

Women, Accounting, and Narrative

Keeping books in eighteenth-century
England

Rebecca Elisabeth Connor

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Women, Accounting, and Narrative

In the early eighteenth century, the household accountant was traditionally female. However, just as women were seen as financial accountants, they were also deeply associated with the literary and narrative accounting inherent in letters and diaries. This book examines these socio-linguistic acts of feminized accounting alongside property, originality, and the development of the early novel.

The book begins with an investigation of the reconceptualization of value that occurred between the late seventeenth and early eighteenth centuries. While women were often denied inheritance of land, their fortunes were increasingly realized in moveable wealth: textiles, furniture, plate, jewelry, and money. The value of such items necessarily required documentation in the form of accounts, yet accounts did more than keep track of possessions. The author shows how numbers were used to record experience and create subjectivity, becoming a means of defining the self. The century's near-obsession with keeping books can be seen in women's almanac-diaries – where owners documented everything from sociability to thrift – and also extended to literature.

Two female-narrated novels – Aphra Behn's *Fair Jilt* and Daniel Defoe's *Moll Flanders* – are then examined, questioning the way in which the century's preoccupation with accounting manifested itself differently in novels of the time. The book concludes with an examination of the developing relationship between property, narrative, and “personality.” The picaresque, an older form of narrative which charts the search for real property or land, is contrasted with the “novel of personality,” which charts the search for personal property, or money.

The relationship of doubly accounting women to contemporary conceptions of selfhood, prosperity, and the developing novel, is the subject of this penetrating study.

This book will be essential reading for students and researchers of history, economic history, women's studies, and those interested in the early novel.

Rebecca Elisabeth Connor was born in England and received her Ph.D. from Stanford University. She is an Assistant Professor of English at Hunter College in New York City.

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Keeping books in eighteenth-century England
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Women, Accounting, and Narrative

Keeping books in eighteenth-century
England

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For my mother

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Wm Taylor Dr

to Balans of Trent

Acorns
Lungs or £10-3-11

a pint of yals

two ouns of
Grigg seeds

adonorus long
peppr iron pen

flour of ^{1/2} ~~grain~~
half a pound of
Garlick

50 Load of slate

d 1/2 pr

2-19-6

Do 1 d to

1-2

2-19-6

half a pound of
flour of milt & bird

1 1/2 of treachel

1 quart of ale & bea
anoy of Gin

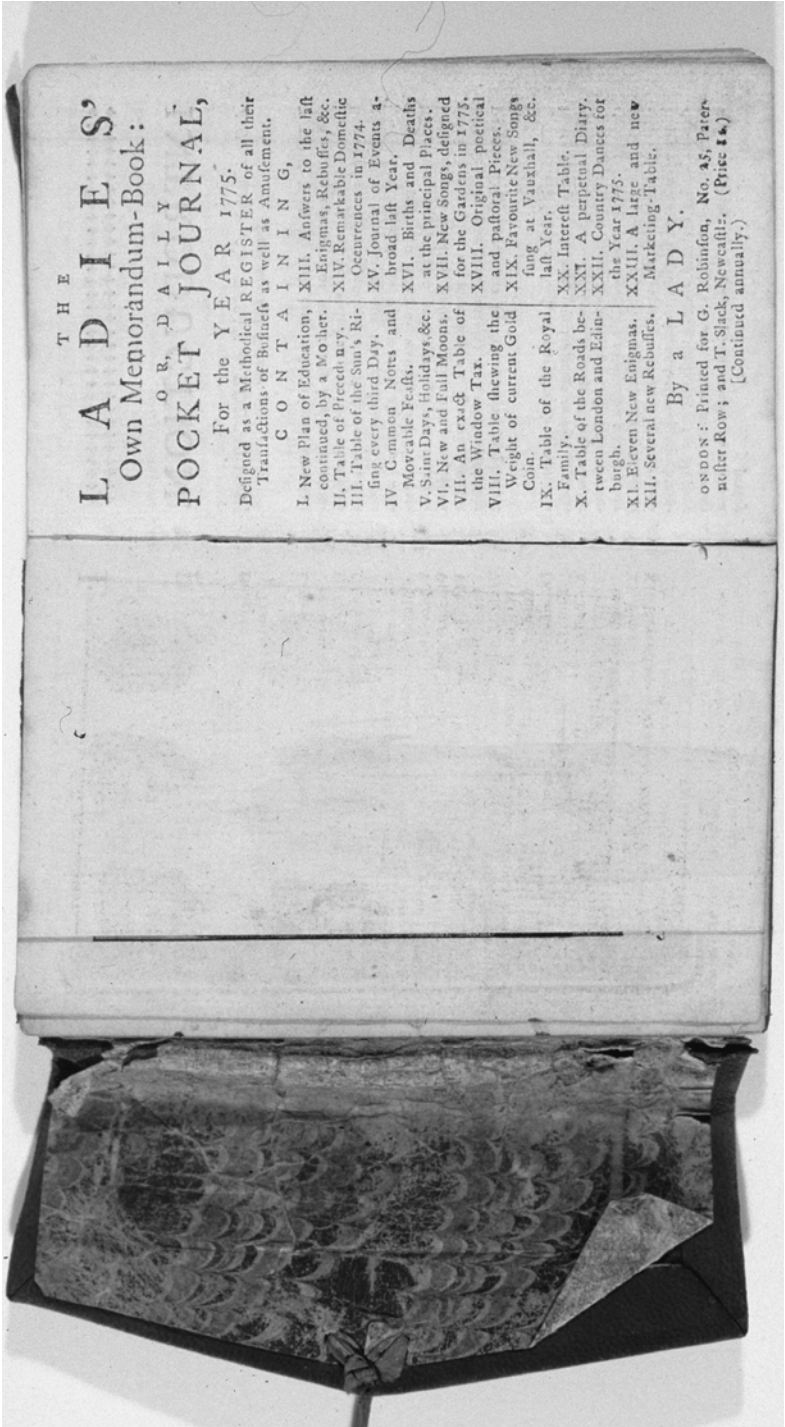
Inