. Although I cannot write all that ought to be written on the subject, a careful reader will be able to apply the methods illustrated to his special situation.

The system employed in Venice will be adopted here, for it is certainly recommended above all others. In grasping it, the businessman will be able to understand any other system. This work is divided into two principal parts: The Inventory and the Disposition. I shall discuss the former first and then the latter, following the order set forth in the table of contents.

Let him who wants to know how to keep an orderly Ledger and its Journal pay strict attention. So that the reader may fully understand the procedure, the case of one who is just starting in business will be used. How to keep accounts and books will be illustrated in order that each thing can easily be found in its proper place. If each thing is not in its right place, great trouble and confusion would arise. As the saying goes, "Where there is no order, there is chaos."

As mentioned above, a perfect model will be given to every businessman and will be divided into two principal parts. These will be made quite clear separately so that fruitful results may be obtained from them.

Chapter 2

The First Part of This Treatise: The Inventory—What It Is and How It Should Be Taken by Businessmen.

First, I assume that each businessman is working toward an end, and that he makes use of every effort to satisfy this end. The end or objective of every businessman is to make a lawful and satisfactory profit, so that he may remain in business. Therefore, businessmen should commence their affairs with the name of God at the beginning of every book, always bearing His holy name in mind.

The businessman must then prepare his Inventory in the following way: First of all, he must write on a sheet of paper or in a separate book all his worldly belongings, that is, his personal property or real estate. He should always begin with the things that are more valuable and easier to lose. These consist of such things as ready cash, jewels, and silver. Real estate, such as houses, land, lakes, meadows, and ponds cannot be as easily mislaid as personal property. He must then record all other things in proper order in the Inventory. However, the day, the year, the place and his name must always be recorded first. The entire inventory must be completed on the same day, otherwise there will be future difficulty in managing the business.

I will now give you an example of how the inventory should be taken.

Chapter 3

An Example of an Inventory with All Its Formalities.

In the Name of God

November 8, 1493

Venice

The following is the Inventory of myself of Venice, Street of the Holy Apostles.

I have written down systematically, or have had written by Mr. Bookkeeper,² all my personal and real property, as well as that which is owed me and that which I owe on this day.

First Item

I have cash composed of both gold and coin of so many *ducats*, of which so many are gold Venetians, so many gold Hungarians, and so many Papal, Siennese and Florentine large *florins*. The remainder consists of various kinds of silver and copper coins, that is *troni*, *marcelli*, and *carlini* of the Pope and of the royalty, Florentine *grossi*, and Milanese *testoni*.

Second Item

I have so many pieces of set and unset jewels among which are many rubies set in flat-surfaced settings and gold rings weighing so many

² Paciolo uses personal pronouns such as "Mr. So-and-So" throughout. We have changed these abstract references to more familiar terms, such as "Mr. Bookkeeper" and "Mr. Businessman."

ounces, carats, or grains per piece or in total, (you may express this in your own way). There are so many sapphires set for women, and so many unset rubies weighing so much. The remainder consists of uncut diamonds weighing in total so many points. Here you may describe the type and weight as you desire.

Third Item

I have clothes of so many kinds. You may describe their condition, colors, linings, and styles.

Fourth Item

I have various kinds of silverware such as cups, basins, coppers, spoons, and pegs. Carefully describe and weigh each kind separately. Keep an account of the pieces, their weights and alloys, and whether they are Venetian, Ragusan, etc., and the stamp or mark that may be on them.

Fifth Item

I have so much cloth and linen, such as bedsheets, tablecloths, shirts, and handkerchiefs. Of the bedsheets, some are three-piece sheets, others two-and-one-half. There is Paduan linen³ and other kinds, new or used and of so many arm-lengths. There are so many new or used shirts, tablecloths of so many threads and so large, and so many small handkerchiefs. Describe these items in your own way.

Sixth Item

I have so many new or used featherbeds, pillows, and pillow-cases, weighing so many pounds separately or in total, having my mark or some other.

³ It was the custom in the 15th century in Italy to mention any special desirable characteristics of goods, such as geographical origin. Such a custom persists today.

Seventh Item

I have goods of various kinds at home or in warehouses. There are so many marked cases of *mechini* ginger weighing so many pounds. Describe each kind of such goods in detail by their marks. Give in the most accurate manner their weights, numbers, and measurements.

Eighth Item

I have so many cases of *bellidi* ginger and so many sacks of pepper of long or round type. There are also so many bundles of cinnamon, weighing so much; so many cases of cloves, with casks or without, weighing so much; so many cases of brazilwood, weighing so much; and so many pieces of red or white sandalwood, weighing so much. Continue entering one item after another in this way in proper order.

Ninth Item

I have skins for coverings, that is, so many white kid of such kinds as Albertoni Pugliesi or Marchiani, so many raw or tanned Marchiani fox skins, and so many raw or tanned chamois skins.

Tenth Item

I have very fine Armenti seal skins and various sable skins of so many of each kind.

Carefully and truthfully describe each item in its turn. Let truth always be your guide. Carefully distinguish the items by numbers, weight, or measurement, because it is customary everywhere to conduct business in these three ways. Certain things are classed by thousands, others by hundreds, others by pounds, others by ounces, others by number, others by unit (as with leather goods of skins), others by piece (as with jewels and fine pearls). Record each of them individually. These examples will guide you in determining other cases.

Eleventh Item

I have real estate of a house of so many stories, so many rooms, a courtyard, wells, gardens, and located on the street of the Holy Apostles over the canal, adjoining various specified places. Record the names of the adjoining properties, referring to the oldest and most reliable deeds available. If you have houses in other localities, enter them in a similar way.

Twelfth Item

I have so many acres under cultivation, measuring so many *tavole*, *canne*, *partiche*, or *bevolche*. Enter their size and description according to the usage in the country in which you or the lands are situated. Record their location near a certain town or somewhere else, and the persons' land which they border. Give the boundary lines, referring to deeds of tax receipts of the municipality to which you pay taxes on the lands. Name the tenant who cultivates the land and the yearly income of so many bushels and so much money. Continue entering thus all your possessions, such as cattle.

Thirteenth Item

I have so many *ducats* on deposit with the Camera de l'Impresti and other Venetian banks, so many in the district of Canareggio, or part in one district and part in another. Give the names under which the *ducats* have been deposited, mentioning the book of the bank and the page number where your amount is stated. Give the name of the clerk who keeps the book so that you will be able to withdraw your money readily when you wish, because in such banks many accounts must be kept to serve the multitude that go to them. Carefully note the dates of their correspondence, so that you know the amount due you and what percentage they are answerable for.

Fourteenth Item

I have so many debtors. One is Mr. Buyer, who owes me so many *ducats*. Name the debtors by their full names, where they live, how much they owe, and why. Mention whether there are written papers or notarial instruments between you. Indicate that you have so many *ducats* of good money to collect, which is the money due from reliable people. Otherwise, call their money bad.

Fifteenth Item

I have debts amounting to so many *ducats*. I owe so many to Mr. Seller. Give the names of your creditors in this way one by one. State whether everything is clear between you and if there are any written papers or instruments. Mention the persons present when the debt was incurred, how it was incurred, and the time and the place; all these particulars may be necessary for any case in or out of court.

Chapter 4

Warnings and Helpful Advice to the Successful Businessman.

Carefully record all personal property and real estate, item by item, (even if there were ten thousand), entering their condition and nature, and whether deposited or loaned. Every item must be systematically recorded in the Inventory with all countermarks, full names, and in as much detail as possible. Because of the vast number of things that might occur, transactions can never be too clear to a businessman. Right is the proverb which says, "More skills are required to make a successful businessman than are required to make a good lawyer."

Who can count all the things that befall the businessman—on land and sea, in times of peace and plenty and war and famine, in times of health and pestilence? During these changing times, he must know what to do in the market and at fairs, which are held here and there. Because of this, a businessman rightly resembles a rooster which is the most alert animal that exists, for among other things, it keeps night vigils in winter and summer, never resting. It is said that the nightingale sings throughout the night, but this is true in the summer during hot weather and not during winters, as experience shows.

It is said that a businessman's head has a hundred eyes, yet these are not enough for all he has to say or to do. These things are said by those who know, such as the Venetians, Florentines, Genoese, Neopolitans, Milanese, Anconians, Brescians, Bergamenes, Aquileians, Sienese, Lucchesi, Perugians, Urbinians, Forosempronians, Cagliesi, Ugubrians, Castellani, Borghesi, Fulignati, Pisans, Bolognese, Ferrarese, Mantuans, Veronese, Vigentians, Paduans, Trani, Lecce, Bari, and Betonti which represent the leading commercial cities of Italy. The cities of Venice and Florence are the greatest of them, adopting rules and reg-

ulations that respond to any need. As the municipal laws correctly say, "The law helps those that are awake, not those that sleep."

In the divine offices of the Holy Church, they sing that God promised a crown to the watchful. This was Virgil's instruction to Dante, as to his own son in Canto 24 of the *Inferno*, where he exhorts him to labor, as the only means in which one can attain the mount of Virtue: "Alas my son, it is necessary that you quit your laziness, for one does not achieve success by lying on feathers or under quilts. He who wastes his life in this way leaves on this earth a trace similar to that left by smoke in the air or by foam on the water." Another Italian poet admonishes us in the same way saying, "Work should not appear strange to you, for Mars never granted victory to those that spent their time resting." It is also very good to quote the sage telling the lazy man to take the ant as an example. Paul the Apostle says that no one is worthy of the crown except he who valiantly fights for it.

I have added these reminders for your own good, so that you will give your affairs daily attention. Record everything that you require day by day, in the manner stated in the following chapters. But above all keep God before your eyes, never forgetting to attend to religious meditation every morning, as the following holy verse says: "Time is not wasted by religious meditation any more than wealth is lost by charity." And to this our Savior exhorts us in St. Matthew, when he says: ". . . seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you."

I hope this will be sufficient instruction for the Inventory, and for doing similar things well.

Chapter 5

The Second Part of This Treatise: Disposition—What Is to be Understood by It, What It Consists of in Business, and the Three Principal Books of Businessmen.

Now comes the second part of this treatise, which is called Disposition. In order to make it clear to you, I must deal with it at more length than the first part. I will divide it into two parts: One shall deal with your commerce in general, and the other your store in particular.

First, I shall speak of your commerce in general and the handling of its requirements.

Immediately after taking the Inventory, three books are required for your help and convenience: One is called the Memorandum, the second the Journal, and the third the Ledger. Many use only the Journal and the Ledger because of the smallness of their businesses. I shall speak first of the Memorandum and subsequently of the other two, their appearance, and how they should be kept. I shall first describe the Memorandum.

Chapter 6

The First Book, Called the Memorandum, Scrap Book, or Household Expense Book. What Is to be Understood by It, How Entries Should be Made in It, and by Whom.

The Memorandum, or as it is sometimes called, Scrap Book or Household Expense Book, is a book in which the businessman records all his transactions, large and small, in chronological order regardless of their size. He will record in detail in this book everything bought or sold, omitting nothing, clearly mentioning the who, what, when, and where of the transaction, such as previously described in connection with the Inventory. Many businessmen customarily record their Inventory in this book. However, it is not wise to enter personal and real property here since it passes through many hands and before many eyes.

The Memorandum is needed because of the volume of business done. Entries should be made in it by the owner, or in the absence of the owner, by his agents, assistants, or his women (if they know how). A big businessman never keeps his assistants idle.

Businessmen and their assistants are frequently at fairs and markets. Only the women or other assistants remain at home, and they can barely write.⁴ However, in order not to refuse customers, they must buy, sell, or collect according to the orders left by the owner. As best they can, they must enter every transaction in the Memorandum, describing it in terms of the money and weights they know, noting the various types of monies collected or given in exchange. It is not necessary to standardize monies in this book, although it is required in the Journal and the Ledger.

⁴ Italian women during the 15th century rarely received formal education. They played a secondary role in society, scarcely breaking away from household duties. As a reflection of this, Paciolo's mother's name is never mentioned, nor is it known whether he had a sister.

The bookkeeper will put everything in order, and then record the transactions in the Journal. When the owner returns he will see all of the transactions and record them over again if he thinks it necessary. Therefore, for those who do a substantial business, it would be useless trouble to record orderly and in diligently kept authentic books all transactions as they take place.

When in the course of business, the Memorandum or other book is filled up or has served a certain period of time, a mark must be made on its cover and the cover of all other books. When any book has been used entirely, you must take another. Many businessmen in different localities are accustomed to balancing all of their books annually even though they have not been filled.

To preserve order, a mark different from that placed on the first book must be recorded on the second, so that your transactions can be promptly traced at any time. The date is required again for this reason. Among the Christians it is the good custom to initially mark their books with that glorious sign from which all enemies of the spiritual flee, and before which all the infernal pack justly tremble: The Sign of the Holy Cross, by which, in your early years, you commenced to learn the alphabet. Mark the books that follow in alphabetical order, an *A* for the second, *B* for the third, and so on, identifying the first set of books with crosses, that is, Memorandum ✠, Journal ✠, and Ledger ✠. The second set of books would be marked Memorandum *A*, Journal *A* and so on.

All these books must have their pages numbered for the many reasons known to the businessman. However, many say that this is not necessary in the Journal and Memorandum, because transactions are entered chronologically in such a way that they are easy to find. This is correct if daily transactions do not cover more than one page; however, many of the bigger merchants fill not one but several pages in one day. If someone wished to defraud, he could tear a page out and this fraud could not be discovered by reference to dates, because the days would follow chronologically and the page would not be missed. For this and other reasons, therefore, it is always good practice to number and sign each page of all business books kept in the house or in the store.

Chapter 7

The Manner in Which All Business Books Are to be Authenticated, Why, and by Whom.

In the several countries where I have found it necessary to take business books, it is the good custom to present them to a certain Commerce Officer (such as the Consuls in the employ of the City of Perosa). He should be told that these are the books in which you intend to record, or have someone else record, all your transactions. He should also know in what kind of monies and weights the transactions will be entered, whether in units of *lire* and *picioli*, *lire* and *grossi*, *ducats* and *lire*, *florins* and *lire*, or in ounces, *tari*, *denari*, or grains. The good businessman must always put these things down on the first page of his book. When someone other than the one stated at the beginning of the book is to make the entries, it is best to inform the pertinent officer.

All this will be entered in the register of the officer by the clerk, saying that on a certain day you presented certain business books marked with a given mark; one book called the Memorandum, the other the Journal, and so on, of which the first has so many pages, the other so many. These books would be kept by you or by your bookkeeper, except that in the one called the Memorandum, Scrap Book, or Household Expense Book, all members of your family or household might enter transactions.

In the name of his officer, the clerk will write all this on the first page of your books and will attest to its truth. He will then attach the seal of the pertinent officer which will make them authentic for any situation in which their presentation might be required. This custom should be fully commended, as should the places where it is observed.

Unfortunately, there are many who keep their books in duplicate, showing one to the buyer and the other to the seller. What is worse, they swear and perjure themselves upon them. How wrongly they act!

However, if they must present their books to an officer they cannot so easily lie and defraud.

These books, carefully marked and authenticated, are kept at home. Here, in the name of God, you will record your transactions. Enter in your Journal in an orderly way all the items in the Inventory, in the way that you will learn later. First, however, you must understand how entries should be made in the Memorandum.

Chapter 8

How Entries Are to be Made in the Memorandum, With Examples.

Anyone in your family or household can make entries in the Memorandum, Scrap Book or Household Expense Book. Consequently, one cannot fully state how the entries should be made, because some persons might or might not understand. The common custom is this: For example, assume that you have purchased so many pieces of cloth, say twenty white Bresciani for twelve *ducats* apiece. This transaction can be recorded as follows:

On this day, we have (or I have) bought from Filippo de Ruffoni of Brescia, twenty pieces of white Bresciani cloth. They are stored in Stefano Tagliapietra's vault and are of so many arm lengths apiece, as agreed upon. They cost twelve *ducats* each and are marked with a certain number. Mention if the cloth is made of triple warp-cord, four to five arm lengths square, wide or narrow, fine or medium, whether Bergamene, Vicenzan, Veronese, Paduan, Florentine, or Mantuan. State whether the transaction was made entirely for cash, or part only for cash and part on time. State when the balance is due or whether payment was partly for cash and the remainder in goods.

If payment is to be made in goods, you must specify the items given in exchange; their number, weight, and measurement, and the price per bushel, or pound, etc. If the transaction were on an account basis, state the time when payment should be made (e.g. on the return of ships, such as Barutto's ships or Flander's ships, or at the end of fairs or other festivities, such as harvest day or next Easter, Christmas, Resurrection Day or Carnival Day). No point should be omitted in the Memorandum. If it were possible, everything that was said during the transaction would be noted. As mentioned previously, transactions can never be too clear to a businessman.

Chapter 9

The Nine Ways in Which It Is Customary for Businessmen to Buy. The Goods Which It Is More or Less Necessary to Buy on Time.

Since we are speaking of buying, note that you may commonly make purchases in nine ways: First, in cash; second, on time; third, by the exchange of goods; fourth, by draft; fifth, partly in cash and partly on time; sixth, partly in cash and partly by goods; seventh, partly by goods and partly on time; eighth, partly by draft and partly on time; ninth, partly by draft and partly in goods. It is customary to make purchases in these nine ways.⁵ If you buy in some other way, enter precisely what you have done in the Memorandum or have someone else enter it.

It is customary to buy on time when you buy wheat or oats, wines, salt, leather from butchers, and fats. In these cases, the seller promises to give the buyer the wheat he will produce during that season. Similarly, the butcher will promise you all the hearts, skins, fat, etc., which he will obtain during that year at so much per pound for one thing and so much for another, such as beef fat and mutton. Black and white mutton skins would be charged by the piece; oats and corn charged by bushel or basket, depending on local custom which differs at Chiusi and Perugia. State whether the wheat came from such places as our city San Sepolcro, or Mercattello, Sant' Angelo, Citta di Castello, or Forli, etc.

Thus, whether entering transactions in the Memorandum for yourself or others, mention everything in full, item by item. State things simply, just as they happened. The skillful bookkeeper will transfer chronologically these transactions from the Memorandum to the Journal. He will do this in four, five, or eight days, more or less, except it

⁵ Paciolo omits a tenth, partly by cash and partly by draft. However, he mentions this in Chapter 19.

is unnecessary for him to transfer all the detail to the Journal, since references could later be made from one book to the other. Those that have kept three books, (Memorandum, Journal and Ledger), must never enter anything in the Journal if it has not first been entered in the Memorandum.

This should be sufficient regarding the arrangement of the Memorandum, whether it is kept for you or for others. Note that there are as many ways to sell as to buy. Knowing the ways of buying, you will understand how to sell. Therefore, I need not explain ways of selling.

Chapter 10

*The Second Important Business Book Called the Journal.
What It Is and How It Must be Kept in an Orderly Way.*

The second common business book is called the Journal, which must bear the same mark that is on the Memorandum and have its pages marked as specified for the Memorandum. Always place the date and day at the beginning of each page, and then enter consecutively all the items of your Inventory.

Since the Journal is your private book, you may state fully what you own in personal or real property, always referring to the pertinent inventory documents. These are usually kept in some chest, box, on a string, or in a pouch as is customary with letters and trifles. The different journal entries ought to be entered and arranged in a neat and systematic way, neither superfluously nor too briefly, as the following few examples will show.

First of all, though, you should note the necessity of two expressions necessary to keeping a Journal, which are used according to the custom of the great city of Venice.

Chapter 11

The Two Expressions Used in the Journal, Especially in Venice: One Called Per, and the other A, and What Is to be Understood by Them.

There are two unique expressions used in the Journal: One is called *Per* and the other *A*, each having a meaning of its own.

Per always indicates a debit, one or more as the case may be.

A denotes a credit, one or more as the case may be.

An ordinary item is never entered in the Journal (which will be later posted to the Ledger) unless it contains the two expressions. The expression *Per* is put at the beginning of each entry, because the debit must always be described first; and then, immediately after, *A* and the credit. One is separated from the other by two small slanting parallel lines “//,” as you will note in the example given in Chapter 12.⁶

⁶ Subsequent authors on bookkeeping used the same construction for journal entries as did Paciolo. However, they changed *Per* to “from” and *A* to “to.” As can be seen in the next chapter, we have forsaken both in preference to common debit and credit usage. Paciolo’s entries appear as in this example: *Per* Cash // *A* Capital.

Chapter 12

How to Enter and Arrange Items in the Journal by Means of Debit and Credit Entries, With Many Examples. The Two Other Expressions Used in the Ledger, the One Called Cash and the Other Capital, and What is to be Understood by Them.

In the name of God enter in the Journal the first item of your Inventory, which is the quantity of money that you possess. In order to know how to enter this Inventory in the Journal and Ledger, you must make use of two other terms; one is called Cash, and the other Capital. Cash means the money on hand. Capital means the entire amount of what you now possess.

At the beginning of all business Journals and Ledgers, Capital must always be entered as a credit and Cash always as a debit. In the management of any type of business, Cash may never have a credit balance, but only debit (unless it balances). If, in balancing your book, you find that Cash has a credit balance, an error in the book is indicated. Cash must always be entered in the Journal in the following way:

Examples for Making Journal Entries.

8th day of November, MCCCCLXXXIII, in Venice.

| | | | |
|--------------------------------|-------------------------|--|-------------|
| <i>First</i> 1 2 | debit line ⁷ | Debit Cash, credit Capital of myself, Mr. Business- man. At present I have cash in a certain place, consisting of gold, coin, silver, and copper of various coinage as shown on the first sheet of the Inventory, in total so many gold <i>ducats</i> and so many <i>ducats</i> in coin. In our Venetian money all is valued in gold, that is, 24 <i>grossi</i> for each <i>ducat</i> and 32 <i>picioli</i> for each <i>grosso</i> , and so many gold <i>lire</i> . | credit line |
|--------------------------------|-------------------------|--|-------------|

Value:

L. . (*lire*) S. . (*soldi*) G. . (*grossi*) P. . (*picioli*)

⁷ Paciolo suggests that when the debit entry is posted to the Ledger, a vertical line be drawn to the left of the journal entry. When the credit is posted, a "credit

Record the second item as follows:

Second Debit Jewels of various kinds, credit Capital for so many mounted rubies weighing so much, so many un-set sapphires, rubies, and diamonds, etc., as they appear in the above Inventory. Record these values at current prices, the rubies worth so much, etc., and continue stating at current prices each kind which in total amount to so many *ducats*.

Value:

L . . . , S . . . , G . . . , P . . .

If you have already named the day, the debit and the credit, and if no other item is entered in between, for brevity you may record: "On this same day, debit ditto, credit ditto."

Third Debit Silverware, credit Capital for the several kinds of silver in my possession at present: So many basins, so many coppers, so many cups, so many pegs, and so many spoons, weighing so much in total.

Value:

L . . . , S . . . , G . . . , P . . .

In making entries in the Journal, record all the pertinent details you described in the Inventory, giving each thing a customary price for your own personal knowledge. Make the prices high rather than low. If it seems to you that something is worth 20, put it down at 24, so that you will make a larger profit. You will enter everything in this way, one by one, with its respective weight, number, and value.

Fourth Debit Woolen Clothes, credit Capital for so many clothes of certain styles and colors, lined, in new or used condition, etc., for myself, my wife, or my children. I give the total value in *ducats*, in accordance with the current price. For cloaks and all the other clothes, I enter so many of a certain color, etc.

Value:

L . . . , S . . . , G . . . , P . . .

posting line" be drawn to the right of the journal entry. The two numbers at the left of the debit posting line are the folio references giving respectively, the Ledger page number of the debit and credit entry. Paciolo describes this posting process in detail in Chapter 14.

Fifth Debit Linen, credit Capital for so many bedsheets, etc., recording the number and value for everything shown in the Inventory.

Value:

L . . . , S . . . , G . . . , P . . .

Sixth Debit Featherbeds, credit Capital for so much in feathers. Put down their number, value, and the necessary detail shown in the Inventory.

Value:

L . . . , S . . . , G . . . , P . . .

Seventh Debit *Mechini* Ginger, credit Capital for the number of cases and their current value in *ducats* as contained in the Inventory.

Value:

L . . . , S . . . , G . . . , P . . .

Continue in this way to enter all the other items, making a separate entry for each different lot as was done for the ginger, giving the current prices of each, their number, markings, and weights as shown in the Inventory. Indicate the kind of money you want for each item. However, when summing the values only one kind of money should appear, since it would not be proper to total different kinds.

Close each journal entry by drawing a line from the end of the last word of the explanation of the entry to the figures obtained. You will do the same in the Memorandum, drawing a single diagonal line through each entry in this manner, “/,” showing that the item has been entered in the Journal. Should you not wish to draw this line through the entry, mark through the first letter at the beginning of the entry, or the last letter at the end. In any event, use some sign by which you understand that the item has been transferred to the Journal.

Although you may use various expressions and signs, you must nevertheless attempt to use those common to other businessmen, so that you will not appear deficient in the usual business customs.

Chapter 13

The Third and Last Principal Business Book Called the Ledger. How It Is to be Kept Double With Its Index, or Single Without.

After all the transactions in the Journal have been entered in an orderly manner, you must post them to the third book called the Ledger. The Ledger usually contains twice as many pages as the Journal. It should contain an Alphabet or Repertory, or as some call it, an Index (the Florentines call it *Stratto*). Enter in the Index all debits and credits in alphabetical order, together with the numbers of their respective pages: Those names that begin with the letter *A*, on the page marked *A*, and so on. It will be best to assign the marks to the pages of the Ledger that correspond to those that appear on the Journal and Memorandum.

Having numbered the pages of the Ledger and placed the date at the top at the right and left margin, enter Cash as a debit on the first page, as it is in the Journal. Reserve the entire first page for Cash; do not enter anything else as a debit or credit, because cash entries are more numerous than all others. This is because money is almost continuously being received or withdrawn, therefore, it needs much space. The Ledger must be ruled with as many lines as there are kinds of money which you intend to enter. If you enter *lire*, *soldi*, *denari*, and *picioli*, draw four lines. In front of the *lire* draw another line in order to record the page number of the related debit and credit entries. In front of all these lines draw two more wherein the dates may be entered for each entry. As was seen in the other books, this will assist in finding the entries quickly. This book shall also bear the Sign of the Cross.

Chapter 14

Posting Entries from the Journal into the Ledger, and Why for Each Entry in the Journal There Are Two Made in the Ledger. How Entries in the Journal Should be Cancelled. The Two Ledger Page Numbers Which Are Placed in the Margin of Each Entry.

Each of the entries made in the Journal must be posted twice in the Ledger, one to the debit and the other to the credit. In the Journal, the debit is indicated by *Per* and the credit by *A*. You must have an entry for each of them in the Ledger, the debit entry on the left side, and the credit on the right. In the debit posting, indicate the page number where the respective credit entry is to be found. Similarly, the credit entry must state where the related debit entry is to be found. All the items in the Ledger are cross referenced in this way, and you must never post a transaction to the debit without posting the related credit, nor must you ever make a credit entry without its respective amount being ready to be entered as a debit. The balancing of the Ledger depends on this.

The books cannot be closed unless the debits equal the credits. In other words, if all the debit entries were added on a separate sheet (even if there were ten thousand), and the credit entries were summed, the total of one should equal the total of the other. If it appears otherwise, some error has been made in the Ledger. This will be explained fully in Chapter 32, which deals with the trial balance. Since two postings are made in the Ledger for each entry in the Journal, draw two lines flanking the journal entry. If you post the debit first, draw a vertical line at the left of the journal entry. This shows that it has been debited in the Ledger. When the credit entry is posted, draw a vertical line to the right of the journal entry. It is possible to post the credit entry immediately or later, for the bookkeeper often is able to make two or three

entries on the same page, thus avoiding coming back to write on that same Ledger page later.

These two lines will appear as is shown in the margins by the first Cash entry in Chapter 12. One is called the debit posting line and the other the credit posting line.

In the left margin at the side of the journal entry, you must write down two numbers, one under the other. The top number indicates the page of the Ledger to which the debit was posted, the lower one denotes the pages of the Ledger to which the credit entry was posted. In the Cash entry in Chapter 12, it is shown $\overset{1}{2}$, without a line between the numbers. Some bookkeepers customarily place a line between $\frac{1}{2}$. This is not important, but it certainly looks better without the dividing line, for the figures do not appear broken or separated. The figure "1" means that Cash was debited on the first page of the Ledger. Capital was credited on the second page of the Ledger.

The closer the credit is posted to the debit, the nicer it will look. However, it really does not make any difference where the credit is posted. Because an entry of a different date is sometimes placed between the debit and credit entries in the Ledger, it may not look well. Difficulty may also be caused when searching for the related entries (as he who has tried knows). Since everything cannot be fully explained here, you must guide yourself with native ingenuity. However, always try in the Journal to place the credit following the debit on the same line or on the line immediately following; do not enter anything else in between. The same day that sees the origin of the debit also sees the credit. For this reason, place the one entry as near as possible to the other.

Chapter 15

The Way in Which Cash and Capital Entries Should be Posted in the Ledger. The Date Which Is Written at the Top of the Page According to Ancient Custom. Changing the Date. How to Arrange the Space on the Pages for Small and Large Accounts in Accordance With the Requirements of the Business.

Now that you have been instructed in these things, the first entry of Chapter 12 shall be posted to the Ledger, debiting Cash and crediting Capital. But first, write down the year in the Ledger using Roman numerals: *MCCCCLXXXIII*. It is not customary to put the day at the top of the Ledger as is done in the Journal. This is because one account in the Ledger will cover several days, and therefore you cannot observe chronological order for days by putting them at the top. The day is recorded in the body of the entry. The reason for this will be explained more fully in Chapter 16.

When the entry pertains to a different year from that shown at the top of the page, record the year just before the entry. This happens only when books are not balanced and transferred at the end of each year. This is necessary only in the Ledger, as is shown below. Use the ancient letters in making this entry, if only for the sake of more beauty (although it does not matter).

Therefore, post it this way:

Jesus MCCCCLXXXIII.

Debit Cash on November 8th, credit Capital for cash of different kinds in gold and other coins, page 2.

L. . . , S. . . , G. . . , P. . .

Having already given the description in the Journal, you need not be lengthy in the Ledger. At the beginning of a page state everything

fully, but in subsequent entries on the same page just say, "On a certain day, debit Cash, page . . . , credit Capital, L . . . , S . . . , G . . . , P . . ."

After posting the entry, draw the "debit posting line" as explained in Chapter 12. Then enter Capital (on the credit side) as follows:

Jesus MCCCCLXXXIII.

Credit Capital, of my own, on November 8th, debit Cash for cash of different kinds in gold and other coins, page 1.

L . . . , S . . . , G . . . , P . . .

It is sufficient to be brief in making this entry. If other items are to be entered in the same account until the page is complete, it will be sufficient to use the word "ditto" when dates remain the same or when accounts do not change. I will give you an example at the end of this treatise.

Continue expressing yourself briefly in this manner, especially in those things which are private to you (that is, those things about which you do not have to give an account to anyone). However, for those things about which an account must be given to others, be more descriptive, even though you can always rely on the explanations found in the Journal.

After having done these things, the credit posting line may be inserted in the Journal. In the left margin, next to the entry, place the page numbers where the debit and credit entries are to be found, the debit above and the credit below. Immediately enter the debit and credit account in the Index, each under its own letter. Cash will be placed under the letter C as follows, "Cash, page 1." Place Capital also under C, "Capital of my own, page 2." In this way, continue entering in the Index all debit and credit accounts under their respective letters, in alphabetical order. When this is done, the accounts can easily be located in the Ledger.

Note that if the Ledger were lost for any reason, such as robbery, fire, or shipwreck, but either of the other two books remain (the Memorandum or the Journal), you would always be able to make up another Ledger containing the same entries on the same pages as was in the lost book. This is especially true if the two Ledger page numbers of the debit and credit entry have been posted in the Journal beside the journal

entry. By using a little ingenuity, you will be able to reproduce your Ledger. This is sufficient instruction for the posting of this entry.

For the entry in the Journal which refers to Jewels, post it to the Ledger in its proper place, writing the date at the top of the page (providing the date has not already been written down for a previous entry). Sometimes, when the bookkeeper knows that the space is sufficient to contain two or three accounts, he will enter them on the same page. In this case the date would already appear. Consequently, these accounts will require smaller space than accounts which have a large number of entries. When many like transactions occur, the whole page is customarily used. As previously mentioned, this is the case with Cash and Capital.

Having found the proper place in the Ledger, post the debit entry on the left.

Debit Jewels of many kinds on November 8th, credit Capital for so many pieces, weighing so much individually and in total; so many mounted rubies, so many sapphires, so many unset rubies, and so many uncut diamonds which I value by current prices at so many *ducats*, page 2.

L. . . , S. . . , G. . . , P. . . .

Then draw the debit posting line in the Journal. Next go to Capital and post the credit entry in brief, entering it under the entry already posted to Capital:

On the same day, credit Capital, debit Jewels of many kinds as they appear on page 3.

L. . . , S. . . , G. . . , P. . . .

After this draw another line cancelling the credit side of the entry in the Journal. Place in the left margin the numbers of the two pages of the Ledger in which you have made these entries. If the debit entry were posted on page three, Capital will still appear on page two until this page is full. After page two is completed, post the entry to a new page before transferring any other journal entry to the Ledger. This process is explained in Chapter 28. The above example will guide you for this and similar entries.

After posting the entries to the Ledger and referencing the postings in the Journal, place "Jewels" in the Index at once. *Gioe* (jewels) will appear under the letters *G* or *Z*, depending on how it is pronounced. In Venice, it is customarily placed under *Z* (*Zioe*), while in Tuscany, under *G*. Therefore, you may place it under whichever you desire.

Chapter 16

How Entries Relating to Merchandise Should be Posted to the Debit and Credit in the Ledger.

You will be able to transfer easily from the Inventory to the Journal four items of your personal goods; silver, linen, featherbeds, and clothing. These items of Inventory are not taken from the Memorandum, for the reasons stated in Chapter 6. The entries to be made in the Journal, the debit and credit posting in the Ledger, and the referencing of the accounts in the Index, I will leave to your ingenuity.

Only the seventh item of the Inventory, *mechini* ginger, will be entered in the Journal and in the Ledger. This should be sufficient instruction to enable you to record all other items relating to your merchandise. Always keep in mind numbers, weights, measurements, and values, in accordance with the different ways that it is customary to do business in Rialto, and different geographical locations. It is not possible to give you full examples of all such transactions, but from the few which are given here, you will be able to handle any special cases. If you were to require me to give you an example of the way in which business is transacted in Trani, Lecce, Bari, Betonto, in Marca and in our Tuscany, including the names of merchandise, weights, measurements, brands, etc., this volume would be too large. On the contrary, I intend to conclude it with brevity.

In order to enter the ginger in the Journal, say as follows:

Debit *Mechini* Ginger in bulk or packages (you may say it as you like), credit ditto (by which is understood Capital, because it has already been mentioned in the entry immediately preceding, in which you entered the second item, pertaining to Jewels). I possess on this day so many packages weighing so many pounds. They have a current value per hundred, or by the pound, of so many *ducats*, the total of which amounts to so many *ducats*. Value:

L. . . , S. . . , G. . . , P. . .

After entering it in the Journal in this manner, cancel it in the Memorandum or Inventory as was done for the other items. For this entry and all others in the Journal, always place two entries in the Ledger, the first as debit and the second as a credit. In posting the debit entry from the Journal to the Ledger, proceed in this way: First, always place the year at the top of the page if it is not already there, but not the day. It is not customary to put down the day at the beginning of pages of the Ledger, because on the same page there may appear several debit and credit entries which belong to the same year but refer to different days and months. Even if on the same page there were only one cash or some other kind of entry, the day appearing at the top of the page would be of no use. This is because it is necessary to write down the various transactions that take place by their different days and months. It is for this reason that businessmen never put down the day at the top of the pages in Ledgers, since they do not see the least justification for it.

Debit the Ledger as follows:

Debit *Mechini* Ginger in bulk, or so many packages, on November 8th, credit Capital for so many packages weighing so many pounds, in my store or at my house, which according to current prices I value at so many *ducats* per hundred, the total of which amounts to so many *ducats*, page 2.

L. . . , S. . . , G. . . , P. . . .

Then cancel this entry on the debit side of the Journal. Then make the credit posting to Capital.

On the same day, credit Capital, debit *Mechini* Ginger, in bulk or packages, page 3.

L. . . , S. . . , G. . . , P. . . .

After it has been so entered, you shall cancel the entry on the credit side of the Journal and write down in the left margin of the Journal the numbers of the respective pages of the Ledger, one above the other. Place the three above and the two below, because the debit entry is posted on page 3, and the credit entry on page 2 of the Ledger. You will immediately enter it in the Index under its respective letter, which may be G or some other letter for the reason given in the preceding chapter.

Chapter 17

*The Keeping of Accounts With Public Offices,
and the Municipal Loan Bank in Venice,
Which Is Governed by Districts.*

I will not give you additional rules regarding other items such as leather goods for coverings, tanned, raw, or fine. Enter them one by one in the Journal and Ledger, carefully writing down and cancelling everything in proper order without forgetting anything. The businessman must understand things better than the butcher.

If you carry on business with the Venetian Municipal Loan Bank, or other banks as in Florence or the *Monte delle Dote* in Genoa, or other offices or bureaus, you should always keep your accounts very carefully. Have good written evidence of debits and credits in the handwriting of the clerks. Carefully remember this advice for reasons which I will explain to you later in the chapter on documents and letters.

These offices often change their clerks. Since each likes to keep the books in his own way, he always blames the previous clerks for not keeping the books in good order. They are always trying to persuade you that their way is better than all the others. For this reason, they sometimes mix up the accounts of these offices in such a way that they do not correspond with anything. It will be a woeful experience if you have anything to do with these people. Therefore, deal as carefully with them as you would with those at home, and have a chief watch your employees at the store. Though they all may show ignorance, perhaps they carry out their work in good order.

You will be able to keep accounts in this way with the Gabellari and Datiari (revenue officers) regarding such things as you buy and sell, plant and grow, etc. It is customary in Venice for people to keep large accounts through the Offices of Exchange: Some at 1%, some at 2%, and some at 4%.

Mention the particular broker's book through which the business transaction was made, and also the special mark which he has in his book: The book (called *Chiamans* in Venice) is that in which a record is kept of any business transactions at the Office. Each broker has a book, or a place in some book, in the Office in which he keeps a record of all the business transactions which he has had with citizens or foreigners. If the broker should not carry out his work properly, he would be penalized and dismissed.

The High Signoria of Venice punishes them and their clerks who do harm. I remember many who in past years were severely punished. It is right to have an officer whose sole duty is to oversee all these offices and determine whether the books are well or poorly kept.

Chapter 18

How to Keep Your Accounts With the Office of Exchange in Venice. How to Make Entries Relating Thereto in the Memorandum, Journal, and Ledger. Information About Loans.

When you want to do business with the offices, debit the Municipal Loan Bank so much per cent on all kinds of Capital deposited with them, noting the pertinent district. Do similarly for the amount of your daily sales for there are many transactions made for you and for others. Carefully note to whom the goods are sold and their places of business, as do those people who know and who are familiar with the customs of the Rialto. When you withdraw funds, always credit the bank, day by day and district by district.

In doing business with the Office of Exchange, keep the account in the following manner: When you buy any merchandise through their brokers, credit the Office 2%, 3%, or 4% of the whole amount, and debit it to the particular merchandise obtained. It is necessary that the buyer always retain the proper percentage from the seller, in cash or otherwise, as the Office does not concern itself with anything except the amount to which it is entitled. The brokers make a report of the transaction (how, for what, and with whom it was made) in order to have clear evidence in case any question should arise.

A common proverb says: "One who does nothing makes no mistakes; one who makes no mistakes does not learn."

If the parties wish to settle any question, they would examine the record of the transaction made by the broker. To this record, according to public decree, full faith is given as to a public document made by a notary. The Office of the Consuls very often issues its judgments according to it.

Therefore, when you buy anything, you must always know the

brokerage due the Exchange. Withhold one-half of this from what is due to the seller (the seller's share). For example, if the particular merchandise that you buy is subject to a 4% payment to the Office (as per public decree of the Republic), retain 2% of what you have to pay the seller. Having deducted that amount, he will receive the balance due him. You then owe the Office for the entire brokerage due them, debiting the amount to the goods you have purchased, and crediting the Office in your Ledger.⁸ The Office, as I have said, is not concerned with the seller, but with the purchaser.

The buyer has the right to withdraw merchandise from official warehouses in proportion to the brokerage paid to the Exchange. Whether it is desired to withdraw goods daily or in another fashion, the amount to be taken must be verified by the books kept at the counters.

So as to know how much merchandise they can take out, businessmen must keep a careful account with the Office. They are not permitted to withdraw more than the proportionate percentage of the brokerage paid (unless they have paid extra brokerage to the Office).

I will give you an example of these purchases and how transactions with the Office must appear in the Journal and in the Ledger.

First, express yourself in the Memorandum as follows:

I (or we), on the day above mentioned, have purchased from Mr. Giovanni Antonio, of Messina, so many loaves and boxes of Palermo sugar weighing (without boxes, wrappings, ropes, and straw) so much, at so many *ducats* per hundred, amounting in total to so many *ducats*. I deduct Mr. Giovanni Antonio's share of the brokerage due the Exchange at the rate of so much per cent, so many *ducats, grossi, piccoli*. Mr. Giovanni de Gaiardi was the broker. Net value totals so many *ducats, grossi, piccoli*, paid in cash.

The same transaction would be entered in the Journal in the following manner:

Debit Palermo Sugar, credit Cash. The cash was paid to Mr. Giovanni Antonio of Messina, for so many boxes and so many loaves

⁸ For example, assume goods cost 100 *lire*. The goods would be debited with 98 *lire* (net of the seller's share of the brokerage), and the seller credited with 98 *lire*. The second entry would debit the goods with 4 *lire*, and credit the Office with 4 *lire* (the seller's and buyer's share of the brokerage).

weighing (without boxes, wrappers, ropes, and straw) so much, at so many *ducats* per hundred, amounting in total to so many *ducats*. I deduct Mr. Antonio's share of the brokerage due the Exchange at the rate of so much per cent, so many *ducats*, etc., leaving the net amount of so many *ducats*. The broker was Mr. Giovanni de Gaiardi. *Value*:

L. . . , S. . . , G. . . , P. . . .

In the Ledger make the entries as follows:

Debit Palermo Sugar on a certain day, credit Cash. Paid cash to Mr. Giovanni Antonio, of Messina, for so many boxes and loaves, weighing net, so much, at so many *ducats* per hundred, which amounts to so many *ducats*, page 1.

L. . . , S. . . , G. . . , P. . . .

Credit Cash with a like amount in the opposite manner. Always credit the Exchange with twice the amount which you retain from the price paid to the seller: The commission due by him together with your equal share.

After recording this, make another entry immediately, crediting the Office with the total commission and debiting the merchandise. This is a sufficient example for purchase by cash. Now consider a transaction made partly by cash and partly on time.

First, in the Memorandum, say as follows:

By cash and on time, on a certain day, I have purchased from Mr. Giovanni Antonio, of Messina, so many loaves of Palermo Sugar, at a net weight of so much, at so many *ducats* per hundred, amounting in total to so many *ducats*. I deduct his share of the brokerage due to the Exchange at so much per cent, so many *ducats*. As part payment, I have paid so many *ducats*, and for the rest I shall have time to pay until the end of August next. The broker was Mr. Giovanni Gaiardi. Value totals so many *ducats*, *grossi*, *picioli*.

You need not have a written copy containing the terms of the transaction, because the broker's record at the Office is sufficient. However, as a precaution, some people require it.

The entries shall appear in the Journal as follows:

First, credit Giovanni Antonio for the total amount, and then debit

him for the amount which he has already received. Second, record the entry describing the original transaction.

Debit Palermo Sugar, on November 8th, credit Mr. Giovanni Antonio, of Messina, for so many loaves, weighing net so much, at so many *ducats* per hundred, making a total of so many *ducats*. I deduct his share of the brokerage due the Exchange at so much per cent, so many *ducats*, leaving the net balance of so many *ducats*, of which I now pay so much, and the balance due at the end of next August. The broker was Mr. Giovanni Gaiardi. *Value:*

L. . . , S. . . , G. . . , P. . . .

Immediately after, credit the Office of Exchange for the commission due it.

Debit Palermo Sugar, credit Office of Exchange, for the amount above mentioned, so many *ducats* at the rate of so much per cent for my share, and so much per cent for Mr. Giovanni Antonio's share, amounting in total to so many *ducats*, *grossi*, *piccoli*. *Value:*

L. . . , S. . . , G. . . , P. . . .

For the cash payment, debit him and credit Cash in the Journal as follows:

Debit Giovanni Antonio, of Messina, credit Cash. Paid cash to him as part payment for Palermo Sugar, and so on according to the terms of the transaction, so many *ducats*, as it appears on his receipt written in his own handwriting. *Value:*

L. . . , S. . . , G. . . , P. . . .

The debit of the purchase transaction shall appear in the Ledger as follows:

Debit Palermo Sugar on November 8, credit Giovanni Antonio, of Messina, for so many boxes and loaves, weighing so much net, at so many *ducats* per hundred, amounting to so many *ducats*, net of brokerage, due the Exchange, page 4.

L. . . , S. . . , G. . . , P. . . .

The same item shall be credited in the Ledger as follows:

Credit Mr. Giovanni Antonio, of Messina, on November 8th, debit Palermo Sugar for so many loaves, weighing so much net, at

so many *ducats* per hundred, amounting to so many *ducats*, net of brokerage due to the Exchange, of which I must now pay so many *ducats*, and the balance at the end of next August. The broker was Mr. Giovanni de Gaiardi, page 4.

L. . . , S. . . , G. . . , P. . . .

For the cash payment, post the debit to the Ledger as follows:

Debit Mr. Giovanni Antonio, of Messina, on November 8th, credit Cash. Paid cash to him as part payment on sugar which I received from him according to our agreement as is shown by his own handwriting in his book, page 1.

L. . . , S. . . , G. . . , P. . . .

The brokerage account of the Exchange shall appear in the Ledger as follows:

Credit Office of Exchange, November 8th, debit Palermo Sugar. Sugar was purchased from Mr. Giovanni Antonio, of Messina, at so much per hundred, amounting to so many *ducats*. The broker was Mr. Giovanni de Gaiardi, page, etc.

L. . . , S. . . , G. . . , P. . . .

Chapter 19

How to Make the Entries in Your Principal Books for the Payments Which Have to be Made by Draft or Through the Bank.

The foregoing should be sufficient to guide you for purchases, whether payment is made:

1. Wholly in cash,
2. Wholly through the bank,
3. Wholly by draft,
4. Wholly by goods,
5. Wholly on time,
6. Partly cash and partly through the bank,
7. Partly in cash and partly by draft,⁹
8. Partly cash and partly goods,
9. Partly in cash and partly on time,
10. Partly through the bank and partly by draft,
11. Partly goods and partly through the bank,
12. Partly through the bank and partly on time,
13. Partly goods and partly by draft,
14. Through any other combination of the bank, cash, draft, and goods.

It is customary to make purchases in all these ways. Enter them first in the Memorandum, then in the Journal, and finally in the Ledger.

When you make a payment partly through the bank and partly by draft, deliver first the draft and then settle through the bank. This is much safer. Many observe this precaution even when payment is to

⁹ This alternative was not contained in the listing in Chapter 9 of the nine customary ways to make purchases. Paciolo also omits from this listing items 7 and 8 in Chapter 9 (partly goods and partly on time, and partly by draft and partly on time).

be made partly by cash, instead of first settling the balance through the bank. If you make payments partly through the bank, partly goods, partly by draft, and partly cash, debit the seller with the total of these and credit the individual items, each in its own place. If you should purchase by any other method, handle the transactions in a similar way.

Now that you understand the procedure for purchasing, you will also understand what to do when selling to others. In this latter case, debit the different buyers, and credit your merchandise. Debit Cash if you get money or Drafts if you get drafts in payment, and credit Drafts when they are paid by the bank. That is how to handle those transactions in an orderly manner. Referring again to the discussion on purchases, credit the purchaser with all which he gives you in payment.

This will be sufficient instruction on this subject.

Chapter 20

The Well Known and Peculiar Entries in Business for Trading and Partnership and How They Should be Entered in the Business Books. Simple Tradings and Dates, Then Complex Tradings, Examples of Each in the Memorandum, Journal, and Ledger.

Certain peculiar and well known entries will now be illustrated. In business it is desirable to arrange some of these separately from the others, so that their respective profits and losses can be readily seen. These entries cover tradings, partnerships, journeys made on your behalf, your own private journeys, commissions received from others, drafts or bills of exchange, and store accounts. In what follows, I will tell you clearly about these accounts, and how to enter them in your books in an orderly way, so that you make no mistake in your affairs.

First, I shall show you how to enter a trade.

Trades are usually of three kinds, simple, complex, and on time. Therefore, no matter how you record a trade in your books, describe it first in detail in the Memorandum, how it was carried out and whether it was made through a broker.

After it has been described in this way, place a money value on the particular goods in accordance with the current value of the things you have given. Use whatever kind of money you desire in the Memorandum. It does not matter which you choose, because the bookkeeper later transfers the entry to the Journal and Ledger and reduces the amount to the standard money which you have adopted.

If you do not enter the value of the things you have traded, you cannot, without great difficulty, learn from the books and accounts what your profit or loss is.

You may desire to keep specific account of the goods received in trade, for this will enable you to know how much profit or loss was made on

each separate lot. This would help you know which were the best transactions.

You also may keep all similar goods under one account. For example, if you already have some ginger, and you received some more through a trade, make the entries in the Journal as follows:

Debit *Bellidi* Ginger in bulk or package, credit Sugar, of a certain kind, so many packages, weighing so much. Ginger was received in exchange for sugar in this manner: I valued the sugar at 24 *ducats* per hundred, provided that I would receive one-third payment in cash. I valued the ginger at so many *ducats* per hundred for which I should give so many loaves of sugar, weighing so much, worth 20 *ducats* per hundred if paid for in cash. For the said ginger, Mr. Trader received so many loaves of sugar. *Value:*

L. . . , S. . . , G. . . , P. . . .

If you do not always know the exact number of loaves of sugar which you have given for the ginger, do not be concerned. In the following entry you may correct that which is short. Since you know exactly the weight and the money value of sugar, the number of loaves can be corrected in the Cash entry. It is not always possible to keep account of all small details.

With regard to whatever cash you received, debit Cash and credit Sugar in the following manner:

Debit Cash, credit Sugar. I received cash in trade from Mr. Trader, for a certain number of loaves of sugar, weighing so much. *Value:*

L. . . , S. . . , G. . . , P. . . .

If you do not want to keep separate accounts, similar items should immediately be recorded in the Journal under the Merchandise Account. However, if you want to keep a separate account in the Journal, make the entry this way:

Debit *Bellidi* Ginger received in trade from Mr. Trader, credit Sugar, etc. (state here everything, continuing as before).

In the Ledger, then, there would be separate accounts. This should suffice for other trades, which you will be able to handle without further explanation.

Chapter 21

The Well Known Account Called Partnership.

Another well known account deals with partnership or joint ventures. A joint relationship may exist for any reason with other people in any trade, such as cloth, silks, spices, cotton, dyes, and exchanges. These partnership capital accounts must be entered separate from your own in each of the three books.

In the Memorandum, after writing the date at the top, state in a simple way all the details of the partnership. Such a statement should include the terms and conditions of the partnership, referring to documents or other instruments that might have been made between the partners. It should set forth:

1. How long the partnership is intended to exist.
2. Its objectives.
3. The employees or apprentices to be employed.
4. The partners' shares.
5. How much each invests in the business (and whether in goods or cash).
6. The debits and credits assumed by the partnership.

You should, one by one, credit each of the partners for the amount which he contributes to the business, debiting Cash with the same amount if you keep the account among your own. But if you keep this Cash account separate from your own, you will be able to carry on partnership business more clearly. This is particularly true if you are the head of the business, in which case you should have a separate set of books.

It would facilitate things for you if you could keep accounts in the same books, opening new accounts separate from all the others. I will show how you must enter them concisely in your Memorandum, and

then in your own Journal and Ledger. If you keep separate books, I will not give you further instruction, because what I have said before is sufficient to guide you in all your business. Make the following entry in the Memorandum:

On this day I entered into a partnership contract with Mr. *A* Partner and Mr. *B* Partner for dealing in wool. The terms and conditions of the partnership appear in writing in such-and-such instrument and are binding for so many years. Mr. *A* Partner contributed so much cash; Mr. *B* Partner contributed so many bales of French wool, weighing net so much, and valued at so many *ducats* per bushel. Mr. *A* Partner also contributed so many debtors, namely, Mr. *A* Receivable for so many *ducats*, and Mr. *B* Receivable for so many. I contributed so many *ducats* as my share, making a total of so many *ducats*.

In the Journal enter each item in its proper place, identifying your Partnership's Cash and your Partnership's Capital. For every entry that you may make, identify the accounts of the partnership so that you can distinguish them from your own private entries. First, make the Cash entry, and then follow systematically with the other entries:

Debit Partnership Cash, credit Mr. *A* Partner's Capital account. (If he had other accounts with you they will not get confused as long as you identify). Mr. *A* Partner contributed this day so much cash as his share, according to our agreement as appears in the written documents. *Value:*

L. . . , S. . . , G. . . , P. . . .

In this manner, mention the other things which they have contributed:

Debit Partnership French Wool, credit Mr. *B* Partner's Capital account for so many bales, weighing net in total, at so many *ducats* per bushel, according to the terms of the contract or document we have entered into. In total they are worth so many *ducats*. *Value:*

L. . . , S. . . , G. . . , P. . . .

Proceeding with the other items, you shall enter the assigned debtors as follows:

Debit Mr. *A* Receivable and Mr. *B* Receivable—Partnership account, credit Mr. *A* Partner's Capital account. According to our agreement, Mr. *A* Partner contributed so many debtors, amounting in total to so many *ducats*. *Value*:

L. . . , S. . . , G. . . , P. . . .

Now that you have been introduced to these new entries, I will not extend myself any further, as in the beginning of this treatise I pointed out that everything could not be treated. Nor will I say anything about the way in which these entries should be made in the Ledger, because it is easy to know which items should be entered as debits, and which as credits. Enter them in the same manner as described in Chapter 15; cancel them in the Journal as indicated in Chapter 12; place in the margin just opposite them the debit and credit page numbers of the Ledger; as they are entered in the Ledger, enter them also in the Index.

Chapter 22

The Entries for Each Kind of Expense; for Example, Ordinary and Extraordinary Household Expenses, Business Expenses, and Wages of Clerks and Apprentices.

In addition to the accounts spoken of so far, you shall also have these in your books: Business expenses, ordinary and extraordinary household expenses, and petty cash. You shall also have an account for profit and loss, or as you may say, increase and decrease, profit and damage, or gain and loss. These accounts are necessary to every business so that the businessman will always know what his capital is, and at the end of the period, how it is progressing. I will illustrate clearly how these entries should be made.

The account Business Expense is kept because every small item cannot be recorded in the merchandise account. This is true because you will sometimes have further expenses in paying porters, weighers, packers, shippers, drivers, and others, paying to one a *soldo*, to another two *soldi*, etc. If you kept separate accounts it would be too lengthy and not worth the expense. As the proverb says: "Officials do not bother with details."

You may also use those same people (drivers, porters, shippers, and packers) for different kinds of things. While employing them for loading or unloading different kinds of merchandise at a seaport, they will be paid for all these services at one time, and you could not readily charge the different kinds of merchandise separately. You therefore open this account called Business Expense, which always carries a debit balance, as do all other expenses. Salaries of shop clerks and apprentices can also be entered in this account, although some keep a separate account so that they know how much they pay for salaries annually. This account should never have a credit balance. Should such be the case, there would be a mistake in the books. Therefore, say as follows in the Memorandum:

On this day we paid to drivers, shippers, packers, weighers, etc., who loaded and unloaded certain goods, so many *ducats*.

Then in the Journal it will be necessary to say as follows:

Debit Business Expense, credit Cash. Cash was paid for shipping, carriage, weighing, and packing, for certain goods, so many *ducats* in total. *Value:*

L. . . , S. . . , G. . . , P. . . .

In the Ledger you shall state as follows:

Debit Business Expense, credit Cash on this day, etc., page, etc.

L. . . , S. . . , G. . . , P. . . .

The account for ordinary household expenses is absolutely necessary. It will include such expenses as grains, wines, wood, oil, salt, meat, boots, hats, expenses for tailoring, woolen clothes, drinks, tips, barbers, bakers, water-carriers, kitchen utensils, vases, glasses, and all the buckets, baths, tubs, and casks. Many people keep separate accounts for these things, so that they can see at a glance how each one stands. You may not only keep accounts for these things, but with any other accounts that you desire. However, I will show you what the businessman cannot do without.

You shall keep the Household Expense account in the same way that I have told you to keep the Business Expense account, making each entry day by day as large expenses such as grains, wool, and wines occur. Again, many people open separate accounts for these different things, enabling them to find out easily at the end of the year (or from time to time) how much has been paid out for a certain thing.

For such small expenses as meat, fish, and expenses of the barbers, set aside one or two *ducats* in a little bag, and make small payments out of this amount. It would not be possible to keep account of all these small things. In the Journal say as follows:

Debit Household Expenses, credit Cash. Cash was set aside in a small bag for small expenses, so many *ducats*. *Value:*

L. . . , S. . . , G. . . , P. . . .

You may include in the household expenses all extraordinary expenses which do not occur in the ordinary course of business. That which you spend in playing various kinds of games, or for things or money which you might lose, or that might be stolen, or lost at sea or through fires; all of these are classified as extraordinary expenses. You may keep separate accounts for them in order to know clearly at the end of the year how much you have spent as extraordinary expenses. Such an account should also include gifts and presents that you might give to anyone for any reason. I will speak of these expenses no longer, because I am sure that you will be able to handle them better than you would have before.

Putting this subject aside, I will speak of how to enter your store accounts in the Ledger and in the other books, for if you want to keep them yourself, it is a very nice thing for you to know. You must pay close attention.

Chapter 23

The Order and Manner in Which the Accounts of a Store Should be Kept. How the Entries Should be Made Separately in the Authentic Books of the Owner and Those in the Store.

If you have a store apart from your house which receives its daily supplies from your house, keep your accounts in this way: For the daily goods which you supply the store, debit the store in your books, and credit the merchandise which you supplied, item by item. Imagine that the store is a person who owes you the amount you supply it or spend for it for any purpose. On the contrary, credit it with everything you take out of it or receive from it, as if it were a debtor paying you little by little. Therefore, you may see whether the store is operating at a profit or a loss, and know what to do and how to manage it.

Some store owners debit the manager of the store in their books. However, this should not be done without his consent, because you should never enter any person's name in your books as a debtor without his knowledge. Nor may a creditor, under any condition, be entered without his consent. If you should do these things, you would be wrong and your books would be considered false.

As to the fixtures which you might put in the store, which are necessary for running it according to its peculiar requirements, debit them to the store, or to the person who manages it. In the case of a drugstore, you would have to furnish it with such things as vases, boiling pots, and copper utensils with which to do the work. The manager of the store should take an inventory of the fixtures in his own handwriting, or have someone appointed by him to do it. In this way, everything shall be clear. This is sufficient information for accounting for a store whose management you have placed in the care of someone else, or to one of your employees.

However, if you wish to manage the store yourself, account for it in the following manner and all will be well. Suppose that you do all of your business through the store and do not have to manage any other business. If this were the case you would keep the books as I have said before, whether buying or selling. Credit those who supply you with goods on time or credit Cash if you buy for cash, and debit the store accounts for the purchase. If you sell at retail and the sales do not amount to more than four or six *ducats*, keep these monies in a small box. After eight or ten days take out such proceeds and debit the total amount to Cash, and credit the pertinent store accounts with the total. The entry will credit the various merchandise sold (for which you shall have kept an account. I shall not talk at length about this because I have given you sufficient explanation previously).

Now you will be able to understand how to do your accounting, for accounts are nothing else than the expression in writing of the proper order of your affairs: You will know all about your business and whether or not it is going well. As the proverb says: "He who does business without knowing all about it, sees his money go like flies." According to the state of your business, you will be able to remedy that which is required. This is sufficient on this subject.

Chapter 24

Posting the Entries With the Bank in the Journal and Ledger. Bills of Exchange—Whether You Deal With a Bank or as Banker With Other Persons. Receipts for Drafts—What Is Understood by Them, and Why They Are Made Out In Duplicate.

When you do business with banks such as those found in Venice, Bruges, Antwerp, Barcelona, and certain other well-known business centers, you must diligently keep your accounts with them. It is common practice to deposit your money with the bank for greater security, or leave it as a deposit in order to make your daily payments therefrom to Peter, John, and Martin. A bank draft is like a public notarial instrument, because it is under the control of the Dominion.

If you put money in the bank, debit the bank or the owners or partners of the bank and credit Cash, making the entries in the Journal as follows:

Debit Bank of Lipamani, credit Cash for cash deposited with the Lipamani Bank by me, or by others for my account, on this day, in gold or other money which amounts in total to so many *ducats*.
Value:

L. . . , S. . . , G. . . , P. . .

For greater security, have the banker give you an acknowledgement in writing. If you make other deposits on the same day, get another receipt. In this way, things will always be kept clear.

Sometimes this kind of receipt is not given, because the books of the bank are always public and authentic. Yet, it is better to require a receipt for security, because things are never too clear for the businessman.

It makes no difference whether you keep your account with the bank

in the name of the owners or the partners. Nor does it matter if you open the account under the name of the bank (as in the manner shown above) for it is the same as if you opened it under the names of the owners or partners. If you keep it under the name of the owners, you will say as follows:

Debit Mr. Girolimo Lipamani, banker, and associates (if there is more than one), credit Cash, etc. (and complete the entry).

Always make note in your books of all agreements, terms, and conditions that might arise, including written instruments and the places where you keep them (whether file box, pouch, trunk, etc.), so that they may be easily found. These documents should be kept diligently as the permanent record of the transaction because of the dangers which may arise.

Since you may have several different business relations with the bankers (for yourself or for others), always keep separate accounts with them so as not to mix one thing with another. This would cause great confusion. In your entries say: "On account of a certain thing, or on account of Mr. Martino, or on account of merchandise, or on account of money deposited in your own name or in the name of others," which entries I know you will be able to handle. Proceed in the same way if others should remit money to you for some account. Debit Cash (the bank) for that amount, stating whether it was in part payment or in full, and credit the person that gave you the money for that amount. In this way, all will be correct.

When you withdraw money from the bank to pay somebody else or to make remittances to others in other countries, do just the opposite of what has up to now been said. If you withdraw money, debit your Cash and credit the bank or its owners for the amount withdrawn. If you order payment through the bank to somebody else, debit this party and credit the bank or its owners for that amount, stating the reasons for such payment. For the former case, say in your Journal as follows:

Debit Cash, credit Bank (or Mr. Girolino Lipamani) for cash which on this day or some other day I withdrew for my needs in total so many *ducats*. *Value:*

L. . . , S. . . , G. . . , P. . . .

If you should order payment in favor of Mr. Martino, for instance, say:

Debit Martino of a certain place, credit Bank for so many *ducats* for which I ordered payment on this day, in part or in full or for a loan. *Value:*

L . . . , S . . . , G . . . , P . . .

Always transfer these entries from the Journal to the Ledger, enter them in the Index, and cancel them in the Memorandum and Journal.

The same method should be used when remittances or withdrawals are made elsewhere, such as London, Bruges, Rome and Lyons. Mention in the cover letter the terms and conditions, and whether these drafts are at sight or at a certain date, or payable at the pleasure of the payee. Also mention whether it is a first, second, or third draft. This should be done so that no misunderstanding can arise between you and your correspondent. Mention what kind of monies you draw or remit, their value, the commission, expenses, and the costs and interest that might occur following a protest, so that the terms of the transaction will be recorded. Proceed in this way when dealing with a bank.

On the contrary, suppose that you are the banker, carrying on in the opposite way. When you pay, debit the particular person to whom payment is made and credit your Cash. If your creditor (without withdrawing money) should order payment to somebody else, say in the Journal: "Debit that particular creditor, credit the person to whom the money was assigned, etc." In this manner, make the transfer from one creditor to another, while still remaining debtor. By so doing, you act as a go-between (as witness and agent of the parties). For your ink, paper, rent, trouble, and time you get a just commission, which is always lawful. This is true even though there is no risk of loss in travel through a draft, since you do not assume the degree of risk associated with transferring money to third parties, as in exchange transactions.

If you are a banker and you close an account with your creditors, always ask that they return all the papers, documents, notices, or other writings in your own hand-writing that they might have. Whenever you prepare any such documents, always mention it in your books. Consequently, when the time comes you will remember to ask for their

return and destroy them, so that nobody else should afterwards appear with them and claim money again on the same documents.

Always require proper receipts. You might, for instance, come from Geneva to Venice with a draft on Messrs. Giovanni Frescobaldi and Co. of Florence, which might be for payment at sight or on a certain date, or at your pleasure, for 100 *ducats* (for as many *ducats* as you have paid the drawer of the draft). Then, when the said Messrs. Giovanni and Co. honor the draft and pay you the said sum, they will require you to give two receipts written in your own handwriting. (If any parties to such a transaction do not know how to write, a third party or notary would make them out). They will not be satisfied with one receipt because they must send one to the banker at Geneva, who wrote them to pay the 100 *ducats* to you for his account in order to show that they have honored his request. For this reason, they will send a receipt written in your own handwriting. They will keep the other receipt on file for their own use, so that when they settle accounts with the other banker he could not deny the transaction. If you should return to Geneva you would not be able to complain about him or Messrs. Giovanni and Co., for if you should, he would show you the receipt written in your own handwriting and you would be embarrassed. All these precautions should be taken because of the bad faith of the present times.

Out of this transaction two entries should be posted to the Ledger: One entry to the account of Mr. Giovanni, debiting the drawer of the draft, and the other entry in the account of your correspondent in Geneva, crediting Mr. Giovanni with the 100 *ducats*. The receipt which you gave them for their payment on the draft is the basis for these entries.

This is the method which all the bankers of the world use so that their transactions may appear clear. Therefore, in spite of the trouble on your part, post everything in its place with great care.

Chapter 25

The Income and Expense Account, Which Is Usually Kept in the Ledger.

Some people keep an account called Income and Expense in their books in which they enter extraordinary items or any other things they deem proper. Others keep an account for extraordinary expenses to enter any gifts that they may give or receive. This account has both debits and credits, including what they give, receive, and keep. At the end of the period, when all pertinent accounts are closed, they transfer the balance of the account to Profit and Loss. The balance of the latter is then transferred to Capital, as will be illustrated in Chapter 32.

Actually, the Household Expenses account is sufficient for all this unless someone would like to keep a separate account of every minute thing to satisfy his own curiosity (even to a bootlace tip). However, this would serve no useful purpose, as things should be summarized when possible.

In some areas, it is customary to keep the Income and Expense account in a separate book which is balanced when the authenticated books are balanced. This custom should not be criticized, but it requires more work.

Chapter 26

How Entries Relating to Trips Should be Made in the Business Books. Why, of Necessity, There Are Two Ledgers for This.

Trips are usually made in two ways, either by yourself personally or by someone else acting in your behalf. Therefore, this gives rise to several ways of keeping the accounts for trips. Duplicate books should always be kept, whether you are making trips personally or someone is traveling in your behalf. One Ledger is kept at home and the other taken on the trip. If you go on a trip yourself, you must make an Inventory of the items that you take with you. You must also prepare a small Journal and small Ledger and take them with you, following the above-mentioned methods.

If you sell, buy, or exchange goods, debit and credit the appropriate person, goods, cash, traveling capital, traveling profit and loss, etc. This is the clearest way, no matter what other people may say.

You might keep an account for the firm furnishing you the goods that you take with you on a particular journey. In this case credit the firm and debit the different goods one by one in the small Ledger, thus opening your merchandise accounts and your Capital account, in as orderly a manner as you would in your main books.

On your safe return, send back to the firm money or the goods taken in exchange for those that they had given you. You would then close your accounts with them, entering the respective profit or loss in the correct place in your big Ledger. In this way your business will be clear.

However, if the trip is made by someone else in your behalf, debit this party with all the goods entrusted to him, saying, "Debit trip entrusted to Mr. Salesman, etc." Keep an account with him for all goods and monies as though he were one of your customers. He will make up

a small Ledger in which he credits you for everything. When he returns, he will settle his accounts with you, and if your traveler were wrong, (you have a basis for correcting his accounts).¹⁰

¹⁰ Paciolo did not complete this sentence; we added the phrase within the parenthesis.

Chapter 27

The Well Known Account Called Profit and Loss, or Profit and Deficit. How This Account Should be Kept in the Ledger, and the Reason Why It Is Not Placed in the Journal as the Other Accounts.

After all transactions have been recorded, one additional account should be opened, which is named in various localities, the Profit and Loss, Profit and Damage, or Increase and Decrease account, into which all other accounts in the Ledger must be closed. Entries to this account should not be made in the Journal, but only in the Ledger. They differ from other entries in that they originate from debit and credit balances in the accounts and not from exchange transactions.

Make entries in the account as follows: "Debit Profit and Loss, and credit Profit and Loss." For example, if you had sustained a loss in a particular line of goods as evidenced by the Ledger account having a debit balance, add enough to the credit so as to make the debit and credit equal. Then make the following notation in the merchandise Ledger account: "I debit Profit and Loss that which I credit here in order to balance the loss sustained, etc." Record the page of the Profit and Loss account to which you transfer the entry. Then debit the Profit and Loss account saying as follows: "Debit Profit and Loss, on a certain day, for so much loss sustained by a particular line of goods, which has been credited to that merchandise account, in order to balance it, page so-and-so."

If the account of this particular line of goods would show a profit instead of a loss, as witnessed by a credit balance, proceed in the opposite way.

Make profit and loss entries in this manner for all goods or other accounts, whether they show good or bad results. In this way, your Ledger will always show the accounts in balance, as much debited as

credited. This is how the Ledger will be found if it is correct. You will also be able to see at a glance whether you are gaining or losing, and how much.

The Profit and Loss account will then be closed and transferred into the Capital account, which is always the last in all Ledgers. It is consequently the receptacle of all other accounts.

Chapter 28

How Ledger Accounts Should be Carried Forward When They Are Full. The Place to Which the Remainder Should be Transferred, in Order to Avoid Fraud in the Ledger.

When an account has been filled and you cannot enter any more debit or credit items, you must immediately carry this account forward to a place behind all the others. Leave no space in the Ledger between this transferred account and the last of the other accounts. To do otherwise would indicate fraud in the book.

Proceed in a manner similar to that given when closing accounts to Profit and Loss. In making the transfers between accounts, post the debit or credit balances in the Ledger only, because transfers should not appear in the Journal. It would be permissible to enter transfers in the Journal, but it is not necessary. It would amount to trouble without benefit. All you have to do is to increase the side of the account which has the smaller balance, that is, if the account has a debit balance, add the difference to its credit. Here is an example to give you a clear idea.

Suppose that Martino has carried a long account with you of several transactions, so that his account must be transferred from page 30 of your Ledger. Suppose further that the last account of your Ledger is at the top of page 60, and that on the same page there is room enough to transfer the Martino account. Suppose that his account shows a debit total of *L. 80, S. 15, G. 15, P. 24*, and a credit sum of *L. 72, S. 9, G. 3, P. 17*, (showing what he has given you). The debit total exceeds the credit total by *L. 8, S. 6, G. 12, P. 7*, which sum you should bring forward to the debit side of the new account, adding the same amount in the credit column of the old account to make it balance, saying as follows:

On a certain day, credit Martino. I carry forward a debit balance of *L. 8, S. 6, G. 12, P. 7*, as remainder, and enter the same amount here to close the account, page 60.

L 8, S 6, G 12, P 7

Then cancel the old account on both the debit and credit sides with a diagonal line. After that, go to page 60 and enter the debit balance, always writing at the top of the page the year if it has not already been done. You shall enter there the following:

Debit Martino on a certain day, credit Martino for the debit balance taken from the page of his old account therein entered in the credit to close. Page 30.

L 8, S 6, G 12, P 7

Transfer all accounts in the same manner, placing them in such a way that no spaces are left whatsoever in between. Accounts should always be opened in the original order of place, day and date in which they arise, so that nobody can slander you.

Chapter 29

*How to Change the Year in the Ledger Between Entries
When the Books Are Not Closed Every Year.*

You might have occasion to change the year in your Ledger accounts before you balance the books. In this case, write the year in the margin just above the first entry of the new year. All the entries which follow will be understood as having taken place during that year.

However, it is always a good idea to close your books each year, especially if you are in partnership. As the proverb says: "Frequent accounting makes for lasting friendship."

Chapter 30

How to Abstract an Account for a Debtor or an Employer if You Are the Manager or Agent for the Administration of His Property.

In addition to other documents already mentioned, it is necessary to know how to make an abstract (or statement) of account for your debtor, in case he should request it. This request cannot reasonably be refused, especially if he has had an account with you for a long time. Begin at the time of the first transaction, or in the event that you have had previous settlements, at any other point in time where your debtor may desire. You should do this willingly.

Record all the entries into one account on a sheet of paper large enough to contain them. If they cannot all be entered on one side, carry the balance forward to the other side of the sheet. Continue until you have recorded all of the entries, then reduce them to the debit or credit balance that the account should show. These statements of account must be made out diligently.

The foregoing is the method you would use in reconciling your accounts with that of your clients. However, if you were to act as an agent for others under powers or orders, you would make out a statement in a similar manner for your employer. This would be done in the same order as it appears in the Ledger, crediting yourself from time to time with your commissions according to your agreements. Then at the end, make yourself his debtor for the balance, or his creditor if you had advanced any money or goods of your own. Your employer will then compare your statement with his own books, and if he finds it correct will like and trust you more. For this reason, keep an orderly account in your own handwriting of everything which he has given or sent to you.

On the other hand, if you are an employer, you might have your

agents, clerks, etc., make out these statements for your clients. Before these statements are delivered, however, they should be carefully compared with each entry in the Ledger, Journal, and Memorandum, and with any other documents referred to therein, so that no mistake can arise between the parties.

Chapter 31

*How to Correct One or More Entries in a Place
Different From That in Which They Should Have Been.
This Usually Happens Through Absentmindedness.*

The good bookkeeper should know how to correct, or deviate as it is called in Florence, an entry which he may have posted by mistake in the wrong place. For example, if he had entered it as a debit when it should have been a credit, this would be on the wrong side; or made an entry in the account of Giovanni, when it should have been entered in the account of Martino, this would be in the wrong place.

At times you cannot be so diligent as to avoid mistakes. As the proverb says: "He who does nothing, makes no mistakes. But he who makes no mistakes, does not learn."

Correct erroneous entries in the following manner. For example, if the entry had been debited when it should have been credited, make another entry opposite this one in the credit for the same amount saying as follows:

On a certain day, the amount which has been debited opposite here, should have been credited on this page.

L . . . , S . . . , G . . . , P . . .

The above entry will be for the amount which was posted by mistake in the debit column. Make a cross or other mark in front of these two entries, so that when you make a statement of account you will leave these entries out. After posting the correcting entry in the credit column, it is just as if you had not written in the debit column. Then make the entry in the credit column where it should have been, and everything will be as it should.

Chapter 32

How the Ledger Should be Balanced and How the Accounts of the Old Ledger Should be Transferred to the New Ledger: the Manner of Verifying It With Its Journal, Memorandum, and Other Documents.

Having noted well the foregoing, attention can now be given to carrying forward the accounts from one Ledger to another when you want to have a new Ledger. This happens when the old Ledger is filled up or because of the beginning of a new year. In the best known places, such as Milan, the big merchants customarily close their Ledger every year.

Carrying forward the accounts to a new Ledger, together with those operations which shall follow, is called "balancing the Ledger." If you want to do it well and in an orderly way, it will require diligence. Do it in the following manner: First, try to get a helper for it is difficult to do alone. Give the Journal to him for greater precaution, while keeping the Ledger for yourself. Then, beginning with the first entry in the Journal, tell him to call out the numbers of the Ledger pages where the entry should have been posted, first the debit, then the credit. Always find the page in the Ledger that he calls and check to see that the entry (the kind, for what, whom, and the amount) he calls is the same. If it is the same, say so. Finding that it is the same in the Ledger as in the Journal, mark it off by checking or dotting it or placing any proper mark over the *lire* mark, or elsewhere, so that it can readily be seen. Ask your helper to make this mark (the one you use depends largely on the custom of your locality) in the Journal at the same entry. Take care that neither of you marks an entry without the other doing so, as great errors might then arise. Once an entry is marked it is assumed to be correct.

The above procedure is also done in making out statements of ac-

count for your debtors. Before you deliver them, they must be compared with the Ledger, Journal, and any other place in which the entries or details of the transaction may have been recorded.

Having proceeded in this manner through all the accounts in the Ledger and Journal, and having found that the debit and credit entries correspond, it will mean that the entries are properly placed and correct.

Take care that your helper shall mark each entry in the Journal with two checks, dots, or other marks, while in the Ledger, you will make only one for each entry. This is because for every entry in the Journal there are two made in the Ledger.

In checking the balance in the Journal, it is well to place the two checks or dots over the *lire* (one beneath the other). This will indicate that both the debit and credit entries in the Ledger are correct. Some people put a mark before *Per* for the debit, and after *lire* for the credit. Either way is satisfactory. One single mark in the Journal (only the debit mark) might do if you also mark the credit on the page of the Ledger where that entry is. This procedure can be used because the credit page is mentioned in the corresponding debit posting in the Ledger, which will direct you at once to the appropriate pages. It would then not be necessary for your helper to call to you this credit page, since when comparing only the debit side with the Journal, you can check the credit side in the Ledger yourself. But it would be more convenient if you proceeded with your helper in the manner earlier detailed.

After finishing the checking of the Journal you find some account or entry which has not been checked off in the debit or credit in the Ledger, a mistake in the Ledger has been made. A superfluous debit or credit entry has been posted, and you should correct this error at once by posting a similar amount on the opposite side. If the superfluous entry was on the debit side, you would make a similar entry on the credit side and vice versa, thus making everything correct.

Should your helper find some entry in the Journal which is not found in the Ledger, an error in the Ledger has occurred. A correction should again be made, but in a different way. Immediately debit and credit the unposted entry to the Ledger, explaining the difference in the dates, for the entry would be made at a date much later than it should have been. A good bookkeeper should always mention these differences and

why they arise, so that the books are above suspicion. When this is done, the good notary in his instruments will be unable to criticize what might have been added or omitted. The good bookkeeper should act in this way, so that the firm's reputation will be maintained.

If the said entry should have been posted only in the debit or only in the credit, it would be sufficient to place it immediately on the particular side where it was missing, explaining that it was left out by mistake. In this manner, all your accounts will have been adjusted; if they agree, you will know that your Ledger is correct and well kept.

Sometimes entries are found in the Ledger which have not been checked to related entries in the Journal, because they cannot be found in the Journal. These represent the balances posted to the debit or to the credit to close accounts carried forward. The correlative entries in the Ledger relating to these balances will be found on the page numbers indicated in these accounts. Finding the related entries in their proper places, you may conclude that your Ledger is in proper order.

That which has been said so far about comparing the Ledger with the Journal should also be observed in comparing the Memorandum with the Journal. This should be done day by day if you use the Memorandum in the manner illustrated at the beginning of this treatise. If you have other books, do the same. However, the last book to be compared is the Ledger, and the next-to-last, the Journal.

Chapter 33

How to Record the Transactions That Might Occur While Balancing the Books. Why No Entry Should be Changed or Made During That Time in the Old Books.

After you have ascertained that the entries in all the books are correct, see that no new entry is made in the old books of original entry, the Memorandum and the Journal, or postings to the Ledger. This is because the closing is assumed to be accomplished on the same day. Should some transactions occur while the books are being balanced and closed, enter them in the new books of original entry. However, do not post them to the Ledger until the balances from the old Ledger have been carried forward.

If a new set of books is not yet available, record these transactions, their respective dates, and their explanations on a separate sheet until the new books are ready. When they are ready, enter the items in these books which bear a new mark (if the books just closed were marked with a Cross, mark the new ones with the letter *A*).

Chapter 34

*The Way to Close All the Accounts of the Old Ledger.
The Preparation of the Trial Balance, Which Totals All
of the Debits and Credits.*

Having verified the accuracy of the books, close the Ledger accounts in this way: Commence with the Cash account, then Accounts Receivable (debtors), then Merchandise, etc. Transfer the balances from these accounts to the new Ledger. Do not, as was stated above, enter the balances in the Journal.

Summarize all the accounts with debit and credit balances, always adding to the lesser side the amount to be carried forward, just as if the balances were being carried forward to a different page in the same Ledger. In this case, balances are carried forward from one Ledger to another. The page reference placed in the old Ledger refers to the page on which the balance appears in the new Ledger, so that in the transfer from one book to another, the accounts are entered only once in each Ledger. This is unique to the last entry in the accounts of the Ledger.

Make the transfer as follows: Suppose that Mr. Martino's account has a debit balance in your Ledger ✕ at page 60 of L 12, S 15, G 10, P 26, and it is to be transferred to page 8 of Ledger A. Credit his account in Ledger ✕ at the end of all other entries as follows:

Credit Martino, on a certain day, debit himself posted in Ledger A for the balance which is added here to close his account, page 8.
Value:

L 12, S 15, G 10, P 26

Then cancel the account in both the debit and the credit with a diagonal line, as you were taught in the bringing forward of accounts. Then

place totals at the foot of both the debit and credit columns, so that the account will appear equal at a glance.

In debiting Ledger *A*, after first putting down the year at the top of the page, and placing the day in the body of the posting (for the reason stated in Chapter 15), say:

Debit Martino of a certain place, on a certain day, credit himself for the balance transferred from Ledger ✕ and posted to the credit thereof to close, page 60. *Value:*

L 12, S 15, G 10, P 26

Proceed in this manner closing all the accounts of Ledger ✕ which you intend to transfer to Ledger *A*: Cash, Capital, Merchandise, Personal and Real Property, Accounts Receivable (debtors), Accounts Payable (creditors), and accounts with offices, brokerage houses and public weighers (with whom long accounts are sometimes carried). Those private expense accounts which you may not care to transfer to Ledger *A*, and which do not have to be given account of to someone else, should be closed in the same Ledger (Ledger ✕) to Profit and Loss, or Increase and Decrease, or Profit and Damage (as it is sometimes called). Accounts such as Mercantile Expenses, Household Expenses, and all Extraordinary Expenses (rents, pensions, feudal tributes, etc.) would satisfy these criteria. Enter these in the debit column of Profit and Loss, for it would be rare indeed that expense accounts had credit balances; complete the closing by crediting the lesser side in the expense accounts. Debit the lesser side in income accounts, crediting Profit and Loss, by saying "Credit Profit and Loss in this Ledger on a certain page, etc." In this manner, all these different accounts will have been closed to Profit and Loss in Ledger ✕. By summing the debit and credit entries to this account, the profit or loss will be known, for when the balance is derived in this account, the balance in all the accounts will be known. The items which had to be deducted were deducted, and the items which had to be added were added. If this account should show a debit balance, that amount will have been lost in your business since you began or previously closed your books. If it carried a credit balance, that amount has been gained during the period.

After seeing what your profit or loss is by the balance in this account, close and transfer this balance into the Capital account in which, at the

outset of your business, was recorded your Inventory in its entirety. The Profit and Loss account shall be closed in this way: If the loss exceeds the profit (May God protect each of us who is really a good Christian from such a state of affairs), then credit the account in the usual manner: "Credit Profit and Loss on a certain day, debit Capital for loss sustained in this account, on a certain page. Value, etc." Then cancel the account, debit and credit, with a diagonal line as previously stated, also placing debit and credit totals at the bottom of each column, which totals should be equal. Then debit the Capital account:

Debit Capital on a certain day, credit Profit and Loss for the loss credited to Profit and Loss account in order to close on page so-and-so. *Value:*

L . . . , S . . . , G . . . , P . . .

If, instead, there should be a profit (when Profit and Loss has a credit balance), debit it for an amount sufficient to close it. Indicate the page of the Capital account to which the balance in Profit and Loss is to be transferred. Credit the same amount to Capital on the same side in which all other personal and real possessions have been entered. From the Capital account, therefore, which is always the last account in the Ledger, you may learn the entire value of your property. The value of your business appears in the Capital account as the net of all debits and credits transferred to Ledger *A* as well as the other accounts closed into Profit and Loss and then into Capital.

Then the Capital account in Ledger ✕, along with the other open accounts, should be closed and carried forward to Ledger *A*, either in total or entry by entry. Although it can be done either way, it is customary to transfer the total amount so that the entire value of your business appears to you at a glance.

Do not forget to number the pages of Ledger *A* before entering the different accounts in the Index in their proper places. In this way accounts may easily be found when needed. Everything in the old Ledger, with its Journal and Memorandum, will be closed.

So that everything regarding the closing will be clear, summarize all the debit totals that appear in Ledger ✕ at the left of a sheet of paper, and all the credit totals at the right. Then sum all of the debit items (which is called the grand total), and likewise total all of the credit items

(which is also called the grand total). The first is the grand total of the debits, and the second the grand total of the credits. Now if the two grand totals are equal, you may conclude that the Ledger was well kept and closed, in line with the reasons stated in Chapter 14. However, if one grand total exceeds the other, it would indicate an error in the Ledger. This error must be searched out diligently with the intellectual ability God has given you, and with the help of what you have learned. As was said in the beginning, it is very necessary for the good businessman to do his part of the work. If you cannot be a good accountant in your business, you will grope your way forward like a blind man and may meet great losses. Therefore, with deep study and care, make all efforts to be a good accountant. I have shown you how to become one easily, having duly provided all the necessary rules in their proper places. Everything may be found by means of the table of contents placed at the beginning of this work.

In Chapter 12, I promised to give you a summary of the most essential things in the present treatise. This will cover those things discussed up to this part and will no doubt be very useful.

Remember to pray to God for me that I may proceed by always doing well to His praise and glory.

Chapter 35

How and in What Order Manuscripts, Confidential Letters, Policies, Processes, Judgments, and Other Important Instruments Should be Kept. The Registry of Important Letters.

The manner and order for keeping documents, such as manuscripts of payments made, receipts for drafts or merchandise given, and confidential letters follows. These things are of great importance to businessmen of high esteem, and there is considerable risk of losing them.

First, with regard to confidential letters received from customers, keep them in a small desk until the end of the month. At the end of the month, tie them in a bundle and put them away, writing on the outside of each letter the date of its receipt and the date of your reply to it. Do this every month. At the end of the year, tie up all of the bundles into a large one, writing the year on it, and put it away. Whenever a letter of that particular year is required, go to this bundle.

Keep pouches in your desk in which to place letters given to you by your friends to be sent away with your own. If a letter is to be sent to Rome, put it in the Rome pouch, and if to Florence, in the Florence pouch, etc. Then, when sending the messenger, put these letters with your own and send them to your correspondent in that certain place. To be of service is always a good thing.

It is also customary to give a gratuity to the messenger in order to be served well. The messenger wears a belt with several pockets for carrying letters. This belt has as many pockets as there are places in which you do your business, such as Rome, Florence, Naples, Milan, Genoa, Lyons, London, and Bruges. On each pocket write its correct destination: Write Rome on one, Florence on another, etc. Put the letters which have been given to you by your friends to send to those places in their respective pockets.

When answering a letter or sending letters for others, note on the

outside of the letter which was answered by whom the reply was sent, for whom it is intended, on whose behalf it was sent, and the day of its departure.

Never forget to record the date in all your transactions, whether they are large or small. Be especially careful to record it in letters, in which should always be placed the year, the day, the place, and your name. It is customary for businessmen to place their names at the end of the letter in the right hand corner, with the year, day, and locality at the top. But first, like a good Christian, remember to write down the glorious name of our Savior, the sweet name of Jesus (or in place of it, the sign of the Holy Cross), in whose name all business should be transacted as follows: "✠, 1494, on this 17th day of April, in Venice."

Then continue, "My dear . . ." Students and other people, such as monks and priests, who are not in business, usually place the day and year at the end of the letter. Confusion would surely arise if the day were not written, and people would make fun of you. This is because people say that the letter which does not bear the day was written during the night, and the letter which does not bear the place was written in the other world and not in this one. Besides the fun made of you, there would be confusion, which is worse.

After the letter has been sent, put the one which has prompted the reply in its proper place; what has been said of one letter applies to all others. Observe that when important letters are sent, they should first be recorded in a book maintained for this special purpose. In this book, copy verbatim the important letters such as letters of exchange, and letters relating to goods or money sent. If they are not of great importance, record only the pertinent information, saying: "On this day, we have written to Mr. Correspondent, and sent him certain things in accordance with his letter of a certain date, in which he requested or gave us a commission, etc., which letter we have placed in a certain pouch."

After sealing and addressing the letter, it is the custom of many to place their special mark on the outside. This is to show that it is the correspondence of a businessman, for whom there is great regard. As was said in the beginning of this treatise, businessmen are the ones who maintain the Republics.

To accomplish the same purpose, the Most Reverend Cardinals write their names on the outside of letters. In this way no one can claim that

he did not know from whom the letter was sent. The correspondence of the Pope remains open so that its contents, such as bulls and privileges might be known. However, for certain things which are confidential, the "Fisherman's Seal" (Seal of St. Peter) is frequently used.

All of your letters should be bundled monthly and yearly, and filed in an orderly way in a safe cupboard or chest. File them in the order in which they are received during the day, so that they may be easily found if you need them. I need not speak further of this, for I know you understand it.

Keep manuscripts referring to accounts owed you by debtors in a more secret place, such as private chests or boxes. Similarly, keep receipts in a safe place for any emergency. However, when you pay others, have them write out a receipt in a receipt book, as I told you at the beginning so that a receipt could not be easily lost or mislaid.

The following must also be kept in safe and separate places: First, import policies (such as those of the well known brokers); second, notes of businessmen or weighmen; third, sealed documents for goods placed in or withdrawn from sea or land customhouses; fourth, judgments or decrees of consuls or other public officials; fifth, all kinds of notarial instruments written on parchment; and sixth, copies of instruments, papers, writings, etc., from attorneys or lawyers relating to lawsuits.

Note carefully in a separate book called the record book, those things which you might forget, and which would cause you loss. Do this daily. Every evening, just before retiring, glance through this book to see if everything that was to be done was, in fact, done. Cancel with a pen-line those things which have been done. Remind yourself also of those things which are entered as evidence of loans to your friends and neighbors for a day or two, such as shop vases, boilers, or other utensils.

These rules, together with the other useful ones previously given, should be followed. Expanding or contracting them according to the time and place is necessary for your purposes. It is impossible in business to give point by point rules about everything. As the proverb says, "More skills are required to make a good businessman than to make a good lawyer." Therefore, if you understand well all the things spoken of up to now, you will carry on your business affairs intelligently and well.

Chapter 36

The Summary of Rules and Ways of Keeping a Ledger.

1. All credits must be placed on the right-hand side of the Ledger, and all debits on the left-hand side.
2. All entries posted to the Ledger must consist of double entries, a debit and a credit.
3. Each debit and credit entry must contain three things: The date, the amount, and the reason for the entry.
4. The second or last name in the debit posting must be the first in the credit posting.
5. The credit posting shall be made on the same day as the debit posting.
6. A "Trial Balance" of the Ledger should be prepared by folding a sheet of paper lengthwise and recording the debit account balances on the left, and the credit account balances on the right. By summing, it is seen whether the debit balances equal the credit balances and whether the Ledger is in order.
7. The Trial Balance of the Ledger must be equal: The sum of the debits must be equal to the sum of the credits. Otherwise, there would be a mistake in the Ledger.
8. The Cash account should always have a debit balance or be equal. Otherwise, the account will be in error.
9. No one should appear as a debtor in your Ledger without his permission and consent. If he did, the account would be considered false. Similarly, terms or conditions cannot be added to the credit without the permission and consent of the creditor. If such were done, the account would be false.
10. The values in the Ledger must be recorded in one kind of money. It is permissible to name all sorts of money within the entry such as

ducats, denari, florins, gold scudi, or whatever, but in entering the amount in the money columns, use the same kind with which you began the Ledger.

11. The debit or credit postings to the Cash account may be abbreviated, if you desire, by not giving the explanation for the entry. Say only, "Debit Mr. Seller of a certain place," or "Credit Mr. Buyer of a certain place." The explanation will be stated in the opposite related posting.

12. If it is necessary to open a new account, use a new page without going back to previous pages, even if there were sufficient space. Never go back to write: Always go forward as the days go, which never return. If such were done, the Ledger would be false.

13. If a posting were made to the Ledger by mistake (as sometimes happens through absentmindedness), and you wished to correct it, do as follows: Make a cross or other mark in the margin next to that particular posting, then make the posting on the opposite side in the same account. For example, assume that the wrong entry is a credit for *L 50, S 10, D 6*. Make the opposite entry saying, "Debit *L 50, S 10, D 6*, for the opposite entry marked with a cross which is hereby corrected. It should not have been posted at all." Then, mark the new posting with a cross.

14. When an account is full such that no more entries can be made therein, and you want to carry forward that account balance, figure the balance in the account, whether debit or credit. Suppose that it is a credit balance of *L 28, S 4, D 2*. Then write on the opposite side, without mentioning any date, "Debit *L 28, S 4, D 2*, for the balance in this account posted in the credit at a certain page in this book." Mark next to this latter entry in the margin, *R°*, which means balance forward. It is not a true debit though it appears on the debit side. Rather, it is a credit balance transferred by way of a debit entry. Now keep turning pages until a new one is found, on which that account will be named and credited, without recording the day therein. Open the new account in the following manner: "Credit Mr. Seller of a certain place, *L 28, S 4, D 2*, with the balance of one of his accounts transferred from a certain page of this Ledger." Mark the entry in the margin, *R°*, (which signifies balance forward), and it is completed. Proceed in the same way if the

account shows a debit balance, what is entered on the credit side will be transferred to the debit side.¹¹

15. When the Ledger is full or a new Ledger is to be opened, and you wish to transfer account balances into a new one, proceed as follows: First, see which sign appears on the cover of the old Ledger. If it is an *A*, the cover of the new book should be marked with a *B*, because all businessmen's books go into alphabetical order, one after another. Then take a trial balance of the old Ledger and see that it is equal and correct. Then copy into the new Ledger the debit and credit account balances in the order in which they appear in the trial balance. Make separate accounts for each debtor and creditor, leaving enough space to handle the volume of transactions that you anticipate. In each debit account balance to be entered in new Ledger *B*, say, "For so much debit balance on a certain page in the old Ledger marked *A*," and similarly for each credit account balance, "For so much credit balance on a certain page in the old Ledger marked *A*." This is the way to transfer the old Ledger account balances into the new one. In order to cancel the old Ledger, every open account shown on the trial balance must be closed. If an account in Ledger *A* has a credit balance (as the trial balance will indicate), it should be debited for the same amount, saying, "Debit for so much credit balance in this account which has been posted to the credit in new Ledger *B*, at a certain page." The old Ledger is closed in this way, and the new Ledger opened. Since I have shown you how to handle a credit balance, do the same for a debit balance, except in that case, credit the account which shows a debit balance and debit it in the new Ledger.

¹¹ This differs from Paciolo's instruction in Chapter 28. There he suggests that after the old account has been equalized, and the balance posted to the new, the old account should be cancelled "on both the debit and credit sides with a diagonal line." This is his first mention of *R* (*resto*-remainder).

Chapter 37

Items Which Should be Entered in the Ledger.

For all the cash which you find properly belongs to you, debit Cash and credit your Capital. Include amounts earned at different times in the past, bequeathed to you by deceased relatives, or given to you by some prince. All the jewels and merchandise which properly belong to you must be valued in cash, and kept separate one from the other. Make as many accounts in the Ledger as there are items, debiting each one saying: "Debit a certain thing, credit your Capital for so many of a certain thing which I have on this day, valued at so many *denari*, etc., credit posted at a certain page." Then credit your Capital account with the amount of these entries. Note that these entries should not be of less than 10 *ducats* each, for small things of little value are not entered in the Ledger. All the real property that you own such as houses, lands, and stores, shall be entered in the Ledger. Debit such properties separately with a cash value placed on them at your discretion, and credit your Capital account. As I told you in the rules, every entry requires these things: The date, the cash amount, and the reason for the entry.

If merchandise or any other thing is purchased for cash, debit the item purchased, and credit Cash. If you should say, "I bought that merchandise for cash, but a bank (or friend) will furnish the cash," debit the merchandise as stated above. However, instead of crediting Cash, you should credit that bank (or friend) who furnished the cash.

If merchandise or any other thing is purchased on time, debit the item purchased and credit the person from whom you made the time payment purchase.

If merchandise or any other thing is purchased partly for cash and partly on time, debit the merchandise and credit the person from whom you bought it. List the agreed-upon conditions. Suppose that you gave him one-third in cash and promised the rest in six months. If this is the

case make the foregoing entry first, then debit the person from whom you made the purchase for the amount of cash given him (one-third), and credit the person or the bank which might have paid the cash for you.

All sales of merchandise or any other thing shall be dealt with as above, except that such transactions should be entered in the opposite way. Where I told you to debit Merchandise when purchasing it, you would credit Merchandise when selling it. Debit Cash, if it is sold for cash, or debit the bank that might have guaranteed the payment. If the sale were made on time, debit the person to whom you sold the merchandise. If the sale were made partly for cash and partly on time, enter it as I have shown you in the preceding two paragraphs which dealt with purchases on time.

If merchandise is sold by exchange, for example, you say, "I have sold 1,000 pounds of English wool in exchange for 2,000 pounds of pepper." I ask you, how should this entry be made in the Ledger? Do as follows: Estimate the cash value of the pepper, at your discretion. Suppose you place it at 12 *ducats* per hundred, or 240 *ducats* for the 2,000 pounds. Credit the English wool for 240 *ducats*, the amount for which you have sold it. This is the procedure to be followed in all exchange entries. Since 2,000 pounds of pepper valued at 240 *ducats* have been received, debit Pepper on this day, on a certain page, etc.

If loans of cash are made by you to some friend, debit your friend and credit Cash. If some friend loans you cash, debit Cash and credit your friend.

If you have received 8, 10, or 20 *ducats* to insure a ship, galley, or some other thing, debit Cash and credit 'Ship Insurance,' explaining the what, when, where, and how of the transaction clearly and fully, and at how much per cent.

If merchandise is consigned to you for sale or exchange on commission, and you pay transportation, duty, freight, storage, or other charges on the inventory, debit the account of the consignor and credit Cash.

Items Which Require Recording by Businessmen.

All household or shop chattels which you possess must be entered in proper order in the record book. Include separately all iron goods, leaving space to add other items, and sufficient space in the margin to indicate all those things which may be damaged, lost, given, or sold. However, it is not necessary to record chattels of little or no value in this book.

Record separately all brass and tin goods and such items made of wood, copper, silver, and gold, always leaving some blank pages on which to place additional items. In the case anything is missing, leave margins to give notice of this fact.

Record very clearly all of the particulars of the securities, obligations, or promises made to another, as well as goods or other things left in your custody (or for your use or loaned to you) by some friend. Do this also for all the things you have loaned to your friends.

All conditional dealings, both buying and selling, must be recorded. An example of this would be a contract specifying that if you send me by the next galleys returning from England, so many pounds of mixed wool, on condition that it is good and acceptable, I will give you so much per hundred weight, or send you so many pounds of cotton.

All the houses, lands, shops, or jewels rented out at so many *ducats* or *lire* per year, shall also be recorded. When the rent is received, that cash must be entered appropriately in the Ledger. If jewels, gold, or silver table services were loaned to some friend for 8 or 15 days, the particulars must not be entered in the Ledger, but in the record book. This is because they will be returned in a few days. In the same way, if things of a similar kind were loaned to you, they should not be entered in the Ledger, but noted in the record book.

An Illustration of Ledger Postings.

How Debit Entries Should be Posted

MCCCCLXXXIII

Debit Cash in Simone's name, (who is the son of Alessio Bombini) on November 14, 1493. Credit Francesco, (who is the son of Antonio Cavalcanti). Francesco made payments to us, the agent, for the account of Simone. The credit is posted on page 2.

Value: L 62, S 13, D 2

Debit Ludovico, (son of Pietro Forestani) on Nov. 14, 1493. Credit Simone's Cash account for cash we loaned for him to Ludovico. Credit posted on page 1.

Value: L 44, S 1, D 8

Debit ditto, on Nov. 18, 1493. Credit Martino (son of Forabaschi) for the amount which we, the agent, promised to Martino on behalf of Ludovico. Credit posted on page 4.

Value: L 18, S 11, D 6

How Credit Entries Should be Posted

MCCCCLXXXIII

Credit Francesco (the son of Antonio Cavalcanti) on Nov. 14, 1493. Debit Cash in Simone's name (who is Alessio Bombini's son). The debit and explanation is found on page 1.

Value: L 62, S 13, D 2

Credit Simone's Cash account on Nov. 14, 1493. Debit Ludovico (son of Pietro Forestani). Debit and explanation posted on page 3.

Value: L 44, S 1, D 8

Credit Martino (son of Pietro Forabashi) on Nov. 18, 1493. Debit Ludovico (son of Pietro Forestani). Debit and explanation posted on page 3.

Value: L 18, S 11, D 6

MCCCCLXXXIII

Debit Martino (son of Pietro Forabaschi) on Nov. 22, 1493. Credit Simone's Cash account for the amount we paid to Martino on behalf of Ludovico. Credit is posted to Cash on page 1.

Value: L 18, S 11, D 6

MCCCCLXXXIII

Credit Simone's Cash account on Nov. 22, 1493. Debit Martino (son of Pietro Forabaschi). Debit and explanation on page 4.

Value: L 18, S 11, D 6

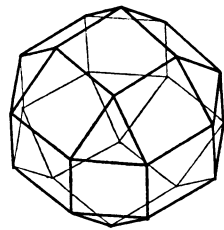
Debit Francesco (son of Antonio Cavalcanti) on Nov. 22, 1493. Credit Ludovico (son of Pietro Forestani) for part payment of the amount which we, as agent, promised to Ludovico on behalf of Francesco. Credit posted on page 3.

Value: L 20, S 4, D 2

Credit Ludovico on Nov. 22, 1493. Debit Francesco. Debit and explanation posted on page 2.

Value: L 20, S 4, D 2

SECTION III



The Original Treatise
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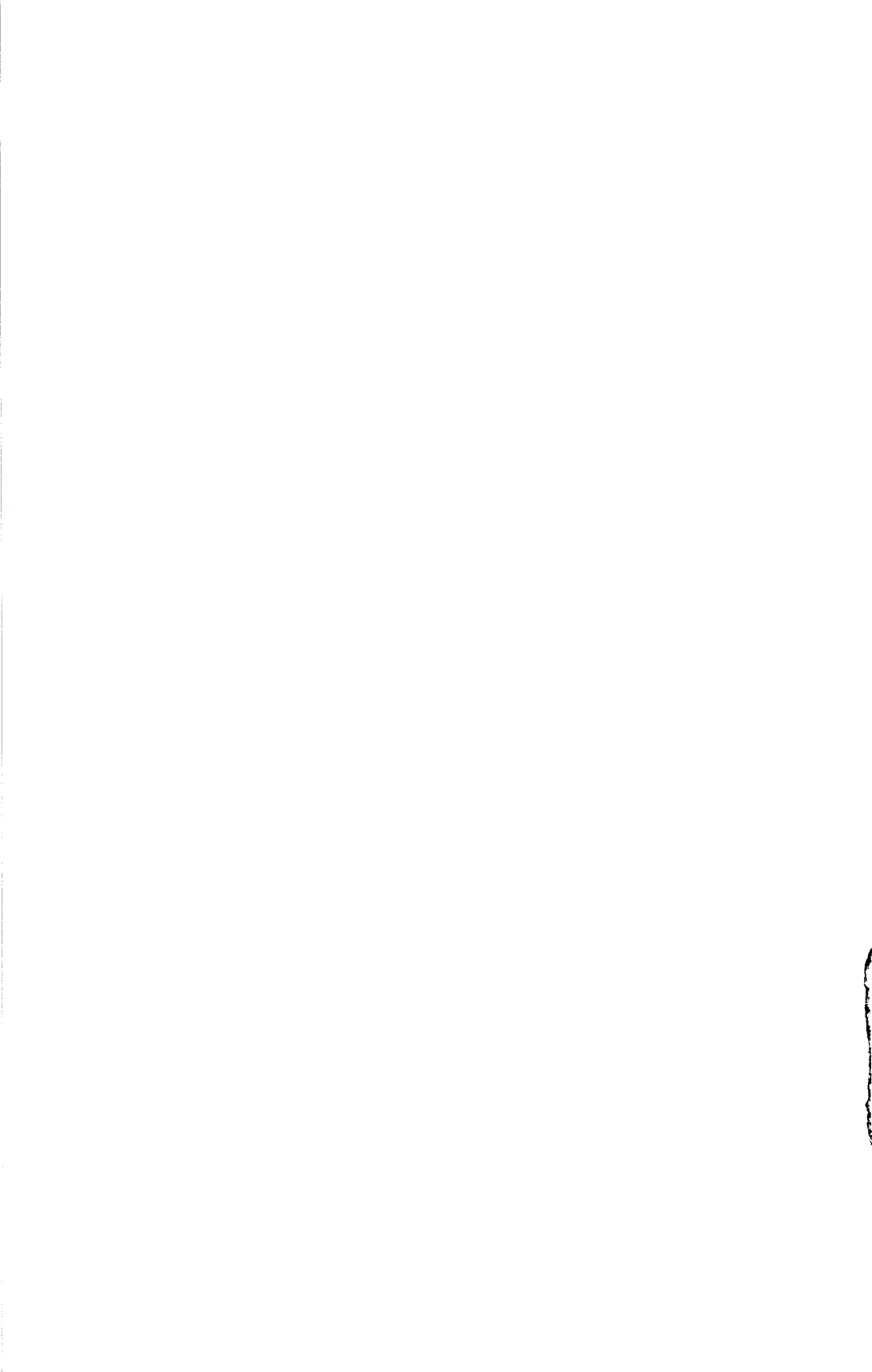
Comments on the Reproduction

Paciolo's bookkeeping treatise is reproduced in this section. It consists of 28 pages of text plus a title page. The title page is from the second edition of the *SUMMA*; the 1494 *SUMMAS* were not published with a title page. As can be seen by the page numbers at the top right hand side of Paciolo's treatise, it was customary to number only every other page.

Both *SUMMAS* were published using loose metal type. Although printing from carved blocks of wood had been done for centuries, loose metal type had been in use for only about thirty years when the 1494 edition was published. Gutenberg, the famous German printer, perfected this technique in the 1460's. By the late 1400's, many printers had fled or moved to Italy, where Venice and Florence flourished as printing centers.

Paciolo's *SUMMA*, especially the second edition, is considered to be one of the most beautiful examples of the printers' art of that era. Therefore, in addition to being collected by scholars of mathematics and accounting, the *SUMMA* is sought after by bibliophiles interested in the history and development of printing. Ninety-nine copies of the 1494 *SUMMA* and thirty-six of the 1523 edition are known to exist.

The original *SUMMA* is approximately the same size as today's standard sheet of typing paper. Photographing it for reproduction, even with modern technology, is a difficult chore, for many pages have deteriorated and the 500 year old binding of the book does not permit it to be opened completely flat. Therefore, we must apologize for any pages or portions thereof which are not totally clear.



Summa de Arithmetica geo-

metria. Proportioni: et proportionalitas:

Mouamente impressa In Zokolano su la riuu del Venetie
vruco carponista Laco: Amenissimo Sito: de li antique &
caldenti ruine di la nobil cita Venaco detta illustre:

Lo: Luna numerosa de Impatori episcopi
di antique & perfette lettere sculpu
doto: & con finissimi & mirabil co-
lone marmoree: inumeri
fragmenti di alaba-

stro pospati di & serpenti. Cole certa
letto mio uolento oculata fu
de mirata digna fore:
terra le ritre
ono.

Continencia de tutta l'opera

De numeri e misure in tutti modi
occurrenti.

Proportioni e proportionalita a motiua
del 1: de Euclide: e de tutti li altri
sui libri.

Chiani: ouero euclidie numero. 13. per
le quantita continue. proportionali del
6: e 7: de Euclide extratte.

Tutte le parti de l'algosimo: cioe releua
re partire multiplicare: sumare: e sot-
trare: con tutte sue. pue in lani e rotti
e radici e progressioni.

De la regola mercantescia detta del 3. e
sui fondamenti co casi esemplari p. c. m.
§. 5. guadagni: per dite: transposizio-
ni: e moestre.

Partir: multiplicar: alinar: e sotrar: de
le pporioni: e de tutte sorti radici.

De le tre regole del Catayn detta posi-
tione: e sua origine.

Euclidie gener aliover conclusioni ma-
mero. 66. abotueri ogni caso che per
regole ordinarie non si potesse.

Tutte forte binomi e recti: e altre linee
irrationali del decimo de Euclide.

Tutte regole de Algebra ditte de la cola

e lor abbeche e fundamenti.

Le pague in tutti modi: e lor partira.

Socie de bestiami: e lor partira.

Suti. pofficiz: ortum: uallu: logogoni:
e godimenti.

Baratti in tutti modi simpliciter: impo-
siti: col tempo.

Lambi real: fecta: fittiti: e diminuti:
ouer communi.

(termini
d'errori simpliciter e a capo borne: e altri
Residuali: conti: de tpo e onera: e de
recare a vn di piu partite.

Esargenti: elioo affinare: e conuere.

Alti casi e ragioni iltraordinarie: va-
rie e bauerie a tutte occurre: como
nella sequente tabola appare ordina-
tamente de tutte.

Ordine a saper tener ogni caso: scriptu
reze del quaderno in vniugia.

Zariffa de tutte rban: e consumi mer-
cantesci in tutto el mondo.

Pratica e theorica de se vntria: e de li
campi: ceppi: restanti: e altri uispedanti

E molte altre cose de granlissimi piace-
rie: frutto: conimo eff. lamente per
la sequente tabola appare.



Vno mette pegno. 10. contra. 15. vnaltro mette. 20. contra. 27. oima ndase cbi che uanragio e quanto p.c. Fa cosi prima uedi quanto merataria. 20. de scontro a rara. che. 10. a. 15. e disse. 10. a. 15. che bara. 20. uirra hauer. 30. donca uedi che non ha debito scontro habiando. 27. or uedi che li manca che li machera da. 27. a. 30. che son 3. uedi che pre son de suo capital che e. 0. che son li. $\frac{2}{3}$. e tato ebbe oi dano n l so ca pitale respecto a laltro. donca argueci che laltro habia uanragio li. $\frac{2}{3}$. del suo capitale ch uol dir. 15. per. c. che si troua anche a questo modo dicendo colui mettendo. 10. tiraria. 15. se mer esse. 100. che tirarauc. opera tiraria 150. qual salua. poi p laltro dirai se. 20. uol. 27. che uo- ra. 100. che uirra a uolere. 15. ch uedi che manco che. 150. del p. si che ebbe suatagio. A sage qro p.c. abbari. 155. de. 150. resta. 15. e tato ebbe dano i tutto per hauer messo. 100. cioe haue danno tal parte qual son. 15. de. 100. che son li. $\frac{2}{3}$. ut supra la tro auanço p u che lui. 15. in tut- to che son li. $\frac{1}{3}$. pur de. 100. suo capitale: sicche auantagio. 15. p.c. fatta per che semp tal par- te quale pde luno qlla medesima pre uene a uacare laltro e cosi i baratti.

Tauola del Quaderno.

- De quelle cose che principalmete sono necessarie al uero mercatante: e de lordine a sapere te- nere bene vn quaderno co lo suo cornale in uenecia: e anche p ogni altro luogo. ca°. 1
- De la prima pte principal de questo tractato detta inuentario: e che cosa sia inuentario: e co- me fra mercatanti si habia a fare. ca°. 2
- Forma exemplare: co tutte sue solennita i lo inuencario requisite. ca°. 3
- Antissima exortatione: e salutiferi documenti al bon mercatante prineri. ca°. 4
- De la. 2. pte principale del presete tractato detta duspone. come lasabbia a intendere: e i che co- siste: circa al trafico. e de li. 3. libri principali del corpo mercatesco. ca°. 5
- Del p. libro detto memoriale ouer squartafoblio o uachetta qlo che se iteda: e como i esso se habia a scriuere: e per chi. ca°. 6
- Del mo como i molti locbi si habio autenticare tutti li libi. mercateschi: e p che: e da chi. e. 7
- Como se debino dirtare le pte i ditro memoriale co exepi. ca°. 8
- De li noue modi p li quali comunamete si costuma fra li mercatanti copazare: e ole mercarie quali el piu de le uolte de necessita a tempo si copzano. ca°. 9
- Del secondo libro principale mercatesco ditto giornale: quel chel sia e comme se debia ol- sponere ordinatamente. ca°. 10
- De li doi termini nel ditto giornale vsitati maxime i uenecia: luno ditto per: laltro ditto. A

- e quello che per lozo se habia a denotare. ca°. 11
- Del modo a saper ponere e dittare le pttite i lo giornale del dare e de lanere cō molti exercim
pli: e de li doi altri termini nel quaderno usitati luno detto cassa e laltro caudale: e quello
che per essi se habia intendere. ca°. 12
- Del terzo ⁊ vltimo libro principale mercantefco detto el qderno commo debbe esser fatto e
del suo alfabeto cōmo se debbia ordinare vgniolo e dopio. ca°. 13
- Del mō a porzare le pttite del giornale i qderno: e p che de vna i giornale se ne facia doi in q
derno: e del modo a depennare le partite in giornale e de li doi numeri d le carti del qua
derno che in le sue margine si pone: e p che. ca°. 14
- Del mō a sape dittare le pttite de la cassa e caudale nel quaderno i dare e bauere: e del mile
simo che di sopra nel pzincipio de la cartta a lantico si mette in esso: e de la sua mutatione: e
del cōptir li spacū de le carti scōdo le pttite piccole e grādī scōdo el bisogno d le faccde. ca. 15
- Cōmo se debino dittare le partite de le mercantie che p inuentario o altro modo lomo se ri
troua: nel quaderno in dare e in bauere. ca°. 16
- Del modo a tener conto con li officij puplici: e per che: e de la camera delimpzestiti in vne
tia che se gouerna per via de fertieri. ca°. 17
- Cōmo se debia tener conto con l'officio de la messeraria in uenetia e del dittare le sue par
tite in memoziale: giornale: e qderno: e ancoza de limpzesti. ca°. 18.
- Del modo a sapere notare e dittare vna pttta d robba cōpara a cōtātī: i tutti. ⁊. li libri cioe me
moziale: giornale: e quaderno: e cōme a pre cōtātī e pre tēpo al medesimo Capitulo.
- Cōmo se debia ordinare el pagamento che bauesse a fare per ditta e ba ncho descripia ne
li toi libri principali. ca°. 19
- De le pttite famose e particolari nel maneggio traficāre cōmo sōno baratti cōpagnie ⁊c. Cōmo
le se habbino alettare e ordinare ne li libri mercārescōbi: e prima de li baratti semplici cōpo
sti e col tēpo cō apti exēpli de tutti i memoziale: giornale e qd ern o. ca°. 20
- De l'altra partitta famosa ditta Compagnie: commo se debino ordinare: e dittare in tutti li
modi occurrenti in ciascuno libro. ca°. 21.
- De lordine de le pttite de ciascuna spesa: cōmo de casa ordinarie: straordinaria: e di mercan
tia: salarij de garçoni e factori cōmo sabino a scriuere: e dittare neli libri. ca°. 22
- De lordine e mō a sap tener vn cōto de botega in tua mano o ad altri recōmandata e cōmo
se debino ne li libri autentici del patrono e anche in quelli de botega separatamente scri
uere e dittare. ca°. 23
- Cōmo se habino a settare nel giornale e qderno le pttite de li bāchi de scritta: e qli se intrēdi
no e doue ne sia: o de cābi: nū cō lozo siando mercatante: e tu cō altri quādo fosse bāchierit:
e de le quierāce che p li cābi si fanno: e p che se ne facia doi de medesimo tenore. ca°. 24
- De vn'altra partita che ale volte se' costuma nel qderno tenere detta entrata e uscita e aleuolte
senefa libro particolare. e per che. ca°. 25
- Cōmo se habino alettare neli libri le pttite de li viaggi i sua mano: e qile de li viaggi recoma
dati: e cōmo de necessita de tali nascono doi quaderni. ca°. 26
- De vn'altra pttita famosa ditta pro e danno o uero auançi e defau ançi: commo la sabia a te
nere nel quaderno: e p che ella non si metta nel giornale cōmo le altre pttite. ca°. 27
- Cōmo se debino reportare in ançe le pttite del quaderno: quando fossero piene: e i che luogo
sabbī a portare el resto: acio nō sia presa malitia nel quaderno. ca°. 28
- Del modo a saper mutare el milesimo nel quaderno fra le pttite che a la giornata acafcano:
quando ogni anno non si saldasse li libri. ca°. 29
- Cōmo se debia leuare vn conto al debitore che lo domandasse: e ancora al su o parone si
ondo factore e cōmesso de tutta la amministrazione de le robbe. ca°. 30
- Del modo e ordine a saper retractare o uero istoznare una o piu partite: che p error bauesse
poste in altro luogo che douessero andare cōmo aduene p' memozagine. ca°. 31
- Cōmo se debia fare el bilancio del libro e del modo a reportare vn libro in laltro: cioe el q
derno vecchio nel qderno nouo e del modo a pontarlo con lo suo giornale e memoziale e
altri scontrī dētro e visuzo del ditto quaderno. ca°. 32
- Del modo e ordine a scriuere le faccde che occurreffero nel tempo che si fa el bilancio: cioe
che si saldano li libri e commo neli li libri vecchi non si debia scriuere ne innouare cosa alcu
na in ditto tempo: e la ragione per che. ca°. 33

Distinction nona. Tractatus .xi°. De scripturis

Commo se debiano saldare tutte le partite del quaderno vecchio: e i cbi: e per che e de la sua sumarum del vare e de laure ultimo scontro del bilancio. ca°. 34

Del modo e ordie a saper tenere le scripture menute como sono scripti de manolife familia ri potige: pcessi: senterie e altri istrumeti e del regilro de le lettere ipotari. ca°. 35

Epilogo o uero sumaria recola de tutto el presente tractato: acio con breue substaria se habia mandare a memoria le cose dette. ca°. 36

Distinction nona. Tractatus .xi°. particularis de cõputis 7 scripturis.

De quelle cose che sono necessarie al uero mercatante: e de lordine a sãpe bẽ tenere vn qderno cõ suo giornale i vinegia e anche p ogualtro luogo. Capitolo primo.



Reuerenti subditi de. U. D. S. Magnanimo. D. acio a pieno de tutto lordine mercantescio habino el bisogno: de sãcerai. (olr. le cose dinange i qsta nra opa dite) ancoza particular tractato grandemẽte necessario cõpillare. E in qsto solo lo ifero: p che a ogni loro occurrẽca el pĩente libro li possa scriuire. Si del modo a conti e scripture: como de ragioni. E per esso intendo darli nozma sufficiente e bastante in tenere ordinatamente tutti lor conti e libri. Pero che. (como si sã) tre cose maxime sono oportune: a chi uole con debita diligẽtia mercantare. De le qli la prima e la pecunia numerata e ogni altra facultã suã stantiale. Juxta illud pby vni aliquid necessariorũ e substantiarũ. Sãca el cui suffragio mal si po el maneggio traficante exercitãrs. Auẽga che

molti gia nudi cõ bona fede comẽcãdo: de grã facẽde habio fatto. E mediante lo credito fedelmẽte seruato i magne ricchece siẽno peruenuti. Che asai p vialta discurredo nabiamo cognoscũt. E piu gia nele grã republiche non si poreua dire: che la fede del bon mercatante. E a quella si fermaua loz giuramento: dicẽdo. A la fe de real mercatante. E cio nõ deuel sere admiratio: cõciosia che i la fede catolicamẽte ognuno si salui: e senza lei sia impossibile piacere a dio. La secõda cosa che si recerca al debito trafico: se che sia buon ragioniere: e pmpio cõputista. E p questo cõsequire. (disopra como se ueduto) dal principio alãine: ha uenio iducto regole e canoni a ciascuna opatione requisiti. In modo che da se: ogni diligẽte lectore. tutto potra ipzendere. E chi di questa pre non fosse bene armato: se sequẽte in uano li serẽbbe. La 3.ª e vltima cosa oportuna se: che cõ bello ordie tutte sue facẽde debitamẽte dispõga: acio con bẽuita: possa de ciascuna hauer notitia: quanto alor debito e anche credito: che circa altro non farẽde el trafico. E qsta pre fra laltre e aloro utilissima: che i lor facẽde altramẽte regele: seria impossibile: sãca debito ordie de scripture. E sãca alcuõ riposo la loz mẽte sempre staria in gran trauagli. E po acio con laltre qsta possino hauere. el pĩente tractato ordia. Del qle se da el mõ a tutte sorti de scripture: a ca°. p ca°. pcedẽdo. E bẽ che nõ si possa cuss opõto tutto el bisogno scriuire. Nõ dimeno p q che se dira. El pegrino igeg: a qũalaltro aplicara. E seruaemo i esso el mõ de vinegia: qle certamẽte fra qũaltri e molto da comẽdare. E mediante qũllo i ogni altro se porra guidare. E qsto di uiderẽmo b. pu pĩcipali. Luna chiamaremo iuctario. E laltre dispõne. E p. de luna: e poi de laltre successiua mẽte se dira scõdo lordie i la pposita tauola contenuto. Per la qil facilmente el lectore porra le occurrentie trouare seõdo el numero de suoi capitoli e carti.



Chi cõ lo debito ordie che suspecta uol sap bẽ tenere vn qderno cõ lo suo giornale a qil che qui se dira con diligẽtia stia a tẽro. E acio bẽ sintẽda el pcesso idurre: mo i cãpo vno che mo dinouo comẽgi a traficare como p ordie deba procedere neltenere soi conti e scripture: acio che lucramẽte ogni cosa possi ritrouare postã al suo luogo p che nõ asertando le cose debitamẽte a li suoi luoghi uerebbe i grandissimi trauagli e cõfussõi de tutte sue facẽde. Juxta cõe dictũ vbi nõ e ordio ibi est cõfusio. E pero a pfecto documẽto dogni mercatante de tutto nro pcesso faremo como di sopra e ditto. 2. pĩcipali. Le qli apramẽte q sequẽte chiariremo: acio fructo saluifero sãbia ipzẽdere. E pria dimostrandõ ch cosa sia iuctario e como sãbia fare e De la pĩte pĩcipale de qsto tractato dẽtra iuctario. E che cosa sia iuctario: e come fra mercatanti sãbia fare. ca°. 2 Lõuientẽ adonca p mẽte p supponere e imaginare che ogni opante e mosso dalfine. E p poter qũlo debitamẽte cõsequere fa o xni suo sforzo nel suo pcesso. vnde el fine de qũlche traficante e de cõsequere licito e cõpetẽte guadagno p sua substãtioẽ. E po sempre con lo nome de mẽser domenedio: debiano comẽcãre loro facende. E i nel pũ. dogni loz scripture: el suo sancto

nome hauera mēte zc. E po p. cōuen che facia suo diligente iuētario; i q̄sto modo. che sem
pre p. scriua in vn foglio o uero libro da pre. Liocbe le ritroua bauer al mōdo: e mobile: e
dest abic. Cōmençando semp da le cose che sōno in piu p̄gio e piu labili al perdere. Cōmo
sō li: d. cōtanti. Dioc. Argenti zc. Per che le itabili. Cōmo sōno. Calfi. Terreni. Lacune val-
le. P. schiere e simili nō si possāno finarire: cōmo le cose mobili. E successiuamente poi de ma-
no i mano. scriuase laltre. Ponendo sēpre p. el di: e mēlismo: el luogo. el nome suo nel duto
iuētario. e tutto duto iuētario si deue tenere in vn medesimo giorno: p. che altramente dare
trauaglio nel māegio futuro. E po a tuo exēplo: porre q̄ vn p. n. cōmo se debia fare. Per lo
q̄ tu pte porrai i ogni luogo el pposito sequire zc. v3.

Forma exēplare cō tutte sue solennita in lo inuentario requisire.

ca. 3

Al nome de dio. 1. 493. a di. 8. nouembre in uincgia.



Uesto se quēte si e lo iuēta. io de mi. **A**. da vine. De la cōtrada de scō apostolo.
El q̄le ordenamenti io de mia mano ho scripto: o ño fatto scriuere dal tale zc.
De tutti li miei beni: **M**obili: e **S**tabili: **D**ebiti: e **C**rediti che al mōdo. mi ritrouo
uo: fin q̄sto p̄tere giorno sopra duto. p. p̄nta. In p. mi trouo de cōtāti fra oro
e moneta: ouē. tanti zc. di q̄li tāti sōno doro uenitiani. E tāti doro ongari. E tāti. fio. larghi
fra papali: senesi: e fiozētini zc. Lauāgo mōete dargēto e rame de piu fozi: cioe. **T**roi. **M**ar
celli. **C**arlanti de re. E de papa. E grossi fiozētini. **L**estoni mitanesci zc. 2. **I**tē mi trouo i go
te ligate e deligate. **P**essi n. tāti zc. De li q̄li tāti sōno balassi i tauola ligati: i oro ancili pe
sano. **S**. e caratti granti zc. luno o uero i sūma. Qui poi dire a tuo mō zc. E tāti sōno salsili
pur a tauola ifozmagli da dōna. **P**esano zc. E tāti sōno rubi coculegni del ligadi pesano zc.
Iualtri sōno diamāti gressi a tauola: e pōrtidi zc. **N**arrādo le fozi e peit a tua uogli. 3. **I**tē
mi trouo ueste de piu foze. tāte de la tale e tante de la tale zc. **M**arrādo suoi cōtūti. **L**olo
ri: fodre e fogie zc. 4. **I**tē mi trouo argēti laurorati. p. fozi. **L**ōmo tagge bacili. **M**āini.
Losleri. **P**ironi zc. E q̄ narra tutto le fozi a vna p vna zc. E pesa ciascuna loza daple so
tilmēte. E tiē cōto de pecci e de pesi zc. E de le leghe. **V**enētiana. **R**agusca zc. E ande
stāpo. o uero segno che hauessero farne mentūdo zc. 5. **I**tē mi trouo i ma sfaria d'panni li
mi: cioe **L**ēcoli. **L**ouagli. **C**amile. **F**aggi. li zc. **L**api n. tāti zc. **L**equoli de. 3. **T**eli. **D**di. 2. 3. zc. **R**ele
padouane o altre zc. nuoui o vsati lōghitanti bi. zc. E camile tante zc. **L**ouagle de rēte zc. **S**a
guoli grandi n. tāti zc. **E** piccoli tāti zc. noui vsati zc. a tuo mō narra. le fozi. 6. **I**tē
mi trouo lecti d'pūa. n. tāti zc. cō soi caueçali de piu noua o ño vsata zc. **S**cedera noua zc.
q̄li perano i tutto. o ño vno p vno. 8. tante zc. **E** egre del mio scō. o dale. cōmo si coltu
ma zc. 7. **I**tē mi trouo de mercantie i casa ouer i magaçeni. zc. de piu fozi. p. **C**olli tan
ti de ççari. michini pesano. 8. tan. zc. **S**egnati del tal leg. zc. E cōsi andarai narran. a fo
za p fozi. ditte mercantie cō tutti cōtrasegnū sia possibile. e cō q̄ta. piu chbareçca si possa. de pe
so n. e misura zc. 8. **I**tē mi trouo colli tāti de ççari balli de. **E** carchi bali de pip zc.
pip lōgo. o uer pip tōdo scōo che sira zc. E fardi tāti di canelle zc. pesa. zc. **E** colli tāti
garo. zc. pesa. zc. cō fusti poluere e capelleti. o ño scēca zc. E pecci tāti. de ççuni zc. pesa. zc.
e peccī tāti san. rossi o bianchi pesa. zc. E cōsi andarai mettēdo p ordie v. sotto laltro zc.
9. **I**tē mi tr. pelami da fodre: cioe agnel. bia. e alberrōi pugliesi o marchiani zc. n. tan
ti de la tal fozi. zc. e volpe mar. n. tante cōçe zc. e n. tante crude zc. E camoçe conçe e tru
de zc. n. tante zc. 10. **I**tē mi trouo pelle si. fo. arme. dossi. vari. ççelini zc. n. tāti de
la tal foze. E n. tāti de la tale zc. **C**oli destiguēdo a v. a v. diligētmente con tutta uerita:
acio el uero te habia agnidare zc. Auendo sēp auertēca a le cose che uāno a n. E a q̄le p̄be
uāno a peso. E a q̄le ch vāno a misura. po ch di q̄ste. 3. fozi. si cōstā fare el trafico p tutto.
e alcune si mercatio a. **M**. Altre a. e. altre a. 8. altre a. 9. altre a n. cioe a cōto cōmo pella
mi zc. altre a pecci. cōmo gioie: e perle sine zc. **S**i che di tutte sa ben uora a cosa per cosa zc.
E quēte te bastino a tua guida. **L**altre per te poi sequirai sempre zc.
11. **I**tē mi trouo destabile p̄xiam. vna casa a tāti sulari zc: a tante camere. **L**ozte. **P**ozzo. **D**rio zc.
posta in la contra de sancto apostolo: fora canale zc. ap̄resso el tale: e tale zc. **M**ominando
li cōstini: e referēdoti ali instrūti se ui sōno āriki piu veri zc. E cōsi fe piu nauēçe de le cale i di
uer si luoghi: nolarle a simili zc. 12. **I**tē mi trouo terreni laurorati cāpi. o uero stioze. o
o uero panora zc. **M**ominādoli scōo luso del pacē doue te trouo. o uero uoue sōno situna
el zc. n. tāti zc. **I**nredēdo el cāpo o uero stioza de tauole tāte o cāne o p̄ncbe o beuolde zc.
posta in la tal uilla de padouana o altrōde zc. **A**p̄resso li beni del tale zc. **C**hiāmādo li cō
fimi zc. **E** instrūnti. o uero p̄nta de carasti. pl i q̄li paghibe fazioni i cōmūno zc. **M**uali lisa
uora el tale zc. rēdāno lāno de fitto cōmūno: stara tāti e. d. tāti zc. E cōsi p̄te ua narādo tu
uoi possēti d'z. **B**estiami. loci. 13. **I**tē mi tro' ba' ala came. d' ip̄si. ouer alē. mōte i v'

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ducati tanti de cquadale nel ferrier de canareggio zc. Ducro pre i vno sextieri e pte i vna1 tro. **A**rrando ancora i nome de dxi sonno scripn. E chiamando el libro de quello officio El numero de le carti doue e la rua partita. El nome del scriuano che tien dinto libro: acio cò pia tua facilita q̄do vai a scotere li possi trouar. Pero che in tali officij bisogno haure mo1 ti scõntri alcuno1e per la gran multitudine che ci iteruene zc. E nota el muestimo che respò dano a tèpo p tèpo acio sappia quado uengano li so pro: e quato per ceto respòdino zc. 14

Item mi trouo debitori numero tanti zc. luno e s' tale del tale zc. che me deue dare duca ti tanti zc. L'altro e el tale del tale zc. E così narrati a vno: a vno con boni contra segni: c co gnomi: e luogbi: e quanto te debano dare: e p che. E così se ui son scripti de ma o instrumēti de no dari fra uoi fane mēione zc. In sūma debo scotere douati tati zc. De boni d. Se li / rā persone da bene zc. altramenti dirai de tristi d. zc. 15. **I**tem mi trouo essere debito i tur ro ducati tanti zc. tanti a al tale. e tanti al tale zc. Nominado li toi creditori a uno a vno. E se ui sō no dxiar: q̄c fra uoi. o de scripti o de instrumenti nominarli. E dxi. E como. el di el luogo per molti casi poteròno occorrere in iudicio e for: de iudicio zc.

Utilissima exortatione: e salutariferi documēti al bō mercatāre prinēti. ca°. 4



Ello discoloro cō diligēcia tutte le cose che te ritroui immobile e stabile: cōme e det to a una per una: se fosser ben diecimila oi che conditioni e faculta li sia e bandi e imprestri zc. tutte albuono ordine cōueniēte nominarle in dinto cūctario cō tur ti cōtraf: cni nomi: e cōgnomi q̄ro sia piu possibile. Per ch' al mercatāre nō possa no mai le cose essere troppo chiare. Per infiniti casi che nel traffico possano occorrere: como ala giornata sa chi in esso se exercita. E pero bē dici el p̄uorbio che bisogno piu conti a fare vn bō mercatāre. che a fare vn doctore de leggi. L'bi e colui che possa nuocere li p̄uiri: e casi che ale mani uengono ali mercatanti. Ora p mare. Ora p terra. Ora a tempi de paci e dabondantia. Ora a tempi de guerre e carestie. Ora a tempi de sanita e morbi. Et quali tē pte occurrēce li conueniēte saper p̄ndere soi partiti. Si p li mercati: cōmo p le fieri che ora i una parria e cita si fāno. E ora in altra zc. E pero ben se figura e asimiglia el mercatante al gallo. Quale e fragli altri e piu uigilante animale che sia: c diuerno e di state fa le suc notur ne uigilie. che mai per alcū tempo resta. Auenga che de filomena le dica: dioc del rosignuo lo che tutta la nocte canti: non dimeno questo si p̄ de state al caldo tempo uenificare: ma non diuerno: cōmo la experientia e impronro adimostarlo. E ancho sia sumigliata la sua resta a vna che habia ceto ocli. che anchora nō li sōno bastanti: ne in dir ne i fare. Le qual co se solote dica chi le pua. **H**arrinolo. Venitiani. Forzini. Genouesi. Napolitani. Milanesi. Ancōrāi. Bressini. Bergamaschi. Aqlanti. Venesi. Lucchesi. Perusini. Urbiani. Forosini. Promiani. Lactiesi. E Ugubini. Castellani. Borghesi. e Felignani cō Pisāi. Bolognesi. e Fe areti. **M**atouāi. Ucrōti. Ugēti. e Hadouāi. **T**rani. **L**ecia. **B**ari. cō **B**ictōra. **L**eq̄ rpu'. tra laltre i vralia del traffico tengano el principato. **M**arie la excelsa cita de ueneria cō fiorēza. **R**oma e re: gola dogni partito. ch' al bisogno apzender s'abia. Si che bē dicāo le leggu muni opali vs. uigilantibus 7 non dormientibus. **J**ura subueniunt: cioe a chi ueggia e nō a chi donne le leggi souengāo. E così neli diuini officij si canta da la fozmicha. che idio ali uigilanti a promesso la corona. E pero questo fo el documēto di uirgilio dato a Dante: cōmo a suo figliuolo. Quando nel cāro. 4°. de lo inferno li dice exortandolo a la fanga: per la q̄le al monte de le uirtu se peruene. **D**i mai conuen figliuolo che tu te spo: tri. Disse el maestro mio che pur in piuma. In fama nō si uiene ne sotto coltre. Sotto la qual chi sua uita cōsuma. **L**oral uestigio disse in terra lascia. **Q**ual fume i airc e i aqua la schiuma zc. E vnal tro vulgar poeta al medesimo ci cōforta dicēdo. **N**en te para strana la fatiga ch' marie nō concessi mai batagl a **A** quelli che possando se nutrica zc. **L**o exemplo anchora del sapiēte molto fo acio conueniēte. Dicēdo al p̄gro che si spechiasse nella fozmicha. **E** paulo apollo lo dici che niū sira degno di corona saluo che chi bora legitimamēte combattuto zc. **Q**ue sti recor di li o uoluti adure per tua utilita: acio non te para grauc la condiana solitudine in tue face n de. marime in tenere la pena in carta: e tutte fermere a di per di: quel che te co: zore: cōmo se dura nel scānte. **M**a sēp sopra tutto p' idio el p̄rio te sia auati gliocdi e mai nō mancha daludire la messa la maria. **R**ecordādore che p' lei mai si p̄de camio. **N**e p' lo ca rita si scema riebbe cōmo p' q̄sto sc̄to uerso te dici. **N**ec caritas opes: nec missa miuit uer zc. **E** a q̄sto ci exorta el saluator: i sō matheo q̄do dica. **P**rimū q̄rite regnū dei: 7 hec oia aduic tur uobis. **L**ercare xp̄iani p̄mamēte el reame d' li cieli e poi laltre cose tēporali e sp̄ualifacil

mente conseguire. Pero chel padre vostro celestiale samolro bene vostro biscauo zc. E ò
 sto nooglio te sia bastare a tuo amacrameto diuetario zc. e altri boni docuisti albenfare zc
 De la. 2. parte principale del presente tractato ditta dispone: come la saba a intendere e in
 che consiste: circa al trafico: de li. 3. libri principali del corpo mecatoco. c°. 5



Equita oza la secoda parte principale del presente tractato laqual recimo essere
 la disposizione di laquale alquato piu longo couie chio sia: che i lapcedete a ben
 chiarirla. E pero di lei faremo doi pri. L'una ditta corpo o uero monte de tutto el
 trafico. L'altra ditta corpo o uero monte de botega. E prima diremo de tutto el
 generale de tutto el maneggio le sue erigette. Al quale uico prima immediate doppo suo iuen-
 tario bisognare. 3. libri: p piu sua destrea e comodita. L'uno ditto memoriale. E l'altro detto
 giornale. L'altro ditto. Duaderno. Auenga che molti p le poche loz facende facino solo co
 li uol secodi: cioe giornale e quaderno. E pero prima diremo di luno cioe memoriale. E poi
 susseguentemete de l'altri doi de loz modi: uersi e vie como debiano essere tenuti. E prima da-
 remo sua diffinitione.

Del primo libro ditto memoriale o uero squartafoglio o vacchetta q̄i che senten
 da e como in esso se habia a scriuere: e p chi. ca° 6



De memoriale o uero se condo alcuni vacchetta o squartafoglio e vn libro nel che
 tutte le facede sue el mercatate piccole e gradi che ama li vegano. a giorno p gior
 no e oza p oza iscrue. Nel che rissumamete ogni cosa di uedere e copzare (e altri
 manegi scriuendo se dichiara no lasando vn tota. El chi. El che. El quado. El do
 ue: co tutte sue chiarisse: e metioni: como a pieno di sopra in lo enucario te dissi: senza piu
 oltre te le replichi. E i questo tal libro molti costumano ponere loz iuetario. Ma p che el
 puene a molte mani e ochi no laudo te li mobili e stabili soi a pieno porre. E questo li zo
 sol si fa p la furia de le facede che si fesse. nel quale deue scriuere el patrono. li Sartori. Bar-
 cini: le done (le sano) in abscha lu de l'altro. Pero chel gra mercatate no terra sempre fermi
 li garconi ne fa crozi. Ma oza li manda in qua: oza li manda in la: i modo che aluolte lui co
 lozo sono foza. Chi a fiere chi a mercati zc. E solo le done o altri garconi restano a casa che
 foza a pena sano scriuere. E pure lozo p non exutare li auctozi conuenano venderce sco-
 rre: pagare: e copzare secodo lozdine che dal principale li sia iposto. E lozo secodo lozo po-
 te re ogni cosa debono scriuere i ditto memoriale nominado simplicimete le m: nete e pchi
 che sano: e trar foze a tutte foze de monette che vendano e copzano o uero pagano e scota
 no po che in questo tale non fa caso a che moneta si caui foze. como nel giornale e quader-
 no: ch ditto se dira zc. e quadermieri al tra tutto poi lui quado ueli pone i giornale. Dich
 tornando poi lo principale vede tutte sue facende e rasentale se li pare altrimenti zc. E pero e
 necessario ditto libro a chi fa alai facede. Per che serebo fatiga bellegiare: e per ordine ogni
 cosa la prima uolta mettere i li libri auctentici e con diligencia tenuti. E i questo e in tutti al-
 tri prima ponere el segno difoza i sula copta: acio nel successo de le facede siado puo b scri
 ptura o uero fomito certo tepo p la qual cosa tu vorrai vnaltro libro prendere. o uero de ne
 cessita te couerra quado questo fosse pieno. Ma ale uolte molti costumano diuerse pri: be
 che no sia pieno anoualmete far soldi e anche li libri nuoui como de sotto iraderai. E i ditto
 secondo libro per debito ordine bisogna renouare segnale differente dal primo: acio de tem-
 po in tepo si possa co presteca trouare lozo facede. Per tal uic ancoza milleesimo. E pero be-
 ne si costuma fra li ueri carochi segnare li primi lozo libri: de quel gloriozo segno uol q̄i fug
 gi ogni nostro spirital nemico: e la catrua tutta infernal meritamente trema del segno:
 cioe de la sancta croci dal quale ancoza neli teneri anni a iparar de leggere lalfabeto. Comen
 casti. E poi li sequenti libri segnari per ordine dallafabeto: cioe de. A. E poi li tergi del. B. zc.
 discorrendo per ordine dallafabeto. E chiamase poi libri croci cioe Memorial. Croci.
 Gioanal croci: cioe Duaderno croci: cioe Alfabeto uero extrato croci: cioe. zc.
 E poi ali scodi libri se di Memorial. A. Gioanal. A. Duaderno. A. zc. E de tutti questi li /
 bri. el numero de loz carti si conuen segnare per molti respecti e cautele che aloperant san
 no de bisogno. Auenga che molti dichino nel giornale e memoriale non bisognare: p che
 le cose se guidano isficare a di p di: vna sotto l'altra che sia bastante a loz ritronare. Que
 sti tali dirchono el uero se le facende de vna giornata non passassero vna carta. Ma noi ve-
 diamo che molti grossi traficanti non che una carta ma doi e tre nepirano in vn giorno de
 le qual poi chi uolte se far male) nepotrebbe tagliare e causare una. La qual fraude no si po-
 trebe poi per uia di li giorni cognoscere ne discernere. Per che li di son quelli che seza dubio

Distinção nona tractatus. xi°. De scripturis

possano successivamente seguirsi non dimanco el mancamento sira fatto. Si che per qsto capiti a sai respecti sempre e buono numerare e signare in tutti li libri mercateschi. E di ca
sa e di boiça tutte le carti zc. ca°. 7

Del mō cōmo i molti luogbi se habio autenticare tutti li libri mercateschi e p che e dadi.



Questi tali libri conuēgōsi secondo l'usanze bone de diuersi paesi: neli quali luogbi misō retrouato portarli: e aprezentarli a certo officio de mercatani cōmo sono consoli nella cita de perosa e a lozo narrare cōmo questi sōno li toi libri i li quali tu intendi scriuere o uero far scriuere de mā del tale. zc. ogni tua facenda ordinarāte. E dire a che monet tu li uoli tenere: cioe a. 8. de piccoli: o uero a. 8. de grossi: o uero a duc. e. 8. zc. O uero a fio. e. f. d. o no a. 6. tari gran. d. zc. Le q̄l cose sēpre el real mercatane nel principio degni suo libro deue pōere nella p^a carta. E q̄do mano semutasse nella scriptura d'altri che nel principio se diceffe: conuense p uia del ditto officio chiarirlo. El scriuā poi d tutto cio fa mēdite i registri de ditto officio cōmo i tal di tu presentasti tali e tali libri segna ti del tal segno zc. E diamaro lūi cōsi e l'altro cōsi zc. Di q̄l el tale a tante carti el tale iate zc li quali dōsse douere essere tenuti p mā sua o del tale zc. Ma i vno (dūto memoriale. O no uachetta. o secondo alcuni ditto squartafacio). ciascuno di suoi familiari de casa a la gior nata poteua scriuere per le ragioni sopra assegnate. E aloza ditto scriuā de sua propria mano in nome de l'officio scriuara el medesimo nella prima carta de li moi libri: e fara fede p̄tutto zc. E boleralli del segno del ditto officio i fede autentica per tutti li iudicij che acadēte p durli. E questa tal usanza merita sumamēte essere cōmēdata zc. E cōsi li luogbi che la obseruano. Pero che molti tēgano li lozo libri dopū. Uno ne mostrano al compratore e l'altro al ueridore: e che pigio e secondo quello. giurano e spgiurano zc. che nialisso siano. E po p tal uia d'officio degno andando: nō possano cōsi de facili dir bulcia: ne fraudare el primo zc.

Li quali poi con diligenza segnari e ordinaramente disposti tu teneua cō lo nome d' dō a casa agomētare a scriuere tue facēde. E p̄tina nel giornale ponere per ordina tutte le p̄te de lo muentario nel modo che sequente intenderai. Ma prima intendi cōme nel memoriale se costuma dire zc.

Cōmo se debino dittare le partite i ditto memoriale cō exēpli ca°. 8



Ia e ditto se bene ai amente cōmo i ditto memoriale: o uero uacheta: o uero scriuatacio secondo altri che ognuno di tuoi li po scriuere. E pero del dittare tal parte i esso nō si po dare piena doctrina. Pero che chi intēdera: e chi non di toi di casa. Ma el cōmōi costume e questo cioe. Metamo che tu habi cōprato alquante peçe de p̄ano (vputa. 20. bianchi bresani) p duc. 12. l'una basta che simplicamēte ponga la p̄ta cōsi diecdo cioe. In questo di habiamo o uero io o cōprato dal scilpe de rusoi d'abref la p̄ani n°. 20. blāchi bressāi posti i su lauolra di s̄tēsāo taglia pietra zc. Lōga lūa d' le p̄ce di cōueto bi. iati zc. Per duc. tanni l'una zc. segnate del tal n° zc. nominado se sōno tre lici o uero a la piana bassi o altri fini o mercā bergamaschi o uicēntini o uerōsi padoani fiorētini o māroai zc. E similiter nominar se cōsse senale e narrar sel mercato fo a cōtāti tutto: o no parte cōtāti e pre termine: e dir quāto tēpo. O uero noiar se fosse pre d. cōtāti e parte robbe. E specificare che robbe. o de numero peso e misura. E a che pregio el. M°. o de°. o uero. S. o uero a rasō de conto zc. O uero se fossero tutti a tēpo e narrare che termine. O de galie d' barutto. o de galie de fiadra o de retorni de navi zc. E specificare la muta de ditte galie. O denari zc. o se fosse termine de fiere: o altre solenita: como per lasca p̄xima futura zc. o uero p la pasqua demadal zc. o uero de refurexi. o uero carleuale zc. Diu e māco se dō che uoi cōcludesse el mercato. E finaliter i ditto memoriale nō si conuertia lassare p̄to alcuno. E se possibile fosse dir quāte parole uel interpretro p che (cōmo nel muentario sopra lo detto) al mercante le charecē mal forō troppo zc.

De li. 9. modi p li quali cōmunamēte si costuma fra li mercāni cōprare edelemercānie quali al piu d le nostre de necessita arampo si comprano. ca°. 9



Doi che al comprare siamo nota che quello che tu comprā po acadere comunamēte i. 9. modi: cioe a denari. contanti. o uero a termine. o uero al incontro dar robba. Qual eto cōmunamente editto baratto. o uero a pre d. e parte termine. o uero a parte contati e parte robbe. ouero a pre robbe. e pre termine. o uero a parte gnatione de ditto. o uero parte i ditto e pre termine a te. o uero pre ditto e parte robba. In li q̄l. 9. modi el piu de lenolte se costuma comprare. E se per altro uerso facesse in uelbita: i q̄l

modo proprio fa che tu e gli altri per te nel memoriale la narra aponto con uerita e farai bene zc. E col quando tu facesti le tue compre a tempo. E omio se coltuma ale volte farsi de guati. O vero biade. vini. sali. E curami d'abecari. E seghi. che si oblign eluenditore. al copra core. de dar tutto el guaro che per quel tempo bara. E col el beato te uende e promette tu e li cori. pelle. sego. che per qllo anno in sua becaria. fara zc. La tal foza. per tanto la y. zc. E la tale per tanto zc. E col de li seghi de mango. castroni zc. E le pelle moronue nere. p tanto d'acoto. Eranto le montonue bianche zc. E col de liguari. O biade specifi. ar tanto el D^o. Eranto lo staro. o el moggio. o la corza. de le biade. como insul diuili de perolca si coltuma. E de guati. al Borgo salepolero nostro. Mercatello. Santagnulo. Lira o castello. Furlu zc. Et che de ponio in ponio. far mentione di tutto a pieno in ditto memoriale. o per te. o per altri che li scrua. E narra la cosa semplicemente. como lenascura zc. E dopo el bon quadernieri. i capo de. 4. o. 5. o vero. 8. giorni. Piu e manco che stiele del ditto memoriale metarle in giornale. a di per di tutte. comme le sonno nascute. Ma solo in questo offe rente. che non bisogna che in ditto giornale se distenda. con tante filatoche de parole. como se fatto in ditto memoriale. Pero che basta alui vna uolta lauere lacosa ben digelta in ditto memoriale. Al qual poi el giornale sempre fa a referire. Pero che quelli che coltuman tenere. 3. libri (a modo ditto) mai debano ponere cosa in giornale. che prima non lauino in ditto memoriale zc. E questo balti quanto al ordine de ditto memoriale. E per te o p altri toi sia tenuto zc. E nota che per quanti modi tu da altri poi comprare. col tu per ranti poi vendere. E per consequente altri po comprare da te. Nel qual vendere non mitedo altra mente. Pero che tu per te habiando quella foza de comparare. potrai a letarlo zc.

Del so libro principale mercantile. ditto giornale: quel che li fa: e come se debia disporre ordinatamente.

Capitolo 10

Del so libro ordinario mercantile. e ditto giornale. Nel quale. (comme e ditto) deue essere el medesimo segno che in lomeoriale. E cari segnate zc. E omio disopra del memoriale e ditto. Per le due ragioni. E sempre nel principio de cadauna carta. se deue mettere el D^o del primo. e di. E dopo deiano in mano ponere prima le partite tutte del tuo euentario. Al qual giornale. (per essere tuo libro secreto) potrai a pieno narrare e dire tutto quello che di mobile e stabile te i troui. Referendoie sepre al ditto foglio che per te. o per altri folk scritto. el quale in qlche cassa. o scarola. o filca. o maq so. o sacca: che col se usa el feruarai. E omio te dirò de le lettere. E scripture menure. ma le partite del ditto giornale: si conuengono formare e dittare per altro modo piu ligadro: non superfluo. ne anche troppo diminuto: como quiscquente de alquante partite te daro exemplo. Ma prima e denotare el bisogno di doi termini. che in ditto giornale li coltuma usare. Na cita marime excella de Vinegia. Na quelli immediate oreno.

De li. 2. termini nel ditto giornale vsuari. marie i Venegia. Luno ditto. Per. e laltro ditto. A. e quello che per loro se habia a denotare.

Capitolo. 11.

Di sonno (como e ditto) li termini vsuari i ditto giornale. Luno e ditto. Per e laltro e ditto. A. Liqli bano loro significati. ciascuno separato. Per lo. Per. sempre se dinota el debitoro. o vno o piu che se sieno. E per lo. A. se dinota lo creditore. o vno o piu che se sieno. E mai si mette prita ordinaria i giornale (che al libro grade sabia aporre) che no se dinoti p^a. p^a liditti doi termini. Deli qli. sepre nel principio de cadauna prita si mette el. Per. Pero ch p^a. si deue specificare el debitoro. e di poi in diare el suo creditore. diuiso lu dalaltro p^a doi sgolcte cosi. 11. Como nelo er^o. disforo te lira uoto zc. Del modo a sap ponere e dittare le prite i lo giornale del dare e de lauere co molti exēpli. E deli doi altri termini nel qderno vsuari luno ditto Cassa. e laltro Cauedale

E quello che per essi te habia intendere.

Capitolo. 12.

Doca co lonome de dio comēcarai apōcre nel tuo giornale. La p^a. prita del tuo iuentario. cioe la q^a. deli d. cotari. che te ruiou. E p^a sapere ponere duo iuentario al libro. e giornale. bisogna ch tu imagini doi altri termini. luno ditto. Cassa. e laltro ditto Cauedale. Per la cassa. sime de la tua p^a. ouero boxia. Per lo caudale. se irrede tuo el tuo moie e corpo de faculta prite. Et qlle caudale. i tutti i principi de qdenni. e giornali mercatechi. sepre deuisere posto creditore. E la dura cassa sepre deuiser posta debitrice. E mai p^a nullo tpo nel mangio mercateco. lacassa po cēre creditrice. ma solo debitrice ouero para. Pero ch qm nel bilacio del libro si trouasse creditrice denotare che errore nel libe como di sotto a suo loco te daro sumaria recordanza. Ora nel giornale ditto prita de contranti si deue mettere e dittare in questo modo. v3.

Distinção nona. Tractatus. xi. De scripturis

Forma ò metter i gionale. D. cccc. Lxxviii. a. di. s. nouẽze i venegia. pñ^o
 Per cassa de cõtanti. A cauedal de mi tale zc. p cõtanti mi trouo i qlla al pite. fra ozo e mo
 nete. arzẽto e ramo ò dũuersi cogni. cõe ape i lo foglio delo iuctario posto i cassa. zc. i tutto
 duẽ. tãri dozo. 2^o. 8 f g p
 per duẽ. e picioi. 32. per grosso a 8. a ozo.
 Per gioie ligate e distigate de piu forti: A cauedal ditto. per balassi tanti. ligati zc. pesano
 zc. E sassi tanti zc. e rubini e diamãti zc. Cõe ape al sopraditto iuctario. Quali metto na
 lere a comũ cozso. libalassi tanto. zc. E colli dirai de ciascuna forza. suo p̃gio cõuno. mon
 tano in tutto ducati tanti zc. 8 f g p
 E hauẽdo tu nominato vna uolta el di. E ancoza el debitoze. e ancoza el creditoze. nõ trame
 sandose altra p̃ta poi dire. Al di ditto. Per ditto. E al ditto zc. per piu breuita. 3^o.
 Per argenti lauorati: Al ditto che s̃intẽde pur el cauedal p̃ pin forte argẽti cal p̃ite mi trouo
 cioe Bacili tanti zc. E rami tanti zc. E rasse tante zc. E piron tanti zc. E collieri tãte zc.
 pesano in tutto tanto zc. val 8 f g p
 Distinguẽdo bene di p̃to p̃ q̃ste prime p̃ite ogni cosa cõe festi in lo inuẽtario. Ponẽdoli
 tu p̃ te vn comun p̃gio. E fallo grasso. piu presto che magro. cioe Se ti pare che vagliano.
 20. e tu di. 24. zc. Acio che meglio te habia reuscire el guadagno. E colli de mano in mano
 potrai tutte laltre cose. con suoi p̃si n^o. e valore. zc. 4^o.
 Per panni de lana de dosso: Al ditto. p veste tante di tal colore zc. E a tal foggia zc. Fode
 rate zc. viate o vero noue zc. a mio dosso. o vero de la mia dona. o uero de figlioli zc. E ch
 to valere a comune stima. luna p laltra. in tutto duẽ tanti zc. E p mantelli tãti de tal colore
 zc. E de dicesi ble veste e colli dirai de tutti ditti pãni p tutto. 5^o. 8 f g p
 Per pãni lini: Al ditto p lenzoli tanti zc. E tutto narra come sta in lo inuentario. in qua
 no E vagliano. zc. 6^o. 8 f g p
 Per letti de piuma: Al ditto zc. p piume tãte zc. E qui narra commo sta in lo inuentario.
 montano o vagliano. 7^o. 8 f g p
 Per çenger mechini: Al ditto. p colli tanti zc. narra cõmo i inuẽtario. si contene. montano e
 vagliano a comune stima zc. duẽ. tanti zc. 8 f g p
 E colli poi tu p te stesso se dirai di porre tutte laltre p̃ite de q̃laltre robbe. de ciascuna facie
 do sua p̃ita. se para. cõmo q̃ d çenger se ditto. Ponẽdoli p̃gio de comũ cozso. commo auopza
 e ditto. E lozn: segni. e p̃si. commo de pouro stãno i ditto foglio diuctario. E chiamãdo den
 to rap̃ita. ch moneta ch tu uoli. E nel trar fora. conuẽ poi ch siẽno a vna forza. Per ch non
 staria bene. a cauar forza. a diuerse forte zc. E tutte ditte p̃ite ò gionale sereral a 1^a. a vna tã
 rando la riga. de q̃to dura tua scriptura. narrativa. fin al termine che si tra fora. El mede
 simo modo seruarai ale p̃ite del memoriale zc. E so che tu del memoriale mettarai i gionale
 se. colli a vna a vna. andarai depẽnando i lo memoriale. con vna sola. riga. a trauerfo colli.
 ch denotara q̃lla tale p̃ita. eẽr posta i lo gionale zc. E se tu non uolesti trauerfare la p̃ta. nõ
 vna linea. e tu faciara. la p^a. lfa del principio dela p̃ita. o uero lultima. commo al capo di q̃sta.
 fatto. O uero farate tu da te q̃lch alt^o. segno. tale ch tu itẽda. p q̃llo ditte p̃ita eẽr stata mel
 la igionale zc. E suẽga ch tu da te possũsare molti varij e dũuersi termini e segni. nõ dime
 no te debi s̃ẽpre studiarc de vsare li comuni. che p li altri traficãti i tal paese si costumã di fa
 re. Acio non para tu sia discrepante dalusitato modo mercãtesco zc.
 Del 3^o. vn^o. lib^o. p̃cipale mercãtesco. detto el q̃derno cõmo deba eẽr fatto e el suo alfa
 beto commo se debia ordinare. vgnolo e dopio. Cap^o 13. E poste che tu ha
 rai ordinare tutte le tuot p̃ite al gionale. poi bisogna che di q̃llo. le cau. E poente in lo
 3^o. libro ditto q̃derno grãde. El q̃l comunamẽtesci costumã fare de doi tãte carti chel gionale
 se. In lo q̃le conuerra eẽr vno Alfabeto. ouero Acprozio ouoi dir Trouarello so alcuni. ala
 fiorẽtina se dice lo strãto. El q̃l poi tutti debitoze. e creditozi. Per le lfe che comẽngano
 con lo n^o. dele sue carti. cioe quelli che comença p. a. i. a. zc. E del dopio alfabeto: E q̃sto
 similinẽte commo sopra dicẽmo conuie ch sia segnato del medemo segno cbi gionale e me
 moriale. Postou el n^o. dele sue carti. E disopra i margine. da luna bãda e laltre. el mũltiplo
 E in la prima. sua carta. dentro potrai debitticia la cassa. li commo ella e la p^a. nel gionale.
 colli deue eẽre p^a. nel q̃derno. E tutta q̃lla faciara. si costumã basarla stare per vna cassa. E in
 var ne i bauere non si pone altro. E q̃to p che la cassa se manegia piu che p̃ita ch sio. a oza
 p oza. i metter e cauar dinari. E po lisse lassa el cãpo largo. E q̃sto q̃derno cõuie che sia riga
 gato. de tãte righe. q̃te che forte monete volitrar fore. De trarai. 8 f ò p. Farai. 4. righe.
 e dinãge ale 8. farane vnaltra. p metarui el n^o. dele carti de le p̃ite che uicini de varc. E ha

uere se scatenano. **E** dinãge farai. 2. righe. p potere mettere. li di ò mano i mano. commo ne li altri qdèrni hai visto che piu non mistèdo i qsto 7c. p poter trouar psto leprite 7c. **E** pur sira segnato croci commo li altri.

Del modo a porrar le prite de giornale in quaderno. e pche de una in giornale sene faccia doi in quaderno: e del modo a depennare le prite in giornale e de li doi numeri dele carti del quaderno che in le sue margine si pone e pche. Capº 14.



Per laqual cosa. sappi che di tutte le prite che tu harai poste in logioznale. al quaderno grãde. te ne couẽ sepre fare doi. cioe vna in dare e laltra in hauere pche lissi chiama debitoro p lo. **P**er. **E** lo creditore p lo. **A.** como disopra dicẽmo ch'ò luno e de laltro. si deue da pfe fare 1º. prita: qlla del debitoro. ponere ala man sinistra. **E** qlla del creditore. ala man dextra. **E** in qlla del debitoro. chiamare la carta. doue sia qlla del suo creditore. **E** così in qlla del creditore. chiamare la carta di qlla doue sia. **E** suo debitoro. **E** in qsto modo sepre uegano incatenate tutte le prite del ditto qdèrno grãde. nel qì mai si deue mettere cosa in dare che qlla ancoza non si ponga in hauere. **E** così mai si deue mettere cosa in hauere che ancoza. qlla medesima cò suo amòtare nõ si metta in dare. **E** di qua nasci. poi. albilancio che del libº. si fa. nel suo saldo tato couiẽ che sia el dare. qto la uere. **C**ioe sumate tutte le prite che sirãno poste in dare se fossero bene. 10000. da pre in su vn foglio. **E** di poi sumate similmẽte tutte qlle che in hauere si trouano. tanto deue fare luna summa qto laltra. altramẽte demonstrarebbe eẽre errore nel ditto qdèrno. cõe nel modo del far suo bilancio se dira apieno 7c. **E** così cõe vna de giornale ne fai. 2. al qdèrno. così a qlla prita che del giornale leui farai doi righe a trauerso fo ch'vay leuando. cioe se pº. tu la metti in dare. **P**ria farai 1º. riga attrauerso. verso al primº. dela prita. che dinota eẽr posta in dare al qdèrno. **E** se la metti in hauere. o prima. o poi cõe acãde ale uolte fare al qdèrnierti qdo li aca de kriucire i luogo. ch' li un qlla carta li nãndera. 2. o. 3. p nõ ui hauere a tornare. sene spaga di mettere li aloza. **E** po fo che mette così deue depennare p bauerla messa in hauere. farai laltra depenatura. verso man dextra. dal canto doue finisci la prita che dinotara eẽr messa in la uere. leqì linee staranno cõe disopra in qsto uedi figurato a la prita. **P**º. dela cassa. luna ditta linea. de dare. e laltº. de hauere. **E** così dalato i margine dinãse al principio bisogna che pò gbi. 2. nuº. luno sotto laltro. qì di sopra che denoti la prita. del debitoro. a qtre carti che la sia posta in lo qdèrno **E** qillo de sotto che denoti le carti de ditto qdèrno. doue sia posto el creditore. cõe vede li ala prita dela cassa disopra i qsto. che sta così. 1º. seça trameçço. **E** ancoza al cuni costumano così cõe trameçço. 1º. a guisa de rotte. che nõ fa caso. **A**ha e piu bello sença trameçço. **A**cio achì vede nõ parekero speççari. **O** vero rotte 7c. **E** vol dire qillo. 1º. di sopra che la cassa. **E** nella pº. carta del qdèrno. **E** nella fa carta de ditto qdèrno. i hauere. e qlla in dare 7c. **E** nota che sepre qto piu psto tu porrai mettere el creditore al suo debitoro. sera piu ligadro. auẽga che posto doue suoglia tanto mòri. **A**ha p rispetto del millesimo. che ale uolte se iterpõe fra 1º. priti. e laltº respõde male. **E** cò fatica. nõ poca. se ritrouano loz rpi cõe fa chi. pua ch' ogni cosa così apieno nõ si po dire. **A**ha bilº. ch'ãcoza tu alqto cò tuo naturale ingegno ta iuri. **E** po sepre studia dafettar ditto creditore immediate a psto el suo debitoro in la medema faciara. o vero ila imediate seqnte. nõ interponedoui fra luno e laltro. al tra prita. **P**eroche nel. pprio giorno che nasci el debitoro in qillo medemo nasci el creditore **E** p qsto rispetto sepre se deue acostar luno a laltº 7c.

Del modo a sape dittare le prite de lacassa e cauedale nel quaderno in dare e hauere: e di millesimo che disopra nel principio dela carta a lanti co si mette in esso: e dela sua mutatione e del cõptir lispacij dele carti fo le prite piccole e grãdi fo el bisogno dele facède. Capº. 15.



Do qste cose discorse. a tuo amae tramẽto. o: mai ditamo la pº. prita de la cassa i dare e poi qlla del cauedal in hauere in lo libro grãde. **A**ha cõe e ditto pº. disopra nel quaderno porrai el millesimo alabacco antico. cioe per alfabeto così. **A**ha cccc. **L**xxxiii. 7c. **E** di nõ se costuma metterlo disopra in loquaderno cõe in lo giornale. pche 1º. prita in quaderno. hara diuerfi di. **E** po nõ si pozza seruar ozdine dclì di. disopra cõe apieno nel se qnte capº. se dira. **A**ha dẽtro dela prita cõe intẽderal la pº. uolta **E** poi così dalato in lo spacio che disopra dicẽmo dinãse ala prita. qdo tal partita nascelẽ dalto millesimo che disopra nel principio dela carta fosse scritto che sole auenire achì de anno in anno nõ ripozza e faldã luoi libri sicche tal millesimo si pozza disuora. nãdo in margine ripetto a poto a qlla prita li nata cõe uedi posto qui disotto. qsto solo auene in libº grande che in li altri nõ po auenire. **D**õca tãai così. tãedola fore pure alabacco antico p piu belleça

Distinção nona. Tractatus. xi. De scripturis

non d'omeno aqual che tu te caui non fa caso zc. Donca dirai cosi.

yhs. **MD. cccc. Lxxxiii.**

Cassa de cōtanti die dare a di. 8. nouēbre. per cauedal per contanti de piu forte fra oro e monete inc trouo bauere in quella in questo p'xente di in tutto. ca. 2. §. x^m. f. g. o. p. o
E qui nō bisogna che troppo te stēda. p. bauer bē gia istelo in giornale. **Ma** sempre istudia dir breue. **La** prima nel comēgare se dici alquanto: ale sequēti in la medema sol se oici. e a di ditto zc. per lo tale. car. §. f. g. o. p. o

La aqual cosi postta che lbarai. depēnarai in giornale in dare comme sopra te diffi. E poi i bauer per lo cauedal dirai cosi. v3.

yhs. **MD. cccc. Lxxxiii.**

Cauedal de mi tale zc. die bauere a di. 8. nouēbre. per cassa. per contanti me trouo in quella fin al di presente in oie el monete de piu forte in tutto. car. 1. §. x^m. f. o. g. o. p. o
E cosi ancora. i q̄sta basta succiniamēte dire per lacagion sopra ditra. altre poi che q̄ sotto ala medema p'rita. se baueranno apozze fin che la sia piena bastara adire. E a di tanti zc. per fatal cosa zc. **Lo** uedi acēnato qui da canto. e anco in fin di q̄sto barai exemplo. cosi sequirai con breuita in tuere. maxime in quelle parēte che a te solo aspettano. cioe che non bai a rendere conto adal cimo. **Ma** in q̄lle che tu bauerai a rendere cōto adaltri. alq̄to piu ti cōuetra dire. auenga che sempre se recozre. per le chiaregge al giornale zc. E poi darai l'altra de pēnarura. a q̄lla del giornale in bauere. cōe sopra ti diffi in. 2. cap. E in lamargine dauanti. ala p'rita. porrai li doi numeri cōe d'isti pur in ditto loco dele carti doue sōno. **El** debūtoze el credūtoze. cioe q̄llo del debūtoze de sopra. E q̄llo del credūtoze de sotto cōe facimo di sopra. ala p'rita de lacassa. E poi subito porrai in lo tuo alfabeto. cioe repozio. q̄sto debūtoze e credūtoze. ognuno ala sua lra cōe fai che disopra diffi. **L**ioe la cassa. al la lra. **L**ioe d'icēdo d'etro in q̄sto modo. cioe. Cassa de cōtanti. k. 1. E ancora el cauedal porrai al. **L**ioe dicendo. **La** uedal de mi. p'p'io. k. 2. E cosi p' tuo ingegno adarai asmano. tutte le p'rite. e li nōi de li debūtozi perfōe e robbe zc. E cosi de credūtozi. porrai nel ditto repozio. a lesue lettere acio poi con facilitā possi subito retrouarli in ditto quaderno grande zc. cetera.

E nota che hauendo tu p'duto el tuo q̄derno p' alcun caso derobaria. o incēdio di foco. o naufragiū zc. E hauēdo tu luno de li altri doi libri. **L**ioe memoriale. o vero giornale. cō esso porrai sempre refare vnaltro q̄derno. cō le medesime p'rite a di p' di. E ponerle al numero de le medesime che i q̄ p'lo si retrouauano. **Ma** maxime hauēdo tu el giornale. doue q̄do ne leua sti le p'rite. E p'cēsti al lib^o. tu imargie ponēsti. li voi nu^o. d'li debūtozi e credūtozi. l'uo soura laltro che chiamauano le carti. del q̄derno donerano situati. e di p'oto atante carti li porrai fare ritomar cō tuo ingegno zc. E q̄sto basti q̄to a vna p'rita postta zc. **Doi** la fa p'rita ch'fo dele cōie al q̄derno ponēdola a suo cōdētere luogo d'itarai costi. E p'ri^o. sempre sença piu te replichi. porrai disopra nel principio dela carta. el mūltimo se nō vi fosse posto p'altra p'rite. p^o. poche ale uolte in vna medema faccia el quadernieri asettara. 2. o. 3. p'rite fo che cogno scera lo spatio cēr bastāte al manegio di q̄lla. poche forte ucdara q̄lla tale p'rita bauerfi ch'iare siade adoperar. E p' q̄sto li dara vn luoco piu angusto. che a quelle che spesso li accade. a dopare: ala giornata cōe di sopra. al cap. 13. de la cassa e cauedal fo detto q̄l si cōsumaua lasarfi tutta lasaciara del lib^o. poche speffissime siade. p' cēre grādi le facēde si conuēgano manegiare. E q̄sto sol si fa p' nō bauer tāto spesso asar repozio ināge zc. ora al. p'posito trouato li el loco cōe se dict. dirai cosi in dare. cioe verso man sinistra. cosi sempre fa apozze el debūto. **Doi** de piu forte. diēno dare a di. 8. nouēbre. p' cauedal. p' p'cēsi n^o. tanti zc. p'elano tanto zc. de quali tanti sonno balassi legati zc. E tanti fasili zc. E tanti rubini coculegni zc. E tanti diamanti cregi zc. lequali in tutto. o vero a forza per forza metto valere a comun p'gio. de cōtanti duē. tantel zc. val car. 2

§. 40. f. o. g. o. p. o.

E cosi depennerai. la p'rita in giornale. nel dare tirando la linea comme de sopra al. 12. cap. de diffi. E poi andarai al cauedal. E porrai q̄sta medema con māco parolle per leragion giā disopra adutte in questo capitolo e porrala in bauere sotto quella p^o. ch'gia li bai posto dela cassa. E dirai cosi. v3.

a di o d'etro. per cōie de piu forte commo li apare zc. car. 3. §. 40. f. o. g. o. p. o.

E cosi postta farai l'altra de pēnarura. al giornale i bauer. cōe te mōstrai disopra al. 12. ca. E porrai i margine li numeri d'le carti. doue tal p'rite al quaderno ponēsti cōmo d'icēmo vno sopra l'altro. comme qui denançe apare che metto babi postta la p'rita in dar a carti. 3. E q̄lla de la cauedal sta pure a logo suo a carti. 2. p'fin tanto ch'ella non e piena. che d'ipoi ināge

a tutte laltre la porrarai. cōme disotto ne reporti intēderai apieno. E q̄sto p̄ q̄sta. e a sue simi
 lte na bastāre zc. E posta che larai al ditto q̄derno. E aletziata in giornale. e tu subito lapor
 rai al reitorio o vero alfabeto. cōe disopra i q̄sto cap° fo detto. Etoc ala sua lra. 8. o vero.
 3. fo. p̄che lra la pferirai. cōe idiuersi pacsi acade. che qui i uingia molto si costum a pone
 re el. 3. doue noi in toscana ponemo el g. sicbe acodarala tu a tuo iudicio zc.

Lōe se debino dittare leptite delmercantie che per inuentario o altro modo l'bonno serri
 troua: nel quaderno in dare e in hauere.



E altre. 4. p̄rite poi su sequēti del tuo mobile. cioe argēti. p̄ani. lini. letti de piuma
 E veste de dosso zc. Poi p̄ re stesso facilmete mettarai del iuetario in giornale de
 p̄to cōe li le ponesti. denotare. p̄che cōe dicēmo disopra cap°. 6°. q̄sto tal inuenta
 rio nō si caua del memoriale. p̄ la ragiōe li asēgnata. E po suo dittare in giornale
 E ancora nel grā lib° i dare e hauere. e di porre alalfabeto. lasciaro or mai se d̄re al tuo pegri
 no ingegno del q̄l moltomecōsido E solo la. 7°. p̄rita de c̄c̄er mechini che ti troui alettare
 mo i giornale. E ancoza al q̄derno laq̄l te sia bastāre e sufficiēte amaeltramēto a tutte le altre
 che dimercātia alcuna. e ritrouasse. hauēdo sēpze tu da te inācē gliocbi loz n°. p̄eli. e misure e
 valute i tutti li modi che tal mercātie se costumasse vēdere. e cōp̄are fra mercāti i rialto o fo
 ra. fo lra pacsi. dele q̄li cose q̄ apieno nō e possibile ponere crepli. ma cō facilitā. da q̄sti pochi
 q̄ cōp̄ediolamēte possi porrai di q̄lūcaltri ip̄cedere a tua sufficiēca. po che se noi volēmo dar
 te creplo del modo verso e via. di mercare atrani. lecia. bari. E betōia. cioe aloz nomi d̄p̄eli lo
 ro. E misure lozo zc. E costi dela marca. E anche dela nra toscana. troppo serebbe grāde el
 volume. che cō breuitā itendo concludere E p̄ q̄lla. 7°. de c̄c̄er nel giornale. dirē costi. 73.
 Per c̄c̄eri mechini i mōte a refuso. o i colli dirai cōe a te pare zc. Al ditto che sintēde caue
 dal. p̄che li disopra imediāte larai p̄ ordiue de ditto iuetario. cōe dicēmo disopra cap°. 12°.
 in la p̄rita fa de le çoiē. p̄ colli tanti pelano. zc. E p̄. 8. tante q̄do fossero arefuso i mōte zc.
 q̄line retrouo hauere in lemani al di p̄rite metto di comū corso valere el c°. o vero la 8. zc.
 duē. tanti zc. mōtano in tutto netti duē. tanti zc. val

§ f g p

E costi posta ch̄ larai nel giornale. E tu al memoriale. o vero inuetario. labip̄ena. e laca. al
 modo ditto sop°. al. 1. 2°. cap°. zc. E costi obfuarai p̄ tutte laltre. zc. Di q̄sta cōe fo detto e de q̄lū
 che altra che i giornale si mette. che in q̄lla medesima facia potrebbono c̄re p̄rite d̄ diuer
 si uere cōe disopra dicēmo c. p. 1. 4°. La qual poi nel quaderno in dare. ponendola dittarala i
 q̄sto modo. Posto p°. sēpze el millesimo se nō ui fosse in capo de la cartā. sēca mettarai el ḡoz
 no disopra po che cōe dicēmo disopra cap. 1. 5°. El di nō si costum a porre sopra nel p̄zin° de
 lacarta del quaderno p̄ rispetto che in q̄lla medesima facia potrebbono c̄re p̄rite d̄ diuer
 si debitozi e creditozi. lequali bēche tenalchino sottovn millesimo. lra siranno in diuersi me
 si e çorni. cōe discorēdo p̄ tutto poi ap̄ndere. E q̄do bene ancoza in ditra facia del libro
 grande nō vi fosse altro che 1°. sola p̄rita di cassa. o daltro ancoza el çomo posto disopra nel
 quaderno. nō si potrebbe seruare. p̄che in ditra p̄rita. ocozira di mettere cali ocorsi in diuersi
 mesi. E di e p̄ q̄sto e che li anidici disopra nel quaderno nō hano i libri mercātichbi v̄sitato
 mettere el giornno. p̄che non hano ueduto verso ne via ne modo che con uerita si possa alet
 tararlo zc. Laqual partita in dare costi porrai dicēdo zc.

Sençeri mechini. in monte. o uero colli zc. dien dare a di. 8. nonembze per caudal. per colli
 tanti zc. pelano. §. tante zc. quali mi trouo hauere in casa. o uero magazen al presente qual
 de comun corso stimo valere el cento zc. duc. tanti zc. E per tutti monta duē. g. p̄. zc. val
 carti. 2.

§ f g p

E costi depennarai la partita del çornale in dare. cioe a man senestra cōme piu uolte to dit
 to E poi in hauere alettarala in q̄sto modo al caudal comme te monistrai ponere quella
 dele çoiē sopra a cap°. 15°. costi 75.

a di o detto. per çençeri mechini in monte o uero colli zc. car. 3. §. f g p.
 E costi posta che lbarai depennarai la partita del giornale in hauere. cioe verso mande
 stra. cōe dinançe vedi fatto. E poni li numeri dele carti dinācē alei in margine vno sopra lal
 tro. Etoc el. 3. disopra el. 2. disotto p̄che tu hai messo el debitozca carti. 3. nel quaderno. el cre
 ditore e a. 2. Etoc el capital. e subito poi la metti in alfabeto. o vero reitorio ala sua lra. Etoc
 al. 3. se p̄. 3. la cōp̄ita. o vero al. 8. p̄ la rasō ditte in lo p̄cedere ca°. a q̄lla p̄rita sa dele çoiē zc.

Del modo a tenere conto con li officii publici: e perche: e de lacamera delimp̄ressi in ve
 neta che se gouerna per via de lestieri.

Cap° 17°



Dea de latre nõ te ne do. altra nozma. cioe di qlla de pellami. da fodre cõge e cru de. e fine zc. dele quali a 1°. p 1°. formarai la pita in gionale e quaderno p ordine depenando. e segnando in tutti li locbi che non tencoro perche al mercante bisogna altro ceruello. che de beccaria zc. Quella dela camera diprestio dal tro mote cõe in firença. el mote dele dote i genoa li locbi o uero altri officii che li fossero cõ liquali tu bauesse a fare. per alcuna cagione fa che sempre con loro tu habia buono scõtro. de dare e de auere in tutti li modi con qualche chiaraçça se possibile e de man deli scriuanti di qlli luochi qñ tã sotto bona custodia al modo che dele scritture e lettere te dirò. pche a qñ sti tali officii spesso se fogliano mutare scriuanti. liqñi ognuno a sua fantasia uole guidare lill bzi delo officio. biasimãdo sempre li scriuanti passati. che non tenuan bon ordine zc. E sempre ognuno psuade el suo ordine migliore deli altri. imodo che ale volte inuociano le prite. de tali officii. che non sene tien 1°. cõ l'altra. Eguat chi cõtali a afare. E po fa che sia a casa. E col capo abotega. cõ qñti tali. E certamẽte forsi el fãno a bon fine nõ dimeno mostrãno igno raça. E col tirrai cõto. cõ li gabellari. e variari de robbe che tu uedi e cõpi. cani e metti nele terre zc. E cõ se costuma fare in uenecia. che si tiene p li piu dela terra. cõto lõgo cõ lo officio dela messetaria. cõ a. 2. p. c. E cõ a 1°. p. c. E cõ a 4. p. c. zc. Abiamando el libro. del fenl saro. che visinterpone. e notare al tuo libro. E anche la mare. in su ch fa. cioe el lib: doue da in nota li mercati al ditto officio che cõ lo chiamano in uenecia po che ciascuno sentaro a vno libro. o uero luogo in qualche libro al ditto officio doue lui va a dare in nota li mercati che fa. si cõtèrrieri. cõ forestieri altramẽte caçano in pena. fãtramẽte facesfaro. E sonno pñ nati. E bene qlla excelsa. S. licastiga e loro. e scriuanti eb mai si portafaro cõe de molti me ri cordo. gia neli tpi passati cõte puntii straniamẽte. E po santamente fanno a costituire vno elqle a solo qsta cura. in reuedere tutti li officii. cioe se lilorò libi. sonno bñ. oyo male tenuti zc.

Comme se debia tener conto con lo officio dela messetaria in uenecia e del ditare le sue partite in memoriale. comale. e quaderno. e ancora deli imprestiti. Cap°. 18.



Si che qdo vorai cõ tali offitii tener conto. la camera de imprestiti. farai debitorid de tutta la forte de caucoali a tanto el c°. zc. Poiando li festieri doue son posti. E similmente se piu ala gionata. necõpasse che molti se ne vendano p te o p altri cõe fa chi realto vsa. Nota bñ inchi sonno scritti e luogbi. zc. E cõ nel scõtere li loro. p. sepre sarala creditrici. a di p di. E festier p festieri zc. E cõ cõloffinio dela messetaria. El cõto tirrai i qsto modo. cioe qdo tu comprarai alcuna mercantia p mezzo d' s'efari. alora de tutto lo amõtare. a ragione de. 2. o de. 3. o de. 4. zc. p c°. farane creditore d'itro officio dela messetaria. E debitorici qlla tale mercantia. plaqñ cagione tu pagbi zc. E po conuene del cõ pzoate sempre ritẽga al ueditore nel pagamẽto. de contranti. o uero p altro modo che labia a scalfare non fa caso. pche ditto officio. non uol andar cercando altro senon larata che li d'hetra auenga che liscnari reportino el mercato in nota. cõmo. e che cho. lestaro fatto. per chiaraççe euiderẽ de contrati qdo fra loro. nascesse differença alcuna cõe agade. El comun puerbio dici. chi non fa non falla. e chi non falla non imparã zc. dele qñi d'ẽ uolendose le pu d'chiarire hano regresso al peccato notato. plo scnsaro. al quale fo li decreti publici li si psta fede cõe a publico instrumento denotaro. E fo la forma di qñlo. el piu dele volte. El degno officio de consoli demercanti. formano le loro iuridiche sentenze zc. Cõ adonca comprando tu alcuna robba. tu dic fape. qñlo che la paga de m. E p lamita retieni. al uenditore. Cioe se la robba paga. 4. p. c. a qñlo officio p decreto publico del domino. E tu alui retieni. 2. p. c. E tanto manco l'õnta. E hara el suo douere. E tu poi del tutto resti obligato al ditto officio. E del tutto larai afar creditore al tuo libro contãdo colui. E qlla tal mercantia farai debitorid. cõe dicẽmo zc. pche el ditto officio non uol cercare. chi vende. ma chi compra. E po pot a tal compratozi li e concesso. di cauare tanto di qlla mercantia. p qto a pagato la m. fora d' la terra. in loro bolette. ala tauola. de luscica. o per mare o p terra che la uogñono cauare ala gionata. E po conuẽgano li mercanti tenere beu conto con lo ditto officio. acio sempre sapino qto possino cauare. pche non si lassano cauare. per piu che si compzino se di nouo non pagbino la m. de contranti zc. delquali compre q sequeute ti pongo exẽplo. e cõsi. del ditto officio. comme se habino a uitare in gionale. E anche in libro grande. E ditro cõsi. Pñ ma. in memoriale. scmplicemente. Jo o uero noi in questo di posto di sopra o comprato da s' quan anxonlo da melina. çuçar. palermi cassi n°. tanti. pani n°. tanti. pelano in tutto. netri. de pannelle. cassi. corde. e paglie. s' tante per ouc. rãn. el c°. montano ouc. rãri zc. abarto per la sua parte dela m. a ragion de tanto per c°. ouc. g. p. tanti zc. scnsaro s' quan de gagliardi. uale netri ducati. g. p. tanti zc. paga mmo contranti.

La medesima in giornale dira cosi acontanti.
Per cucari depalermo. A cassa contati a f quan de antonio damefina. per cassi n°. tante pani n°. tanti. pesano netti. de cassi. panelle. corde. e paglie. §. tante. a duc. tanti el c°. móano duc. tanti 7c. abatto. p la sua parte dela m. a rason de tanti per c°. 7c. duc. tanti 7c. restanonetti. duc. tanti 7c. senfar f quan de gaiardi. § f g p

Lamedesima in quaderno dira cosi.
Zucari de palermo. die dare. adi tale. p cassa contati a f quan dantonio de mesina. per panni numero tanti pesano netti. §. tante per duc. tanti el cento. montano netti in tutto a carti i°.
E farai creditrici. lacassa di quel tanto 7c. § f g p

E sempre farai lofficio dela m. creditore del Doppio che e tu retcnesti aluéditore. cioe p la sua e platua pre. 7c. **E sepre subito notaro la robba imediata i vnale.** prita sotto farai creditore ditto officio per ditto zucaro cõe harai dilotto. **E debitorici ditra robba.** Per exemplo tu na pagata a contanti. **E prendine vna pre a cõtanti e parte.** a tpo p°. imemoriale cosi dirai.
A contanti e tempo. a di tanti 7c.

Jo o comprato a di detto. Da f quan dantonio. damefina. cucari de palermo pani n°. tanti. pesano netti. §. tante. per duc. tanti el c°. montano duc. tanti. abatto per sua parte de m. a raso de tanti per c°. duc. tanti 7c. de quali al presente. li no contati duc. tãri p parte e del resto mi fa tpo fin tutto agosto. pxi°. che vien 7c. senfar f quan de gaiardi val. duc. g p
E sappi che de qñle cose che se scriue mercato per losenaro. a lofficio non bisogna far scritto de man perche el mercato basta. ma pure a cautela ale uolte si fa 7c.

In giornale la medema dira cosi. prima quel ral de tutto creditore. **E poi debitor de qñ la parte de d. che lui haue.**

vhs. 1493. a di tanti del tal mese 7c.

Per cucari palermi. A f quan dantonio de mesina per panni numero tanti pesano netti in tutto §. tante. a duc. tanti el c°. montano duc. tanti 7c. abatto per la sua pre de messetaria a rason de tanti per c°. duc. tanti 7c. resta netto duc. tanti 7c. de quali al presente li ncedo contar tanti 7c. **E del resto.** mi fa termine fin tutto agosto proximo che vien. senfaro scr quan de gaiardi. val. § f g p

Fanne creditore subito lofficio dela m. dela sua rara.

Per li ditti: a lofficio dela m. per lamontar soua ditto. cioe de duc. tãri 7c a raso de tãri p c°. p lamia parte e qñla del debitoze i tutto monta duc. g. p. ranti val. § f g p

La parte de contanti. debitor lui. **E creditore la cassa.** §

Per f quan dantonio. de misina: A cassa cõtati alui p pre peli soua ditti cucari fo laforma di mercato. duc. tãri 7c. ape del receuere scritto de sua mano val. § f g p

Lamedema in quaderno dira cosi.

Zucari de palermo. dien dare a di tal dinouembre. per f quan dantonio damefina. per panni n°. tãri pesano netti § tante 7c. p duc. tanti el c°. móano netti de m. k. 4. § f g p
Quando uollesse farne partita nuoua. Ma uolendo sequitare la pxeposta bastaua dire a di. tanti 7c. per f quan dant. damefina p panni n°. tãri pesano §. tãre 7c. móta. k. 4. § f g p

Lamedema in bauere dira cosi.

Per quan dantonio demefina. die bauere a di tanti de nouembre. per cucari de palermo. panni n°. tanti pesano netti §. tante per duc. tanti el c°. montano. netti de m. duc. tanti. de quali al presente li ne debio dar contanti duc. tanti 7c. delauanço. mi fa tpo per tutto agosto. pxi° fu turo. senfar f quan de gaiardi. val. k. 4. § f g p

In dare lamedema. Per la parte deli contanti. dira cosi.

Per quan alincontro. die dare a di. tale 7c. p cassa. cõtati aluf p pre de cucari. hebì dalui soni patti duc. tanti 7c. ape p suo scritto de man in libreto. val. k. 1°. § f g p

Lamedema. ala m. e anche per la precedente i quaderno cosi.

Offo. dela m. die bauere. a di tal p cucari de palermo cõpzi da f quan dantonio de mesina pla montare de duc. tãri. a tãri p c°. senfar f quan de gaiardi monta. k. 7c. § f g p

Commo se debta ordinare el pagamento che hauesse a fare per ditra e banco d scõra ne litui libzi pncipali: Cap. 19.



Lo f p tal cõpre. qñta ti basta a guidarte. o sia a tutti cõtanti. o a pre cõtanti. **E p re tpo.** o cõtati e ditra o tutti in banco. o cõtanti e banco. o cõtati. **E robbe.** o robba. e ditra. o tutta ditra o robbe. e tpo. o robba e banco. o banco e tpo. o bãco e ditra. o banco. cõtanti. ditra. e robbe. 7c. poche i tutti qñti modi. se costumã cõprare. **le qñti tu per te.** al feso dela pcedere metterale imemoriale. **E dirarale i giornale.** quaderno. ¶ iiiij

Quando hai a far pagameto a pre banco e ditto. Fa ch p. cōlegni la ditto. e poi p re. scrivi l banco. p piu figura. vnde ancoza q̄sta cautella fusa p molti e bene. q̄do ben pagaffero a contanti. de far per resto in banco. E p cōpito pagameto zc. E pagandolo pre. banco pre. robba. parte ditto. e parte cōtanti. de tutte q̄ste faralo debitoze. E q̄lle tal cose farale creditrici ognuna al suo luogo zc. E se per altri modi te acadess cōprare. per simili te gouerna. zc

E hauēdo interlo elucro di cōprare p tanti uersi p̄cedrai el uēdere tuo ad altri. facēdoli debitoze. e creditrici letue robbe. E debitorici lacassa. se ti da contanti. e d̄bitrici le ditte. se te te cōlegna in pagameto. E creditoze. el banco. se tel da. E costi di tutto p ordine cōe disopra e ditto di cōprare. E lui de tutto q̄llo ti da. in pagameto faralo creditoze zc. e q̄sto ti basti a q̄sta materia a tua instructiōe zc. Dele p̄te famose e p̄riculari nel maneggio traficāre cōe sōno baratti cōpagnie zc. cōe te se habbino a settare e ordinare neli libri mercāre sc̄bi. e p. d̄ libarati sēplici cōposti e colt̄po cō apri erēpli d̄ tutti i memoriale. giornale e q̄der. Ca. 20.



Sequa. douer dar modo. cōe se habino a settar alcūe p̄te famose p̄riculari. ch̄ ne limanegaij traficāti si sogliano el piu de le volte. solēnizare. E metterle d̄ap̄te. acio di q̄lle d̄istinte d̄alatre. sene possa cognoscere. E p. v̄no cho di q̄lle seq̄te. cōe sōno li baratti. e lecōpag. viaggi recomādari. viaggi i sua mano. cōmissiōe hauu te p altri. bandi de scritta. o vero ditto. E abi reali. v̄nicōto de botega zc. delec̄q̄li q̄ sequire succitāmēte a tua bastanza. te daro notizia. cōe le debi guidare. e reggere neli tuoi libri ordi natamēte. acio nō te abagli in tue facēde. E p. mostzaremō cōe se debia a settare i. o. baratto. Sōno libarati cōmunamēte de. 3. sorte cōe disopra in leraçiō so detto. Distictio. 9. L. 3. carti. 161. fin in. 167. apieno s̄c̄bi li recozi a i tēderli. Dico adōca che in tutti i uersi che te uadess̄e scriuere i lib. el baratto. sēpze puramēte. p. in lo memoriale debi narrarlo ad l̄fam. d̄er. oia la p̄ita cō tutti suo modi e conditiōi ch̄el sira l̄tato fatto. e cōcluso. o comēcari. o fra voi soli. E q̄do farai così narrato. E tu poi alafine riduralo i su licōtanti. E so che q̄lle tal robbe ueder ai ualere. a cōtanti p t̄ato tirarai fora lapri. ac̄be moneta si voglia i memoriale. che non fa caso. poche poi el q̄dermerli la redura tutta a i. fora alaut̄ctico. cioe q̄do lamet tara al giornale. E al q̄dermo grāde zc. E q̄sto si fa p̄che cauādo tu fori le valore del robbe n̄ q̄l che ti stanno abazatto. nō porrest̄i neli tuoi cōti. e scripture. cognoscere sēca grādissima difficulta. mo v̄nle. o vero p̄ditta sequita. Le q̄li sēpze cōuēsi ridurre a cōtanti. p volerle ben cognoscere. zc. E se di tali mercārie hauu te p baratti. uolesti d̄ap̄te p̄ricularimēte tenerne cōto. p poder veder li suo retratto. separamēte da lalt. robbe che dital fora hauesse. p. in casa. o che d̄apoi cōprasse. p cognoscere qual sia stata migliore i cepra. lo poi fare. E acōza acumulare tutte mercārie insieme. cōe se hauesse. p. çençeri da te. E hoza q̄sti reuēuisti del baratto li quali uoler metter con lialtri. nel cōznal dirai così. cioe.

Per çençeri bellidi i mōte. o vero in colli. A çucari de latal forza zc. p colli tanti pefano. s̄ tā te haui dal tal abaratto de çucari fatto i q̄sta forma. cioe che mi li misi el c. de çucari duē. 24. zc. cō q̄sto che mi d̄esse e l. de contanti zc. E mettese el c. di çençeri duē. tanti. p liquali çençeri. li cōti çucari. pan. n. tanti. pefano s̄ tante che acontanti el c. val duē. 20. E p li d̄itti çençeri nebbe s̄ tante zc. pan. n. tanti zc. vagliano ciascuino. s̄ f g p

E p̄che ale volte nō saprai. a p̄to lo n. deli pan. che p d̄itti çençeri intrasse nō fa caso. po ch̄ poi nela p̄ita seq̄nte. si sup̄lecti q̄l che li mancasse. e q̄l che li fosse piu i q̄lla dela cassa. mācāra nō dimeno. alūncōto de çucari sēpze. harai el douere aponto. p̄che tutte dua. v̄ano a çucari i modo che lap̄ta de çucari non p̄de el n. de pan. ne d̄il p̄so. p̄che nō e sēpze possibi le dogni frasc̄betta. da p̄te tener cōto. zc. Oza di q̄lla pre de cōtanti che vi sōno così. farane debitorici lacassa. E pure el simile. creditozi d̄itti çucari. dicendo così. cioe.

Per cassa. A li d̄itti zc. Per contanti heb̄nel d̄itto baratto. dal d̄itto zc. per pan. n. tanti zc. pefano s̄. tanteval. s̄ f g p

E simili p̄te subito q̄lli metrano i mediate nel giornale a p̄sso q̄lla del baratto. nel q̄l hauesse li conti zc. si che a q̄sto modo d̄ittaretti. non uolendone tener separato conto. Oza se le parato lono i tener nel giornale dirai così. cioe.

Per çençeri bellidi. per conto di bazatto sebb̄ero dal tale zc. A çucari zc. narrando tutto. poi a ponto commo disopra. E in lo quaderno. poi barano lozo partita. distincta zc. E questo uo gliō che ti basti. per tutti li altri baratti che so per te senza piu mi stenda. l̄sapa rai guidare zc.

De lalt̄ra partita famosa ditto Compagnie. comme se debino ordinare. e d̄itare in tutti li modi occurrenti in ciascuino libro. Cap. 21.



Altra parte famosa e la cōp°. ch cō alcūo faceffe p ragiōe di q̄ludx cola si fa
 cefse o di panni o de sete o de spetiarie o de gontōi e de reiozia e de cābi zc. Que
 ste talssimili sēpre uogliāo sua p̄rita sc̄pata i tutti li. libzi deui. Nel p°.cioe me/
 moriale posto che tu barai el di di sopra narrarala sēplīcāmēte tutta con modi e
 cōditiōi ch lauere fatta aleganz: scripto ouer altro istto ch fra uoi fosse e noiaudo el tpo q̄to
 la sintēde: e di che faculta li fa di fattori e garçoni che sauesse a tenere zc. e quello che mette
 ciasū perse o de robba o de d. zc. o debitori o credito: e di tutto a vno a vno farane credi
 tori li cōp°. ognū di q̄l tanto che mette da p̄se e debitrice la cassa d̄la d̄ca cōp°. se da perse la
 rēi ch meg: se reggi el trafico tēnedola sepata vna cassa tua p̄ricular q̄: tu fosse q̄l ch calcō°.
 guidaffe p̄ la q̄l te cōuē fare lib°. v̄aple cō q̄llordie mō evia ch di sop̄ e d̄co: d̄ tutto el tuo ma
 neggio p̄ mē b̄iga: nō dimeo potresti tutta tenerla nelli medei toi lib°. vericādo noue p̄tice
 cōmo al p̄tice dicemo ch si chiamāo famose p̄ c̄r̄ sepate da tutte lalt̄. d̄ le q̄li q̄ te vo el mō
 succito cōmo labi additare i tuo mēziale e di poi i gionale e q̄derno zc. d̄pa tēnedo di lei
 lib°. sepata nō ti vo al: documto senō ch liguidi si cōmo d̄ tutto el tuo trafico e d̄co. Dirolla
 costi ime°. In q̄sto d̄ biamo fco cōp°. cō li tali e tali alarte d̄ la lana zc. cō pacchi e cōditio
 ni zc. cōmo ape p̄ scripto o istto zc. p̄ āni tāti zc. onde el tal v̄oge cōrāti tāti zc. Lalt̄: balle
 rāte lana frāc°. p̄la netra 8. tāte zc. mēssacōto d̄uc. tāti el m°. zc. elalt̄: afeg: tāti veri debito
 ri. cioe el tal de d̄uc. tāti. el tal de rāti zc. e colti io sborçai d̄ p̄fete d̄uc. tāti zc. e fo i sūma: tur
 to el cor. d̄uc. tāti zc. Poi in tuo gionale dirai i q̄sto modo asētādo tutte cose a tuo luogo
 imagina v°. cassa d̄ compagnia c̄vn cauedal d̄i cō°. e costi a tutte le p̄tice ch tu metterai d̄irai
 sēpre p̄ cōto d̄ pp°. acio labi acognoscere dalt̄. toi p̄tice p̄riculari zc. e p̄°. mo felti da la cas
 sa comēçarai e poi succēssiuamēte asettarai laltre. Per cassa de compagnia. al tale de ra
 gion de compagnia acō se hauesse altri conti con teo non sumpacino zc. per contanti m̄
 se i q̄sto d̄i p̄ la sua rata. 2: li nri pacchi cōmo apare p̄ scripto ouer istto zc. val 8. s. 6. p̄. e costi an
 d̄rai similmēte dirai de le robbe che hano messe costi. Per lana franc. de la cōp°. al tale p̄
 balle tante p̄fano mette itutto 8. tante fo cōta dacoordo con tutti ducati tanti el m°. secondo
 la for°. del cōtratto ouer scripto fra noi zc. mōta in tutto d̄uc. zc. val 8. s. 6. p̄. e costi an
 grande nō nē dico perche lo te sia facile cognoscēdo gia tu in lo gionale q̄l uo debito: cōl
 credito:re. sicche asettarale tu i dare e hauere in quel modo che di sopra i questo te isegnat̄ a
 ca: 1: 5: e depēnarale i gionale cōmo diffi di sopra al ca: 1: 2: ponēdo sēpre denanze i margine
 li nūeri del debito: e credito:re: a q̄te carti li barai posti al libro. e costi cōmo tu li metti al li
 bro grande: costi li asetta i alfabeto cōmo di sopra piu siade banemo mostro zc.

De lozdine de le p̄tice de ciasama sp̄sa: cōmo de casa ordinarie: straordinario: e di mer
 cantie: salarij de garçoni e factori cōmo sabino a scriuere: e ditare nelli libzi. ca: 22.



Altra tutte le cose ditte te uiene hauere i tutti toi libzi q̄ste p̄tice. cioe sp̄si d̄ mer
 antia sp̄si de casa ordinarie sp̄se straordinario: vna de intrate e vicia e vna de pzo e
 dāno o uoi d̄re auanz: e disauanz: o urile e dāno o guadagno e p̄dita che tāto va
 le le q̄li p̄tice sōno sūnamēte necessarie i ogni corpo mercātesco p̄ potere sempre
 cognoscere suo capitale. e ala fine nel saldo cōmo getta el trafico zc. le q̄li q̄ seq̄ntē abastan
 za chiariremo cōmo se debino guidare nelli libzi. Unde q̄lla de sp̄se mercātesche si tene
 p̄ rispetto che nō sēpre ogni pelugo si po mettere subito i la p̄tira de la robba che tu uendi o
 cōpzi cōmo accade che da poi piu di p̄ q̄lla ti cōuerra pagare factini e p̄fado: e ligado: e
 barca. e bastagi. e simili a cbi vn soldo. act. 2. zc. de le q̄li volēdone fare p̄cular p̄tira scrib
 be lōgo e nō meritano la sp̄sa poche de minimis nō curat p̄ro: zc. E āora accade che tu a
 doprarai q̄lli medesimi bastagi. factini. barca. e legato: i vn pōro p̄ piu diuerse cose cōmo
 intruene. ch i ū pōro scarçādo o carcādo diuerse forte mercārie li a fattigara e tu li pagbi p̄
 tutte a vn tratto che nō potresti a ogni mercātia carattare la sua sp̄sa. E po nasci q̄sta p̄
 ra chiamata sp̄se de mercātia la q̄l sēpre sta acesa i dare cōmo tutte laltre sp̄si fāno. S̄ala
 rii ancora de factori e garçoni de botega si mettano i q̄ste e alcuni ne fa p̄tira alo posta p̄ la
 pere i d̄tici che sp̄dāno lāno zc. e poi i q̄sta. la saldano: che p̄ niū mō nō possano essere cre
 ditrici: e q̄do costi le trouass̄ria erroze nel libro. E pero i memoziale el dirai costi.

In questo di habian pagato abastasi barcaroli ligadori. p̄fado: zc. ch carcaro e scarca
 ro zc. le tali e tali cose zc. d̄uc. tanti zc.

Poi in lo giornale cōuerra dir costi. Per spese de mercàrie: Acasta contati; per barche e bastagi corde e ligatozi de le tal cose in tutto du.ē. tāti zc. val 8. f. g. p. In lo qderno dirai costi. Spesi d mercària diē dare adi tāti p cassa zc. val 8. f. g. p. Quella d le spesi di casa ordinarie nō si po far sença. E itendanse spesi di casa ordinarie; cōmo formē ti; vini; legne; ogli; sale; carne; scarpe; çopelli facture de veste; gupponti; calçe; e fartozzi zc. be ueracçi; dēuestite; manco; ouer bonemani zc. barbieri; fornaro; aquaruoli; lauature de pan ni zc. malarie de cocina vasi bicchieri. e uetri; tutti secchi. mastelli; botti zc. bauēga che mol ni de simili malarie vīno tener conto separato per poter presto trouar suo cōro e fāno prita noua. cōmo ācoza tu poi fare nō che di qste ma di qualūde altra ti parra. ma lo te amacitro di quelle ēbel trafico nō po far sença zc. e tal prita di spesi di casa dītarala si cōmo e ditto de quella de la mercàtia. ē secōdo che tu vai facēdo spese grosse adi p di metti in li libri com mo del formento e vini legne zc. De le quali ancoza molti costumano fare prita daperse per poter poi alafine de lanno o a tēpo p tēpo facilmente sapere quāto de tali cōsumano zc. ma per le spesi piccōle cōmo sōno amenuto cōpzar. carne e pesci; barbieri e tragbetti si uol rozze o vno ouer doi du.ē. a vn tratto e tenerli da parte in vno sacchetto e di quelli andar spēdēdo a menuo. Perche nō seria credibili a vna a vna di tali tener conto. E costi dicano per li con tanti in giornale. Per spesi di casa. Acasta qūi trassi per spendere amenuto in vno sacchet to du.ē. tāti zc. val. 8. f. g. p. E poi se ti pare ancoza con queste spesi de casa meter ui le spesi straordinarioe che non fa caso. cōmo quādo spendesse per andare a solazzo; e p tra cere alarco o balestro e altri giocbi o perdite che ti cascassero e potesse robbe o denari o ch te fossero tolte o perdesse in mare o per fuochi zc. che tutti simili sūntendano spese straordinarioe. E quali ancoza se le voli tenere da parte similmente lo poi fare e molti usano per fa per netto alafin delanno quanto hano speso de straordinarioe per le quali anco si intende doni e presentii che tu facesti adalcuno per alcuna ragione zc. d le quali spese non mi curo piu otra stenderne perochē so certo che tu per te meglio ozmāi bauendo amente le cose dette diuance alettarai che prima non haresti facto sicche queste lasciando dūremo del modo da settare le partite de vna botega si nel tuo quaderno. e libri ordinarj; cōmo se tu la voleste te ner tu da te cōmo laresti a tenere che sia bella cosa a sapere sicbene morale.

De lordine e mō a sap tener vn cōro de botegari tua māo o adaltri recōmādata e cōmo se debino nelli libri autentici del patron e anche in quelli de botega separamente scriuere e dittare. capi. 23.

Dico adonca quādo hauesse vna botega la qū tenesse fornita ala giornana for de casa tua e fore del tuo corpo di casa. aloza p bono ordine tirrai qsto mō: cioe de tutte le robbe che tu ui metterai adi p di farala debitrice ali toi libri. e creditrici qūle tal robbe d'ui metti. a vna p vna e fa tua imagiatiōe ch qsta bore. sia vna p sona. tua debitrice di qū tāto che li dai e p lei spēdi i tutti li modi. E costi p lauero de tutto ql lo ch ne caui e receut farala creditrici cōmo se fosse vn dbitore ch ti pagasse apte apte. E poi ogni uolta che tu voli con lei cōtare tu potrai vedere cōmo ella te butta. o bene o male zc. E costi poi saprai qūlo arai a fare e i ch mō larai a gouernare zc. E molti sōno ch ali soi libri fā no debitor e el pncipale che li atēde a ditra botega bēche qsto nō si possa debitamente sēça uolūta di qū tale. poch mō si deue mettere ne ācoza de raggio si puo porre vn debitor altb? sēça sua saputa ne āch creditore cō cōditiōi alcūe sēça sua uolūta te qū cose facēdole tu fere fti māco che da bene. E li toi libri serēno reputati falsi. e costi d le malarie ch i qūla metesse e ozdegni necessari al a ditra botega secōdo sua occurrēça: cōmo se fosse spēciaria ti conuerra formula d uasi. caldieri. ramini. da lauare zc. di qūi tutti farala debitrice o colui che li anē de cōmo ditto. e p bello iūentario li le assegna scripto d sua māo odaltri d sua uolūta zc. acio de tutto sia bē chiaro. e qsto voglio sia bastāre qdo la botega hauesse consegnata a vnaltro ch p te la facesse o fosse tuo cōmesso zc. Alia le la dca botega potrai tener a tuoi māi qsto oz die fuarai e stara bene: e metriamo ch cōpzi e straschi tutto p la ditra botega e nō havi alt? maneggio aloza fornarai li libri commo e ditto. E dicio che vendi e compzi farai credito ri ch te da le robbe per tanto tempo se compzi a tempo e creditrici la cassa se compzi a con tanti e debitrice la botega. E quando tu vendesse a menuo. cioe che non ariuisse a. 4. o. 6. du cati zc. aloza tutti dūti denari repozai in vna cassetta. ouer salua denaro dōde i capo d. 8. o 10. giornni line canarai. e aloza farae debitrice la cassa e creditrici la do. di qū tāto: e i la prita dirai p piu robbe uēdute de le qūi gra bauarai tenuto el cōro e moue alt? cose in le qūi nō mi.

uooglio troppo distendere, p che lo cōmo di sopra diffusamēte habiāo dco ormai saprai per te
 itaderle cōciosia che cōni non sōno altro che vn debito ordine de la fantasia che si fa el mer-
 carante per el qual unifozme seruato puene ala notitia de tutte sue faccēde e cognosci facil-
 mēte p qllo se le sue cose uāno bene o male, p che el pro. verbo dicit dicit fa mercātia e nō la co-
 gnosca li soi denari douētan molca zc. e scōdo le occurtēze li fa remedio. E pero piu e mā
 co li sipo sempre agionere in numero e i multitudinē de pte. E po de q̄sto tacōrta.

Cōmo se babinō a terrare nel gionale e quaderno le parate de li bāchi de scritta: eq̄l te fē i
 rēdino e doue ne sia; o de cābi: tu cō lozo stando mercatate: e tu cō altri q̄do fosse bāchieri:
 e de le quie rāce che p li cābi se fāno. e p che sene facia doi de medesimo tenore



Era per li banchi de scripta d quali se ne troua oggi di inuincia i bruggia iauer
 la e barçelōa e certi altriuogbi famosi e traficāti u cōiūte sap cō loro libri scōtra-
 re cō gradissima diligētia. E pero da notar che cō lobando te poi cōmunamē
 te impaciare da te ponēdoui denari per piu tua figurezza: o uero p modo de dē

posito a la gionata poter con quelli far tuoi pagamenti cō altri apiero gionā e martino per
 che la ditta del banchō e comme publico istrumēto de notarō p che son per li dominiū aici
 gurati onde ponēdoui tu da te. d. farai debitoze ditto banchō nominando patroni o uero
 cōpagni del bācho e creditrici la tua cassa così dicēdo i gionale Per banchō de li pama-
 ni: A cassa per cōtanti li misli cō tallo o altri che per me fosse in quelto di de mio conto fra
 oro e monca zc. i tutto ducati zc. Val. s. f. g. p. E farate fare dal banchieri doi uerfi i suno
 foglio p piu cautela. E così giōngēdogline tu ala gionata farai el simile: cauandone tu lui
 te fara scriuere a te el recuere: e così le cose si uengano sempre a mātēner chiare: Clero e che
 aeuolte tal scritte nō si costumano p che cōmo e ditto li libri del banchō sempre sōno publi
 chi e autentici: ma pur e buonolo p che cōmo di sopra ho detto al mercante le cose
 mai sōno troppo chiare. Ma se tu uolese tal pta tenerla con li patroni: o uero cōpagni del
 banchō ancoza lo poi fare che tanto uale po che noiando tu el bācho a modo di sopra finē
 de li patrōi e cōp. de quello: per li patrōni diresti così. Per miser Girolimo lipamani dal
 banchō e cōpagni q̄do fossero piu. A cassa ur supra sequita tutto. E sempre farai neli tuoi li-
 bra mentione de le chiarezze: patti: e cōditioni che fra uoi u ascessero cōmo de scripti de mā: e
 del luogo doue ti reponi i filza: scarola: tafcha: o cassa azo possi facilimēte trouarle: po che
 cō bona diligētia simili scritture si debono seruare. ad ppetuam rei memoria: p li picoli oc
 corano zc. E p che aeuolte cō lo bāchieri porreli baueriū piu facēde e maneggi i mercā
 tia p te o per altri cōmo cōmesso zc. po sempre cū lui ti cōiūte tener cōti diuersi p non irrita
 re lance cō rondioni che nascierā grā confusione: e dire i le tue pte p cōto de la tal cosa: o
 p cōto del tal o p rāgio de mercantia o p rāgio de contanti depositati i tuo nome o d'altri
 cōmo e ditto: le quali cose lo p tuo igegno ormai reggerai zc. E similite te reggerai saltri te
 acionasse d. a te p che cōto si uolese: faralo debitoze al tuo libro p ql tal cōto: cioe d pagamē
 to noiando p pte o p resto zc. e ql tale farai creditore p lo medesimo cōto e stara bene. E q̄
 do tu de dco banchō cauasse. d. i cōtati o p pagamēti che adaltri faceste p pte o resto o uero
 p remettere a d'altri i altri paesi zc. aloza farai el cōtrario de q̄i che finoza e dco: cioe se cau
 cōtanti farai debitrice la tua cassa: creditore el banchō o uer patrōi di quel tanto che ne ca
 uasti. E se tu li scriuesse adaltri farai debitoze ql tale e creditore ditto banchō o patrōi di ql
 tanto noiando el p che dicēdo i gionale p li cōtanti così.

Per cassa al banchō o uer mi-
 ser girolimo li pamanu p contanti i tal di. o i q̄sto di ne trassi a mio bilogno zc. i tutto. duc.
 rati zc. ual. s. f. g. p. E le adaltri li scriuesse v pura amartio di isti così. Per mar^o del ra
 le. Al ditto ur supra per duc. rati zc. li scrissi p pte o p resto o abō cōto o p ipresto zc. i q̄sto
 di. ual. s. f. g. p. E così leuādo dite pte di gionale sēpre a suo luogo i q̄derno a terrare: e
 i alfabeto cōmodi di sopra dati e depenandole cōmo to mostro in memoriale e gionale. p. e
 mancho per te stesso giōgnēdoli parole. po che non e possibile q̄ de tutto a pieno narrare
 si che conuie dal tuo cāto sia uigilate zc. El medesimo mō te cōuere obseruare p remette
 re li cābi altroue. cōme lon^o: brugia: ro^o: liō zc. e per ritrar daltro zc. nominando li c rrimi-
 ni zc. o ala uista o aladato o al suo piacere: cōmo se costuma facēdo mēlōe de p^o. 2^o. e. 3^o. zc.
 uacio non nasca errore fra te el tuo respondente e de le monete che tu trai e rimetti e le lor
 ualure e. pūisōi e ipresi dāni e ipresi che cō li protesti poderēbono nasere zc. li che di tutto
 si uol far mētiōe el p che e cōme. E cōme o messo che tu babinō a fare con bācho: così uerfa uice
 prēdi se fosse tu el banchieri mutatis mutandis che quando pagbi fa debitoze quel tale e la
 tua cassa creditrici e sel tuo creditore sença cauare. d. adaltri li scriuesse dirai nel tuo gionni

le per quel tale tuo creditore a quel tale acbi lui li acòcia. e così vieni a far commutatione da vno creditore a unaltro e tu rimani pure debitoze e vieni in qsto atto essere persona meççana e cõmunna. cõmo testimonio e factore de le parti a tuo inchiostro carta fitto fatiga e tempo sicche di qua li caua la honesta. puillide nel cambio essere sepe licita qndo mai nõ ui corresse picolo de ulaggio altre remesse in mano de terçe psona zc. cõmo nelli cambi reali in qsto a suo luogo è stato apieno detto zc. Ma stando banchieri ricordare nelli saldi cõ toi creditori fa re tornare fogli pulçe o altri scripti che di tua mano hauesse de quelli quando ne fai sepe fare ne nel tuo libro memtoe acio te recordia farcele tornare e stragarle: acio nõ uenisse a tẽpo cõ qlli altri a domandarte e fare fare sepe bone quietanze cõmo costumano fare cbi attẽde al cãbio: po che infança e che se tu vieni. verbi grã da gineuera con vna di cãbio q in vi°. a mis giouã nifresco baldi da fio°. e cõpa°. ch alaunsa o data: o a tuo piacere te douesse pagare metia mo duç. 100. p altre tanti che dita hauesse nele man de cbi li scriue cõ segnari: aloza el ditto mis giouãni e cõp°. accprãdo la lra: e sborciãdote ditti. ò. re fara scriuere ò tua mano doi qe tançe de vn medesimo tenoze: e se tu nõ sapeffe scriuere le far vn terço pre o òo notaro: nõ fa cõ tentara duna p che luna couiẽ che rimandã a qñ banchieri a gineuera: cbi li scriue che a te p suo cõto pagbi li diti duç. 100. i farli fede cõmo cozescmẽte a fatto qñ tanto che li scriffe i cui fede in una sua li mãda la quietãça di tua mano: e laltra tene i filça apzesso di fe: acio qdo cõtasse cõ lui non potesse negarli: e di la ancoza tu tornãdo nõ potesse. lamẽtare di lui ne de mis giouãni po che se tu lo fesse el te mostraria vna quietança di tua mano e remareffi consulo: si che tutte qste cose sonno cautele che si tonuengano de necessita fare p la poca fede si troua oggi di del quale atto ne nascano doi pte i lo qderno loro. vna in qñ di meff giouãni facẽdo obitorẽ qñ che li scriue p vigoze de la dicãbio: e laltra i qñlo del respõdẽte a gineuera facẽdo creditore mis giouãni di quelli duç. 100. per virtu de vitta tua quietãça receuuta. e questo el debito modo e ordine de cambiatozi p tutto el mòdo: acio le loz cose vadino cõ chiareçe: si che dal tuo lato alquãto affatigandote porrai ogni cosa con summa dili gença asettare. zc.

De unaltra partita che ale uoste se costuma nel qderno tenere detta entrata e uscita e ale uoste sença libro particolare: e per che. ca. 25.

Sanno alcuni che ne loz libri usano tenere vna prita detta entrata e uscita i la qñ pògano cose straordinarioe o altre cõmo ala. fantasia pare. Altri ne tirra una ò spefe straordinarioe e i simili metrano cõmo i qlla vintarra isira pñeti che li fosser fatti. ò. grã. e così secho che riceuano e dãno e tẽgano cõto i dare e hauere e poi a la fine cõ laltre le saldãno i p e dãno e cauedale cõmo itenderai nel bilancio zc. Ma i uero qlla detta di sopra spefe di casa p mitte e bastate se nõ cbi uolessẽ per sua curiosita tener conto da p sefig a vn pòcale de strẽga che lo porria fare ma acñ fine: cpo si òba a le cose cõ bre uita asettarle. Altri luogbi costumano de ltrata uscita tener vn libro a sua posta: e poi quello saldano a tẽpo del bilãcio nel vltimo auerẽtico issemi cõ le altre facẽde: laqñ cosa non e dabiãf mare auẽga sia de piu fatiga.

Cõmo se habino asettare neli libri le pte de li uiaggi i sua mano: e quelle de li viaggi recomandati: e cõmmo di necessita de tali tralcono doi quaderni ca. 26.

Li viaggi si costumano fare i doi modõ: cioe i sua mano e recomandato. vnde nascano diuersi modi i tener loz cõti po che sepe si prosupògano libri doppi: o sia i tua mano o sia recomandato. perche lũqderno resta i casa e laltro ti couẽ fare i uiaggio. vnde sel ditto viaggio sia i tua mano p bõ ordie de cioche tu porti forma tuo inẽtario qderno: gionaletto zc. tutto cõmo di sopra zc. tutto cõmo di sopra cõprãdo baratãdo zc. de tutto fa debitori e creditori psona: robbe: cassa: cauedal: de uiaggio: e p e dan no de uiaggio zc. e qsto e lo piu schietto e dica ch si uoglia altri. Auẽga ch porresti tener cõto cõ la casa dalaqñ tu togli la faculta che al ditto uiaggio porti facẽdola nel libretto del tuo uiaggio creditrici: e le robbe debitorici a una p v°: e così formaresti tu detto: o uedẽdo cõprãdo zc. ordematamẽte cõmo nel tuo famoso. E tornãdo a saluamẽto redaresti alacasa altre robbe ali contro. o uero. ò. e cõ lei saldaresti cõto e lurtile o dãno seqto asettaresti a suo luogo nel quaderno grãde. sicche aqsto modo ancoza le tue facẽde uerebono chiare. Ma sel viaggio recomãdasse adaltri: aloza fareffi de tutto nel tuo libro d ebitorẽ qñ tale acbi larecomãdã dicẽdo per uiaggio recomãdato al tale zc. e cõ lui terresti conto cõme se fosse vn tuo auẽtor de tue robbe: e ò. a prita per partita zc. E lui dal cãto suo formãra suo qderno: e i qñlo te conuerra fare creditore de tutto. E retornãdo saldara conteco. E sel tuo cõmesso fosse i le bade

De 1°. pita famosa ditta p e dāno o vero auançi e desauançi. cioè la sabta a tenere vel qder-
no. e pche ella nō si metta nel çoznale comme le altre pite Cap°. 27



È qta doppo ognialt' pti°. 1°. chiamata de. p e dāno ovoi dire vñle e dāno segro
o vero auançi e desauançi fo alcūo pacle ilaqle tutte lalt'. del tuo qder. sēp se ba
no a saldare cōe nel bilācio se dira. È qsta nō bisogna finetta i gjoznale. ma ba
sta solo nel qder° pch lanasci i qlo òle cose auāgate o vero mācarc i dare e hēre
p laqle dirai. p e danno die dare. E p e dāno die hēre. cioè qdo valcūa robba haueffe pdu
to. lacui pti°. piu nel tuo qderno restasse i dare ch i hēre. aloza auatarai el suo hēre. p pegiar
la al dare acio se saldi. de q̄l tanto che li mancaste. dicēdo. e die hēre p e dāno q̄l d metto
p saldo de q̄sta. p danno scqto zc. e segnarai lecarti òl p e danno nel traz fuora lapri°. E al
p e dāno andarai i dare. dicēdo. p e dāno die dare a di zc. p laral robba. p danno sedto tan
to zc. posto i q̄lla aldie hēre p suo saldo ape acarti zc. E se la fosse piu i hēre ditra robba ch
i dare. aloza fareff p̄lo aduerfo. E costi andarai facēdo a 1°. p 1°. de tutte robbe finite. o ma
le o bñ ch siēno andate acio se p̄re. el tuo qderno se ritroui paro de pti°. cioè ch tante sene tro
ui i dare q̄re i hēre. pch costi sedeu ritrouare a star bñ cōe se òtra nel bilancio. E costi luccin
ta mēre vedarai se guadagm o òo pdi e q̄ro. È qsta pita. poi ancora lei si cōuerra saldare
i q̄lla del caudale. laqle e vñra de tutti li qderni. e p cōse q̄re acceptaculo ò tutte le alf. cōe
inēderai zc. Cap°. 28.



Alora e danotare qdo 1°. pita e piena. o i dare o i hēre che nō uisfinpo metter
piu b iogna portarla innācē i mediate a tutte lalt'. nō lasciādo spacio nel qderno
fra el ditto reposito. e lalt'. pti°. ch se reputaria fraude nel lib°. E deuce repositare
i q̄sto modo. cōe disop°. dicēmo ò saldarle i p e dāno. costi neli repositi. iloz mede
fime cōuise obfuaie i dare e i hēre seça mettesle in çoznale pch li repositi nō bisogna poner
li i çoznale bēch si potrebbe ach i uolessē e verria a respōdere ancor bñ. ma nō fa bifog°. pch
se hēria q̄lla farina. piu seça frutto. sicbe bisogna aiutar la minor q̄. cioè sece. piu in dare ch i
hēre ditra pti°. di q̄l tanto aiuta el suo hēre zc. E per°. chiaro tenemettaro q̄ 1°. e incuiamo
che Martino habia fatto cō teco cōto lōgo de piu pti°. i modo. che la sua posta sia. darepoz
tare. esia nel tuo qder°. a carti. 30. e lulti°. pti°. de tutto el qder°. sia a carti. 60. i çima. e ala me
desima façara sia luogo ò poterui ancora locare q̄lla de Martino. E siate òbito el ditto 8. 80
f 15. g. 15. p. 24. deliq̄u in tutto te nabia dato. 8 72. f 9. g. 3. p. 17. dico che batta el suo hēre òl
suo dare. cioè. 72. 9. 3. 17. resta. 8 8 f 6 g. 5 p 7. E de tanto lo deui portar debitoze auanti. E
de q̄llo medesimo deui aiutare la p̄tra in hēre. e dirai costi. aoi. 7c. p lui medēo q̄l porto auan
ti in q̄sto aloza dare p resto q̄l pōgo q̄ p saldo. 8 8 f 6 g 5 p 7. val a carti. 60. 8 f g. p. E òpnc
rai lapri°. in dare e in hēre cō 1°. linea diametraliter. E fatto q̄sto andarai a carti. 60. in dai
Eporrai ditto resto ponēdo se p̄re disop°. p. senō ci fosse el M°. cōe dimācē fo ditto. E di
rai costi. Martino die dare a di zc. p lui medemo p resto tratto da òzieto in q̄sto posto aldie
hēre p saldo ò q̄lla. val acarti. 30. 8 8 f 6 g 5 p 7. E q̄sto medefi°. modo obfuarai in tutto pti°
che haueffe a repositare auanti incatenandole al modo ditto e seça interuuallo alcūo. po ch se
pre le pti°. si vogliono ponere cōe nascano ò luogo. sito. di. e milefi°. acio nistū te possi calu
nare. zc. Del modo a sapere mutare el medesimo nel quaderno fra le partite che ala çoz
nata acakano. quando ogni anno nōn si saldasi li libri. Capitolo. 29.



Orria ch̄ alenolte che nele tue pite in quaderno. tu haueffe a mutar milefi°. E
nō haueffe saldaro. aloza ditto milefi°. deui ponere in margine ariperto ditra pti
ta ch costi e nata. cōe fo detto sopza in cap. 5°. E tutte laltre che la lçqteranno se
incēderanno al ditto mile°. Ma se p̄re e buono desaldare ogniano. maxime ch̄
e in cōp°. pche el puerbio dici ragion spessa amista lōga. E costi farai a tutte simli.

Comme se debia leuare vn conto al debitoze chelo domandasse. e ancora al suo patrōc
siando fatoze e commesso de tutta la aministratione de le robbe Capitolo. 30.



Bfogna oltra li dati documēti. sape leuare vncōtō al tuo debitoze ch̄ te lo domā
dasse. El q̄le nō si po de ragion negare. p̄stim q̄do cō teco haueffe tenuto conto
lōgo. de piu anni e mesi zc. aloza farate da pzin°. ch̄ insicmi haueffe asare. o da al
tro termine ch̄ lui el uolessē q̄do fra voi fossero stari altri saldi da q̄l tpo ch̄ lovo
le per vna volta volentieri li leua. E de tutto farai vna partita in vn foglio che ui capa.
E q̄do in. 1°. facis non capisse saldara tutto quello che li haueui p̄to. e porcerai el resto
valaltro lato del foglio in dare. ouero bauere commo nel capitolo. 28°. fo detto. E va con
tinuando. E a lultimo. redullo in resto netto duna sola partita in dare. o bauere secondo
che lanascera. E questi tali conti si uogliono leuare con grandissima diligentia.

Distinctionona. Tractatus. 11. De scripturis.

È q̄sto modo obfuarai neli fatti tuoi p̄p̄ri. e tuoi auctozi. Ma se tu amistrasse p̄ alari. p̄ ufa de acomâde. o de cōmissiōi. aloza similmète cōsi lo leuarai al patrōe cōe ò pōto l̄harai posto al libro. facēdore creditore de t̄po i t̄po delc tuoi. p̄uistiōi fo v̄ri parti. E poi i fine p̄ resto neto. del ritratto. farate suo debitoro. o vero creditore q̄do del tao libauesse messo. e lui poi lo reuedara. p̄rādolo. cō l̄suo. E trouādolo star bene. te voza mechio. E piu te fidara. p̄ chebi fogna che de tutto q̄llo te a doro o mandato che del reccure a l̄fe di tua mano li ne asegnī amistratiōni ordinatamète. E po nora bene. E p̄ lauerso farai tu leuarlo a tuoi fattori. o vero cōmessi similit̄er. Ma p̄. che foza se dieno li conti si uogliano ben pontare cō tutte lo ro p̄rite i q̄derno i giornale e memoriale. E con tutti luogbi che lauesse scritte acio nō nasce se erroze fra le p̄ri. Del modo e ordine a sape retrattare. o vero istoznare. 1. o piu p̄rite che p̄ erroze hauesse poste i altr̄ luogo ch̄ douessero adare cōe auene p̄ smēoragie. Cap. 11.



Ancoza necessario al bon quadernieri sapere retrattare. o voi dire stoznare ala fiorentina vna partita che per erroze hauesse posta in altro luogo che el douesse andare. comme se lauesse messa in dare. E douiala ponere in haucere Et contra. E quando douia posta acōto de Martino E lui la misse a conto de quani. et ecōtra. Pero che ale volte non si po tanto essere acerto che non si falli comme el p̄ouerbio sōna. Eioe chi non fa non falla. E chi non falla non imparā. E pero inretrat. carla. ritrai q̄sto modo. Eioe q̄do hauesse messa la p̄rita. pontamosi. dare e dōuta andare in haucere p̄ retrata poraine. 1. altr̄ alicontro dessa i haucere de q̄l tanto de ponto. E dirai in q̄sto modo a di. 7c. p̄ altrettanto posto dincontro al die dare. E douia metterla q̄ i haucere val a carti 7c. E tra foza q̄lle medesime. §. f. g. p̄. che ponesti p̄ erro. E denanche a dita p̄rita farai 1. croci. o altro segno. acio leuando tu el cōro lauēgbi alafare. E subito posta q̄sta p̄ retrato. ch̄ e q̄to scnulla hauesse scritto del deuere. E tu poi la reponi ditto haucere cōe douia andare et ara bñ. Comme se debbia fare el bilancio del libro e del modo a repozare vn libro in laltro. cioe el q̄derno vecchio nel quaderno nouuo e del modo a pontarlo con lo suo giornale e memoriale e altri conti dētro e difuore del ditto quaderno. Cap. 12.



Ueste cose finoza bē notate bisogna boza dar modo al reposito de vn libro in laltro. q̄do uolesse mutar libro. p̄ cagione che fosse pieno o vero p̄ ordine annuale de milesimo cōe el piu si costuma fare p̄ luochi famosi che ogni anno. marine amilesimi. nouui li gran mercatanti sepe lo obfuaio. E q̄sto atto insieme con li seq̄nti. E dētro el bilancio del libro. La q̄l cosa voler seq̄re. bisogna grandissima diligētia. e p̄ ordine ritrai q̄sto modo. cioe p̄. farai de haucere vn cōpagnio. che mal porresti p̄ te solo farlo. E alui darai in mano el giornale p̄ piu tua cautella. E tu ritrai el q̄derno grande e dirai alui gomēdando dala p̄. p̄rita del giornale che chiamile che carti del tuo q̄derno. doue q̄lla sia posta. p̄. i dare e poi i haucere. E cōsi tu lubbidirai. E trouerai sepe doue te manda. E q̄l te dira la p̄rita de ch̄ o de chi la sia. E q̄to sia el suo tratto foze. E cōsiti vederai i q̄l tal luogo doue te manda. se hauerai q̄l ch̄. o q̄l chi. E q̄l tanto apozato tratto foze. E trouadādola stare aponto cōe i giornale lancarala. cioe pontarala. ouero farai q̄l che segno alibito i su le §. o altroue che non te abagliaffe. E q̄l tal segno o vero lancata che costi in altri luochi si costuma dir. dirai che faça el cōpagnio nel giornale. ala medesima p̄ri. E guarda che mai tu se ca lui ne lui sença te pōtasse. ouero lascasse p̄rita alcuna p̄ che pourebbe nascere gradi errozi. po che la p̄rita pōrata che sia vol dire star bñ. col debito modo. E q̄sto ancoza se obfua i leuar de conti a debitori nanche che li le dagbi in mano haucero scōtrato e pontato cō li luochi del q̄derno e del giornale o valtri luochi che auesse notate ditte p̄rite cōe sopra al. 30. ca. fo de to. E fatto q̄sto p̄ ordine a tutto el q̄derno e giornale. E trouando tu aponto cōe lui i dare e haucere le p̄rite sran giuste e ben poste. Nota ch̄ lui nel giornale p̄ bona memoria fara doi lancate o vero pōti a 1. sola p̄rita. E tu nel q̄derno uiseli solo sfarne 1. p̄ p̄ri. si cōe v̄nia p̄ri de giornale in q̄derno sene fa doi cōsi si fa doi ponti. E po nel pontare del bilancio i giornale ach̄ e buono far doi pōti l̄uo sotto lalt. ale §. o uero doi lacate. 1. sotto lalt. ch̄ dinora dit ta p̄ri. star bñ i dare e bēre al q̄der. Alcū nel giornale p̄ lodare pōtano dauati al. p̄. E plo haucere ouero ale. cōe se sia l̄uo e lalt. sta bñ. Ad d̄mēno si p̄ozia far acōza cō 1. pōtatura sola i giornale. cioe solo p̄ lo dare. pebe tu poi per testello porresti pontare l̄haucere a qual partita che hai in dare nel quaderno sempre te manda per che subito tu hai quiti el numero de le carti doue sta l̄haucere quando bene quel del giornale non te mandasse sicche scontrando tu con lui solo indare per te stesso porresti sequire lo haucere ma piu commodo te sia cō lo compagno a modo ditto. Ma se fornito el giornale de pōtare a te auancate in quaderno p̄rita alcuna che non uenisse pōrata in dare o in haucere denoraria nel quaderno esser erroz. cioe che q̄lla serauē posta sup̄flua in q̄l dare o vero haucere. elqual erroze tu subito retratta-

rai d'acdo la medesima q̄. al incontro. cioè se la fira de piu in dare. Et tu altre tanto potrai in hauere. Et ecotra. la q̄cosa cōe sabia adittare disopra te fo detto al cap. pcedere. Et così ha rai medicato tutto. Et medesimo seria q̄do lui haucse in giornale prita supflua. che a te nel quaderno m'acasse in dare o in hauere che pur fallo nel quaderno denotarebbe. Et quale si deue reparare al modo contrario del supfluo. Cioe che tu aloza ditta prita subito sapongbi l dare e in hauere in quaderno. facendo m'etione dela varicta del corno. pche lanascra molto piu tarda in quaderno che nō douia. Dele quali varicta. sēpe el bō quaderniero deue far ne m'etione pche lmaschino p leuar il suspetto del lib. a modo el bon notaro neli suoi instru mēti. nequali non po ne giugnere ne finnuire senza priculare m'etione de tal augmēto. o vero decremento. così sēpe tal rispetto cōutē che sia nel bon quadernieri. acio la rialita mer cantefca. debtamēte se venga amautenire. Ma se la ditta prita. solo mancasse dal dare o da lhauere. aloza basta la pongbi i°. sola volta. da q̄l tal lato doue lamancaffe. con ditte mentio ni. Cioe cōe p errore lai fatto zc. Et così harai tutte custate tue prite. Inquali trouandole a sol contri cōe e discorso denora el tuo quaderno cōr giusto e ben tenuto. Unde nota che nel dit to quaderno sirāno alcuote molte p̄tite non portate con lo scontro del giornale p che non si bano aritrouare inesso. Et q̄ste s̄ramno li resti posti al die dare. o in hauere p saldi dele p rite nel portarle hauanti cōe dicēmo in lo cap. 28. aloza da te stesso di q̄lli tali resti trouarai i. ditto q̄derno suoi scontri. cioè in dare. Et in hauere. recēdore p lo n°. de le carti ch'ila ditta prita notate sirāno. Et trouādo scontro a suoi luogbi giudica similmēte el q̄derno star bñ zc. Et q̄llo che finoza se detto del scōtro del quaderno con lo giornale. el simile intēdi p°. douerai fare del memoriale o vero q̄narta foglio cō logioziale a di. q̄do v'fassi tener memoria le a modo che in principio di q̄sto trattato de lui te dixi. e così cō tutti altri libri tenesse. Ma lultimo conuen essere elquaderno. cio penultimo el giornale. Ideo zc.

Del modo e ordine ascriuere lefacende che occuressero nel tempo che si fa el bilancio. cioè che si saldano li libri. e come neli libri uechi non si debba scriuere ne innouare cosa alcuna in ditto tempo e lacagione perche. Cap. 33.

Utre q̄ste cose ordinatamente fatte e obseruate. guarda non innouasse piu p̄ti in alchi libro antiano al quaderno. cioè immemoriale. Et giornale. perche el saldo tutto de tutti li libri sēpe si deue intendere fatto in i°. medesimo corno Ma se fa cende te accade in q̄l mecco che fai el tuo saldo o vero bilancio. porale in libri nuoui nequali intēdi fare reporto. cioè in lomemoriale o vero giornale. ma nō in quaderno p fin tanto che non li hai portati li resti del p° quaderno. Et se ancora non haucsse ordinat li libri nuoui potrai le facēde con li suoi cōrni d'apre in i°. sfoglio p fin siran fatti ditti libri. Et aloza li leporrai. signati che siran tutti de nuouo segno. Cioe se q̄lli che saldi sirā segnati. cro ci q̄sti segna de. A. zc. Cōme se debbiano saldare tutte le p̄tite del q̄derno uerbio. e i chi e pche: e de la s̄tima s̄marā del dare e delauere vltio scontro del bilācio. Cap. 34.

Atto ch'harai q̄sto cō dilegēta. Et tu dare saldaraai tutto el tuo q̄derno ap̄ta p p̄ti. i q̄sto modo. ch' p°. comēsarai dalacassa debitoria. robbe e auentozzi. Et quelle portarai in libro. A. cioè in quaderno nuouo che non bisogna cōe fo detto diso pra liresti ponere in giornale. summarai tutte loz p̄tite in dare e hauere aiutādo sēpe lamemorē cōe te dixi. sopra del portare auāti. che q̄sto atto de i° quaderno in laltro. Et de pōto simile aq̄llo e fra lozo non e altra differētia senon che in q̄llo drestio si porta auanti nel medesimo quaderno. Et in q̄sto de i° libro in laltro. Et doue in q̄llo chiamani le carti d q̄l libro. pprio in q̄sto s̄chama lecarti del libro sequere in modo che nel reporto de vn libro in laltro. solo i°. uolta p ciascuo quaderno se mette lap̄ta. Et q̄sta progatiua a lultima p̄ta sempre deli quaderni che null'altra mai po hauere cōe nel p̄cesso dato hai notato. Et deuesse tal ripozto così ditare. cioè mettiāmo che tu habia. Partino debitorz p resto nello tuo quaderno. croci a carti. 60. de. 8 12. f. 15. g. 10. p. 26. Et habilo a portare in quaderno. A. a carti. 8: in dare te conuen nel libro croci. aiutare lhauere. doue dirai così desotto a tutte laltre partite Et a di zc. ponēdo sempre el medesimo di. che fai el bilancio. p lui medemo pozo in quaderno. A. eldie dare per resto qual d pōgo per saldo de questa val carti. 8. 12. f. 15. g. 10. p. 26 Et depennarai la ditta partita in dare e hauere diametraliter cōe nel reporto te insegna: ponēdo las̄ma de tutta lap̄ta sotto nel capo de ditta prita in dare e in hēre. cioè tāto da lūo lato q̄to da lalt°. acio pa a lochio subito star bñ e iq̄le cōe fe recerca. al bō saldo. ponēdo nel trar foza. el numero dele carti del quaderno. A. doue al resto porti. Et poi in lo quaderno. A. in dare dirai così prima ponēdo sopra incima de la carta. el suo m̄lesimo. Et giorno ne la partita per lacagione detta sopra in lo cap. 15°. cioè Partino de tale zc. die dare a di. zc p

Distinctio nona. Tractatus. xi. De scripturis

Ini medemo p resto tratto del libro. croci. posto al die battere per saldo de qlla. val a car. 60.
 § 12. § 15. § 10. § 26. E cosi andarai saldâdo tutte le pte nel lib°. croci. ch tu inrêdi portare
 i qderno. A. de cassa. caudal. robbe mobili. e stabil. debitozi. creditozi. officii. sentarie. pesa/
 dozi de comun 7c. con liquali se vsa ale volte andare aconto longo 7c. Ma quelle partite
 che non uolêssè portare in ditto quaderno. A. che potrieno èere qlle che solo a te saprêga/
 no. E nõ se obligato a segnarme cõro ad alcu? cõe son spesi de mercãtia. spesi de casa intrata
 ista. e tutte spese straordinarioe. fitri. pesciõi. feudi. o liuelli 7c. qste simili conuegonse saldare
 in lo medesimo libro. croci. nella pta del p e danno o vero amãt e desauangi o voi dire vi/
 le e dãno. i qsto modo che lozo dare potrai i dare ch raro si possano hauere i credito qlle
 de le spesi dicêdo. nel saldo aiutando cõe piu volte e ditto sempre lamenoze quantita in dare
 o i hauere p p e dãno i qsto a carti tãte 7c. E cosi tutte le hauera i saldare i qsta del p e dan
 no doue subito poi sumando suo dare e hauere potrai cognoscere tuo guadag°. e pãta p ch
 sira i tal bilancio fatto la parita. cioc ch le cose ch se douã distalcare siran distalcare qlle che
 se douiano agiongere a sui. ppozionatamete a suoi luochi agiõte. E se de qsta pta. sira p
 el dare ch lauere tu hauera pduetto q̄l tanto i tuo trafico dache lo gomêcasti. E se sia piu lo
 hauere aloza dirai che q̄l tanto habia i ditto tpo guadagnato 7c. E veduto ch barai p qsta
 luita. e danno tuo seqto. aloza qsta saldara i la pta del caudale. doue nel picipio del tuo
 manegio ponesti lo iuctario de tutta la tua faculta. E saldara i qsto modo che sel dãno se
 qto sira piu che dio ne guardi ciascuno che realmete fo buon xpiano se adopa aloza aiuta/
 rai lo hauere amodo vñato dicêdo e a di 7c. p caudal i qstoy danno seqto a carti 7c. val 7c.
 E depnerai laprita diametraliter i dare e hauere. vt su². ponêdo pure la sũma nel cãpo i da
 re e hauere che doue battere para. E poi ala pta del caudale i dare dirai. caudale die dar
 a di 7c. p p e danno. p danno seqto posto in quella al die hauere p saldo suo val a carti 7c.
 §. f. g. §. 7c. E cosi sene fosse seqto vñe. ch serebbe q̄do qlla del p e danno se retrouasse piu
 i hauere che i dare aloza sugiõgiaresti al dare p saldo q̄l tanto chiamãdo elcaudale ale car
 ti fui 7c. e alui la pozrestu i hauere issemi cõ laltre robbe mobili e stabile. di nouo i qsto ca
 uedal qle couiẽ èere sêpre lulti². pta d tutti i qderno. potrai sêpre cognoscere tutta tua facul
 ta. giõgnêdo li debiti e crediti che in lib°. A. potrai 7c. E qsta del caudal del qderno. cro
 ci saldara ancora. E potrai ala cõe laltre nel qderno. A. in resto e sũma o voi a pta p pta
 ta ch lo poi anche fare. ma si costuma farla in sũma pche 1². volta tutto tuo iuctario ape. E
 recordate chiamai sue carti. 7c. E asserarai poi tutte le pte d qderno. A. ne lalfabeto ognu
 na al suo luogo cõe disopra te disti. cap. 5°. A cio sêpre possi cõ facilitã trouare le tue facede
 secondo lozo curence e cosi sia saldo tutto el primo quaderno con suo gionale e memozi
 ale. E acio sia piu chiaro de ditto saldo. farai questo altro scontro. Cioe summarai in vn so
 gliõ tutto el dare del quaderno. croci. E ponlo a man sinistra. E summarai tutto suo hauere
 E pãlo aman dextra. E poi queste vñime summe rsummarai. E farane de tutte quelle
 del dar vna sũma che si chiamara sũma sũmarũ. E cosi farai vna sũma d tutte qlle dalauet
 che si chiamara ancora lei vna sũma sũmarũ. Ma lap. sira sũma summarũ. del dare e la fa
 si chiama summarũ de lo hauere. D. se qste voi sũme summarũ sira pare. cioe che tan
 to sia luna qto laltre. v3 qlla del dare. e qlla delo. hauere. arguirai el tuo qderno èere bẽ qui
 dato tenuto e saldato p la cagione ch di sopra nel cap. 14. fo detto. Ma se luna d ditte sum
 me summarũ auancasse laltre denotarebbe error nel tuo quaderno. el qual poi con diligẽtia
 ti couerra trouarlo cõ la industria dlo irelletto che dio te ha dato. e cõ lartefitio de le rãzio
 ni che harai bene imparato. laqual pre cõe nel picipio del pte dicẽmo e summaramete neces
 saria albon mercatante altramente non siando bon ragioniere neli soi fatti andara a rãstõ
 cõe ciecho. E pozalline seqre molto dãno. adonca cõ ogni studio e cura sfozarati sopra tut
 to èere buon ragioniere chel modo a tua cõmodita in qsta sublimã opa a pieno a tua bastan
 za. te lo dato con tutte sue regole a tutti suo luoghbi debitamente poste. si cõe tutto facilmete
 per la rauola ne l principio di qsta opera posta potrai trouare. E ancora p le cose dette q se
 quente cõme disopra nel cap. 12. te. pmisti a piu tuo ricordo faro 1°. epilogo. cioe sumaria
 recolta cẽtrale de tutto el pte trattato. che molto senza dubio te sia vñe. E p me recorda i
 rari laltissimo pãre che a sua laude e gloria. Io possa de bene i meglio opãdo pcedere 7c.

Del modo e ordine asap tener le scripture menute cõe sãno scritti de mano lettere fami/
 liari police. pccisi snie e altri istrumeti e del registro de le lfe. ipotãn. Ca. 35



E quita el modo e ordine de saper tener le scripture e chbarege. menute comme
 sãno scritti de mano de pagamenti facti quietanze de cambi. de robbe datc. let
 tere familiari. quali cose sãno fra mercanti de grãdũsima stima. e molta impoz

pànca. e de gran periculo in perderle e smarrirle. E prima. dele lettere familiari quati spesso fra te e li toi auerzi possano acadere. queste sepe stendi e serba in vn bandetto ala fin del mese. E finito el mese legale in vn mago. e ripolle d'apre segnando ognuna defoze alo che la receui el di che li respondi. E cosi si fa amese p mese. E poi ala fin de l'anno de tutti qñti mag ci farai vn mago grãde e luoga e segna suo **AD**. E qñdo voi alcuna lra a ql ricorri. hauerai i tuo studio o vero scritto vna cassca. nela ql repporrai lre ch liami te de deliro. ch tu cò letuoi mandasse aloza. sedici che lamandi a roma. mettila in tasca di roma. e se a firnça in qlla dest rença 7c. E poi nel spaciare del fante pigiale con le tuoi al tuo respödente in quel tal luogo lemanda. pche el scrure sempre e buono e anche lusa dar suo beueragio per cër scruto 7c. atomo esso cinto cõptra cõe si fa i più raschette. cioe in tante qñte sonno le terre e luogbi in le quali fai te toe facède cõe diciamo. Roma. Firèze. Napoli. Milan. Senoa. Lion. Lodra. Brusa 7c. E sopra ditte raschette p ordine scriuerai il suo nome. cioe a luna dirai Roma. al altra. Firèza 7c. in le quali poi repporrai le lre che p qñli luogbi te fossiro mandate da qualch aico che lamandasse. E fatta che li barai respora e mandata. pure in ditta lra de fora. cõe fessi del suo recuere. e p chi. E osi similiter porrai mentione de la respõta. E pchi lo mandasti con lo suo giorno. El qual di mai in alcu. tua facenda fa che machi. o piccola o grãde ch la sia maxime in lre in le qñli sepe li due porre il mlesimo el di. e luogo. el nome tuo el qual nome si costumã mettarlo da pede aman dextra de la lra in vn cãtone. el **AD**. cò lo di e luogo fra mercatanti se usa ponere disopra nel principio dela lra. E da p. a modo bon xpiano barai sepe amete de ponere el glorioso nome de nra salute. cioe el doci nome de ihu. ouero in suo scãbio la figura de la scã croci. nel cui nome sèp tutte le nre opationi debano cër pñda. piare. E farai cost croci. 1494. a di. 17. aprile i vinegia. E poi segta tuo dire. cioe carissimo 7c. ma li studiari e altre genti cõe sonno religiosi 7c. che non trafficano. viano nel luogo de ue la lettera e fatta pncr di loro con lo di e **AD**. E li mercati costumano disopra a modo ditto alr. mente non vi ponendo el di scribe confusione. E di te seria fatto beffe pche se dici la lra che non ha el di notato che le fatta de notte. E qlla che non a notata el luogo se dice che le fatta i late. modo. e non in qñto. e oltra le beffe che pegio e ne seque scandalo vt dixi. Expedita che barai sua resposta poccia al deputato luogo la poni cõe hai iteso. E qñto che ditto habiamo de v. sola itedilo p tutte. Unde e ancora vanotare che qñdo le lre che tu mã di fossiro de ipotanga. qñle tale se vogliano p registrarle in vn libro da presolo a qñto õpu rato. nel ql registro si due ponere la lra de verbo ad verum sella sia d' grande ipotanga cõe sonno lre de cambio. o de robe mandate o d. 7c. o vero re giltrare solo la substantia. cõe me moziale dicèdo i qñto di 7c. habiamo scritto altrale 7c. cõe p lo tale 7c. limandamo le tal. co se 7c. fo p lè. sua de di tanti 7c. ci cõmise e richiese 7c. la qual ponemo in tasca 7c. E di fuore sigilara che barai la tua che madi e fatto la sopra scritta lusa. p molti ponerui el suo segno di fuore. acio si cognosca che sia de mercanti. a iguali molto se deve haure riguardu. p che son qñti cõe i principio di qñto trattato dicemo che mantègano le re pub. E a qñto fine de reue uerentia el simile li **R**. Cardinali. pongano defoze el loro distito nome. acio nllũ se possi scur sare de non sape de ch'la fossi. E molto piu aptamete el sancto padre fa le sue patetcmere apte cõe sono bolle breuilegi 7c. Auèga che alcune cose piu intrise che. põga sotto el sigillo di peccatore 7c. Le qñli lre poi a mese p mese o vero anno p anno recorrai i magi. ouero filçe e da pre le poni ordinaramete i vno armaro. o sularetto. sicuro. E cõe nascano ala çornata cõ silafetta. acio possi piu psto a tue occurreçe ritrouarle d' la qñcosa. nõ curo piu dire pch lo aba stança malinteso 7c. Scritti de mano nõ pagari de tuoi debitozi cõme re acenai disopra nel cap. 17. seruarai in vn altro luogo piu secreto cõe son cassi e scatole priuate 7c. E le qñte se similiter. serua in luogo sicuro p ogni rispetto. Adhã qñdo tu pagasse tu ad altri el ricuere faralo scriuere i 17 libretto de pagamenti cõe in pncipio re dixi. acio nõ si possa costi facilmente smarrir e pderre. E costi obseruarai de le pollige che ipotango. cõe sono notole de sensaria d' mercanti. o de pefadozi o bolette d' robbe messe o tratte de dogane damare o da terra e seçe o cartuline de cõsoli o altri officij o altri istrumenti de notari i pagamenti qñi se debano reppore i vn luogo da pre. E costi copie scritture e pcessi delire de pcuratozi. E auocati. E similimete e buono haure vn lib. separato p li recordi. che si chiami recordaçe nel ql sia çornata farai le tue memorie dele cose che dubitasse nõ recordarte. che te pozie toznar d'ãno. nel ql ogni o al manco la sera nange vadi adozimure darai occhio. se cosa fosse d'aspedire o dafare che non fuisse expedita 7c. ala ql spacata darai de pna. E costi q farai memoria de cose che al uicino e amico p vno o doi di pñasse cõe sonno vasa de boregga caldare e altri ordigni 7c. E que

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simili documēti con gli altri vniſſimi sopra dati repoſarai zc. piu e m̄co conſando eſumino endo fo luogbi e tpi a te per tuo ingegno parera. pero ch non e poſſibile apieno de tutto a ponto per ponto i mercātia dare norma. e notitia poſſ cōme altre uolte ſe ditrovol piu pōſt aſare 1. mercatāte che un dottoze deleggi. Ideo zc. Cole ch ſinora ſōno dette. ſe bñ laprēda rai ſon certo i tutte tue facēde bñ te reggiarai. mediāte el tuo peregrino ingegno zc.

Sum nario de regole E modi ſopra il tenere vno libro di mercanti. Cap. 36.

Tutti li creditozi ſi debbono mettere al libro dala tua mano deſtra. E li debitozi dala tua mano ſiniſtra. Tutte le pte che ſe metteno allib: bano a dire doppie: cioe ſe tu fai vno creditoze al ſi fare 1. debitoze. Ciaſcūa pta coſi i dare cōe i hēre dōbbe cōtenere iſe. 3. coſe cioe il giorno del pagamēto. La ſōma del pagamēto. E la cagione del pagamēto. Ultimo nome dela pta del debito dōbbe eere il pzo della pta del credito. In qllo medefimo giorno che e ſcrita la pta del debito. i qllo medefimo giorno dōbbe eere qla del credito.

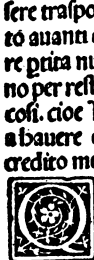
Lo bilancio del lib: ſimēde 1. foglio piegato p lo logo ſul qlē dala mano deſtra ſi copiao li creditozi del lib: e dala ſiniſtra li debitozi. E vedche ſe la ſūma del dare e q̄to qla de laue re. E alloza il lib: ſta bene. El bilancio del libro dōbbe eere pari. cioe che tanto dōbbe eere la ſūma non dico de creditozi. ne debitozi. Ma dico la ſūma del credito q̄to la ſūma del debito. E nō eēdo ſaria erroze nel libro. El conto di caſſa conuene che ſēpre ſia debitrice. overamēte pari. E ſe altrimēte fuſſe ſaria erroze nel libro. Non ſi dōbbe e non ſipuo fare 1. debitoze al libro ſenca licēza e uolūta di qllo tale cha acere debitoze e ſe pure ſi faceſſe qla ſcrittura ſeria falſa. Ne ſimilēte non ſi puo porre neppati ne conditioni a. 1. credito ſe ſa licēza e uolūta del creditoze. E ſe pure ſi faceſſe qla ſcrittura ſaria falſa. El lib: conuene che ſia tutto tratto fuora a 1. medefima mōeta. Ma dētro poi bñ noiare qllo ch a cadef ſe o vnc. o §. o fiozini. o ſudi doro. o qllo che fuſſi Ma nel trarre fuori conuene che ſia tutto a 1. medefima moneta cōe picipiaſti illib: coſi conueneſeguire.

La pta del debito. o del credito che ſi fa i conto de caſſa ſi puo abrenziare chi vuole. cioe ſenca dēre lacagione ſo lamēte dire da tale di tale. o a tale di tale. pche la cagione ſi uiene a dīchiarar nella pta oppoſita. hauēdo a fare 1. cōto nouo ſi dōbbe ſcriuere i carta noua ſenca tornare adietro an cōza ch a dretto vi trouaſſi ſpacio da metterla. Non ſi die ſcriuere idietro. Ma ſēpre auēti per ordine cōuerranno li gionzi del tēpo che mai non ritoznoano indietro. E ſe pure ſi faceſſe ſaria da reputare qllo libro falſo.

Se 1. partita foſſe alibro meſſa per errore che non do ueſſi eere cōe aduēne ale volte per ſimemoragine e tu la uoleſſi iſtozare ſarai coſi ſengna qla tale partita in margine duna croci o duna. lb. E dipoi ſcriui 1. pta alincontro. cioe a lo oppoſito di qla nel medefimo conto. cioe ſela partita errata fuſſe creditrice. poniamo di § 50 ſ 10 d 6. E tu la ſarai debitrice. E dirai. e de dare. § 50. ſ 10 d 6. ſonno per la partita dīxto ſegnata croci. che ſi ſtorna perche era errata e non haueua a eere. E q̄ta partita ſegna la. croci cōe e l'altra e d fatta.

Quando loſpacio duno cōto fuſſe pieno. in modo ch nō ui poteſſe mettere piu pte. E tu uoleſſi tirare qllo conto innanç. Fa coſi guarda qllo ch e il reſto del dīto conto. cioe ſeli reſta hauere o a dare. Ora poniamo che qllo conto reſti hauere § 28 ſ 4 d 2. Dico che tu debbi fare 1. verſo ſoletto dala parte oppoſita ſenca mettere gionzo. e dirai coſi. E de dare. § 28 ſ 4 d 2. per reſto di q̄to conto poſto hauere in q̄to a car. e d fatto. E lo detto verſo ſi debe ſegnare in margine dauanti coſi. cioe R. che ſignifica reſto cioe chel detto verſo non ne debitrice ancor che ſia dala banda del debitoze. Ma uiene a eſſere traſportato qllo credito per la via del debito. Ora ti cōuene uolgere carta e andare tāto auanti che truoui 1. carta noua. E qui fare creditoze il detto conto. E nominarlo e fare pta noua ſēga metterui il giorno. E dirai coſi tale di tale d rali de bēre. § 18 ſ 4. d 2. ſo no per reſto duno ſuo conto ſcuaro in q̄to a ca. E q̄ta partita li debbi ſegnare in margine coſi. cioe R. che ſignifica reſto E e fatta. E coſi comme iro to moſtro quando il conto reſta a hauere coſi ancora bai aſare quando reſtaſſi adare. cioe quello cai meſſo dala banda del credito metter dala banda del debito.

Quando ql lib: fuſſe tutto pieno o uechio e tu uoleſſi ridullo a 1. alr li. nouo ſa coſi p. ti cōuene vedere che ſe il tuo lib: uechio e ſegnato i ſu lacouerta poni amo p caſo. A. biſogna ch i ſul lib: nouo doue lo voi ridurre ſia ſegnato in ſu la couerta. B. pche li lib: de mercanti vāno p ordine luno doppo l'alr. fo le ſſe delo. a b e zc. E dipoteuare il bilancio del lib: uechio che ſia giuſto e p. ti cōe uebba eſſere e da qllo bilancio copiare tutti li creditozi e debitozi i ſul lib: nouo tutti p ordine cōe eſſi ſtāno i ſul bilācio. E fare tutti li debitozi e creditozi ciaſcūo da pte. e laſcia aciaſe tāto ſpazio



Quando ql lib: fuſſe tutto pieno o uechio e tu uoleſſi ridullo a 1. alr li. nouo ſa coſi p. ti cōuene vedere che ſe il tuo lib: uechio e ſegnato i ſu lacouerta poni amo p caſo. A. biſogna ch i ſul lib: nouo doue lo voi ridurre ſia ſegnato in ſu la couerta. B. pche li lib: de mercanti vāno p ordine luno doppo l'alr. fo le ſſe delo. a b e zc. E dipoteuare il bilancio del lib: uechio che ſia giuſto e p. ti cōe uebba eſſere e da qllo bilancio copiare tutti li creditozi e debitozi i ſul lib: nouo tutti p ordine cōe eſſi ſtāno i ſul bilācio. E fare tutti li debitozi e creditozi ciaſcūo da pte. e laſcia aciaſe tāto ſpazio

q̄to tu arbitri h̄er e a trauagliare cō loco. E i ciascuna p̄ta del debitoze hai a dire p̄ r̄ti resta adare al lib°. uechio segnato. **A.** a car. e i ciascuna p̄ta del creditoze hai a dire p̄ r̄ti resta a hauere al lib°. uechio segnato. **B.** a car. E così e ridotto al libro nouo. **Ora p̄ cancellar̄ il libro uechio ti cōuene a ciascuna cōto acceso il p̄gnerlo cō lo bilancio sopra d̄ito. cioè se vno cōto del libro uechio fara creditoze che l'ouedrai p̄ lo bilancio faralo debitoze e dirai p̄ r̄ti resta hauere a q̄sto cōto posto debbi hauere al lib°. nouo segnato. **B.** a car. E così ha rai il p̄to tutto il lib°. uechio e acceso al lib°. nouo. E così cōmo io to mostro ouno creditoze così hai a fare ouno debitoze. Saluo che doue al creditoze li fa debitoze posto debbi hauere. E tu hai a fare creditoze posto debbi dare 7 e fatto.**

Casi che ap̄tene amettere al libro de mercant̄.

Tutte li d. cōranti che tu ti trouassi che fussino tuoi. pp̄ai. cioè che haueffi guadagnati. diuerfi t̄pi pel passato o che ti fussino stati lassati da tuoi par̄ti mozi. o donati da ql̄che p̄ri cipe farai creditoze te medemo. E debitoze cassa. Tutte le gioie e mercantie che fussino tue. pp̄rie che tu haueffi guadagnate. o ch̄ ti fussino stare lassate p̄ restam̄to. o che ti fussino stare donate. E q̄ste tale cose si vogliono stimare da p̄ se luna da lalt°. ql̄lo che vagliano a d. cōranti. E tante q̄re cose elle s̄no tante p̄ite fare al lib°. e fare ciascuna debitore e dire p̄ tā te mi trouo stimare q̄sto di tanti d. 7c. Posto medesimo creditoze i q̄sto a car. E farai creditoze il tuo cōto. cioè te medesimo di ciascuna p̄ta. **Ma nota che q̄ste p̄ite s̄ntede ch̄ nō s̄e no m̄aco di dieci duc. luna po che le cose minute di poco valore non inuerrano al libro.**

Tutte le cose stabile che tu ti trouassi che fussino tue. pp̄rie cōe s̄no case possessiōi boite. ql̄che hai a fare debitoze detta casa e stimare ql̄lo che la uale a tua discretiōe a d. cōranti. E s̄a ne creditoze te medemo al tuo sopra detto cōto. E dopo fare debitoze la possessiōe da p̄ se e stimarla cōe e d̄ito e fare creditoze te medemo al tuo sopra detto cōto. e cōe nelle regole to ditto tutte le p̄ite vogliono b̄ere i loro rre cose. cioè il giorno e la q̄. dela pecūia e lacagiōe.

Cōpre che tu facessi di mercant̄ie. o ditte cose si sulle gli d. cōranti debbi fare d̄bitore q̄lla tale mercant̄ia o q̄lla tale cosa e creditore la cassa. E se tu uicessi. io lacōprai a d. cōranti cōe e d̄ito. **Ma vno banco gli pago p̄ me. o veramente vno mio amico gli pago p̄ me. **Ma** il podori che a ogni modo hai a fare debitoze q̄lla tale mercant̄ia cōe disopra o ditto. **Ma** doue io r̄ i d̄isti farai creditoze la cassa tu hai a fare creditoze ql̄ banco o ql̄ tuo amico ch̄ p̄ te glia pagati.**

Cōpre che tu facessi di mercant̄ie. o dicte cose s̄ia a termine dalcuno t̄po debbi fare debitoze q̄lla tale mercant̄ia e creditore colui da cui tu lai cōpara p̄ ql̄lo t̄po. Cōpre che tu facessi di mercant̄ia. o dicte cose li s̄ia a p̄te d. e p̄te t̄po debbi fare debitoze q̄lla tale mercant̄ia e creditore colui da cui tu lai cōpara p̄ ql̄lo t̄po cō q̄sti parti che li habbi hauere diciamo il terzo di d. cōranti e l'oreto fra sei mesi. p̄ximi futuri. E doppo q̄sto fare unaltra p̄ta. cioè debitoze colui da cui tu lai cōpara di q̄lla q̄. di d. cōranti che mōta q̄lla terza parte che fu di p̄to dicōranti e creditore la cassa o ql̄lo banco che gli pagasse p̄te. Tutte le ued̄te che tu facessi di mercant̄ie o daltre cose hai a fare tutto cōme disopra saluo. **Ma a mettere p̄lo opposito. cioè che doue disopra ti d̄issi che sepre facessi debitoze la mercant̄ia. q̄ nelle ued̄te hai a fare sepre creditore la mercant̄ia e debitoze cassa se e ued̄uta a d. cōranti o debitoze ql̄ banco che te li haueffe p̄messi. E se e ued̄uta a termine. hai a fare debitoze colui acui tu hai ued̄uta p̄ ql̄lo termine e se fuisse ued̄uta a p̄te d. e p̄te t̄po hai a fare cōe disopra ti mostrai nelle cōpre ql̄le due p̄ite. Se tu ued̄essi una mercant̄ia abaratto ouiamo. **So** ho ued̄uto libbre mille dilana d'inghilterra abaratto di p̄uere. cioè a libbre dumilia di p̄uere domando come fa a cōtare q̄sta scrittura al lib°. fa. così ultima ql̄lo che uale il p̄pe a tua discretiōe a d. cōranti. **O** poniamo che tu lo stimi duc. dodici il c̄to adōqz le dumilia libbre vagliano duc. 240. cōranti. **O** farai creditoze l'alana d duc. 240. p̄ q̄to lai uenduta. E q̄sto modo ob̄ua sepre i le p̄ite tutte d̄li baratti de ql̄ s̄ne hauto s. duamilia di p̄uere stimato. 240. duc. **Posto** detto p̄uere debbi dare i q̄sto a car. E s̄ane debitoze il p̄uere. **Danari** cōranti che tu p̄stassi a ql̄che tuo amico hai a fare debitoze lamico acui tu gli hai p̄stati e creditoze cassa. **Se** tu riceuessi d. cōranti in p̄stancia da ql̄che amico hai a fare debitoze cassa e creditoze lamico.**

Se tu haueffi p̄so otto. o dieci. o uenti duc. p̄ assicurare nauo e galee o altra cosa debbi fare creditoze sicurtà di nauili e eb̄iarre che e cōe e q̄do e doue e q̄to p̄ c̄to. E debitoze cōto di cassa. **Ma** mercant̄ie che ti fussino mandate da altri cō cōmissiōe oued̄erle o barantarle d̄lequali tu haueffi hauei la tua puiss̄iōe. Dico che tu debbi fare debitoze al libro q̄lla tale mercant̄ia attenere al tale di tale p̄lo porto. o p̄ gabella. o p̄ nolo. o p̄ mettere i magazzino. E creditoze cōto di cassa. Tutte le spese di mercant̄ie di d. cōranti che tu farai. o p̄ nolo. o p̄ gabelle. o uenture o senterie. o portature fa creditoze la cassa. E debitoze quella tale mercant̄ia per la q̄le tu gli hai il p̄te.

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Case che acade mettere ale recordanze del mercante.



Tutte le masseritie di casa o di bottega che tu ti truoui. Ma vogliono essere per ordine. cioè tutte le cose di ferro da perle con spatio da potere agiongnere se bisognasse. E così da segnare in margine quelle che fussino perdute o vendute o donate o guaste. Ma non si intende masseritie minue o poco valore. E fare ricordo di tutte le cose d'ortone da perle comme e vetro. E simile tutte le cose di stagno. E si misel tutte le cose di lengno. E così tutte le cose di rame. E così tutte le cose di argento e d'oro &c. Sempre con spatio di qualche carta da potere arrogere se bisognasse. e così di dare notizia di quello che mancaste. Tutte le malleuerie o obbrighi o promesse che prometteffi per qualche amico. e chiarire bene che e comme. Tutte le mercantie o altre cose che ti fussino lasciate in guardia o a serbo o in pñtāca da qualche amico. e così tutte le cose che tu pñtasti a altri tuoi amici. Tutti li mercanti conditionati cioè cōpre ovēdire come per erēplovo cōtrato cioè che tu mi mandati con leprossime galee che tomeranno d'inghilterra tanti cantara di lane d'almī stri a caso che le sieno buone e recipienti. Io ti daro tanto del cantaro o del cento o veramente ti mandaro al incontro tanti cantara di cottoni. Tutte le case o possessioni o botteghe o gioie che tu affitasti a tanti du. o a tante lire l'anno. E quando tu riscoterai il fito aloza di l'ordinari fanno a mettere al libro comme di sopra ti dissi. Prestando qualche gioia o uscellamenti d'argento o d'oro a qualche tuo amico per otto o quindici giorni di queste tale cose non si mettono al libro. ma sene fa ricordo ale recordanze. perche fra pochi giorni lai barauere. E così per contra se a te fossi prestato simili cose non li debbi mettere al libro. Ma farne memoria ale recordanze perche presto lai a rendere.

Comme si scrivono lire e soldi e danari e piciole e altre abrenuature.

Lire soldi danari piciole libbre once danari pesi grani carati ducati fiorin larghi.
 § 6 8 p libbre 6 8 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100. 101. 102. 103. 104. 105. 106. 107. 108. 109. 110. 111. 112. 113. 114. 115. 116. 117. 118. 119. 120. 121. 122. 123. 124. 125. 126. 127. 128. 129. 130. 131. 132. 133. 134. 135. 136. 137. 138. 139. 140. 141. 142. 143. 144. 145. 146. 147. 148. 149. 150. 151. 152. 153. 154. 155. 156. 157. 158. 159. 160. 161. 162. 163. 164. 165. 166. 167. 168. 169. 170. 171. 172. 173. 174. 175. 176. 177. 178. 179. 180. 181. 182. 183. 184. 185. 186. 187. 188. 189. 190. 191. 192. 193. 194. 195. 196. 197. 198. 199. 200. 201. 202. 203. 204. 205. 206. 207. 208. 209. 210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232. 233. 234. 235. 236. 237. 238. 239. 240. 241. 242. 243. 244. 245. 246. 247. 248. 249. 250. 251. 252. 253. 254. 255. 256. 257. 258. 259. 260. 261. 262. 263. 264. 265. 266. 267. 268. 269. 270. 271. 272. 273. 274. 275. 276. 277. 278. 279. 280. 281. 282. 283. 284. 285. 286. 287. 288. 289. 290. 291. 292. 293. 294. 295. 296. 297. 298. 299. 300. 301. 302. 303. 304. 305. 306. 307. 308. 309. 310. 311. 312. 313. 314. 315. 316. 317. 318. 319. 320. 321. 322. 323. 324. 325. 326. 327. 328. 329. 330. 331. 332. 333. 334. 335. 336. 337. 338. 339. 340. 341. 342. 343. 344. 345. 346. 347. 348. 349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368. 369. 370. 371. 372. 373. 374. 375. 376. 377. 378. 379. 380. 381. 382. 383. 384. 385. 386. 387. 388. 389. 390. 391. 392. 393. 394. 395. 396. 397. 398. 399. 400. 401. 402. 403. 404. 405. 406. 407. 408. 409. 410. 411. 412. 413. 414. 415. 416. 417. 418. 419. 420. 421. 422. 423. 424. 425. 426. 427. 428. 429. 430. 431. 432. 433. 434. 435. 436. 437. 438. 439. 440. 441. 442. 443. 444. 445. 446. 447. 448. 449. 450. 451. 452. 453. 454. 455. 456. 457. 458. 459. 460. 461. 462. 463. 464. 465. 466. 467. 468. 469. 470. 471. 472. 473. 474. 475. 476. 477. 478. 479. 480. 481. 482. 483. 484. 485. 486. 487. 488. 489. 490. 491. 492. 493. 494. 495. 496. 497. 498. 499. 500. 501. 502. 503. 504. 505. 506. 507. 508. 509. 510. 511. 512. 513. 514. 515. 516. 517. 518. 519. 520. 521. 522. 523. 524. 525. 526. 527. 528. 529. 530. 531. 532. 533. 534. 535. 536. 537. 538. 539. 540. 541. 542. 543. 544. 545. 546. 547. 548. 549. 550. 551. 552. 553. 554. 555. 556. 557. 558. 559. 560. 561. 562. 563. 564. 565. 566. 567. 568. 569. 570. 571. 572. 573. 574. 575. 576. 577. 578. 579. 580. 581. 582. 583. 584. 585. 586. 587. 588. 589. 590. 591. 592. 593. 594. 595. 596. 597. 598. 599. 600. 601. 602. 603. 604. 605. 606. 607. 608. 609. 610. 611. 612. 613. 614. 615. 616. 617. 618. 619. 620. 621. 622. 623. 624. 625. 626. 627. 628. 629. 630. 631. 632. 633. 634. 635. 636. 637. 638. 639. 640. 641. 642. 643. 644. 645. 646. 647. 648. 649. 650. 651. 652. 653. 654. 655. 656. 657. 658. 659. 660. 661. 662. 663. 664. 665. 666. 667. 668. 669. 670. 671. 672. 673. 674. 675. 676. 677. 678. 679. 680. 681. 682. 683. 684. 685. 686. 687. 688. 689. 690. 691. 692. 693. 694. 695. 696. 697. 698. 699. 700. 701. 702. 703. 704. 705. 706. 707. 708. 709. 710. 711. 712. 713. 714. 715. 716. 717. 718. 719. 720. 721. 722. 723. 724. 725. 726. 727. 728. 729. 730. 731. 732. 733. 734. 735. 736. 737. 738. 739. 740. 741. 742. 743. 744. 745. 746. 747. 748. 749. 750. 751. 752. 753. 754. 755. 756. 757. 758. 759. 760. 761. 762. 763. 764. 765. 766. 767. 768. 769. 770. 771. 772. 773. 774. 775. 776. 777. 778. 779. 780. 781. 782. 783. 784. 785. 786. 787. 788. 789. 790. 791. 792. 793. 794. 795. 796. 797. 798. 799. 800. 801. 802. 803. 804. 805. 806. 807. 808. 809. 810. 811. 812. 813. 814. 815. 816. 817. 818. 819. 820. 821. 822. 823. 824. 825. 826. 827. 828. 829. 830. 831. 832. 833. 834. 835. 836. 837. 838. 839. 840. 841. 842. 843. 844. 845. 846. 847. 848. 849. 850. 851. 852. 853. 854. 855. 856. 857. 858. 859. 860. 861. 862. 863. 864. 865. 866. 867. 868. 869. 870. 871. 872. 873. 874. 875. 876. 877. 878. 879. 880. 881. 882. 883. 884. 885. 886. 887. 888. 889. 890. 891. 892. 893. 894. 895. 896. 897. 898. 899. 900. 901. 902. 903. 904. 905. 906. 907. 908. 909. 910. 911. 912. 913. 914. 915. 916. 917. 918. 919. 920. 921. 922. 923. 924. 925. 926. 927. 928. 929. 930. 931. 932. 933. 934. 935. 936. 937. 938. 939. 940. 941. 942. 943. 944. 945. 946. 947. 948. 949. 950. 951. 952. 953. 954. 955. 956. 957. 958. 959. 960. 961. 962. 963. 964. 965. 966. 967. 968. 969. 970. 971. 972. 973. 974. 975. 976. 977. 978. 979. 980. 981. 982. 983. 984. 985. 986. 987. 988. 989. 990. 991. 992. 993. 994. 995. 996. 997. 998. 999. 1000.

Come si debbe dettare le pte de debitoz.

MCCC. LXXXIIII.

Lodouico di piero forestai
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 1493. §. 44. f. 1. d. 8. porto
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 E a di. 18. otto §. 18. f. 11. d. 8.
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Cassa in mano di simone
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 6. 2. da francesco dantonio
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MCCC. LXXXIIII.

Lodouico di piero forestai
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 sto cassa dare a car. 2. § 62 f 13 86.

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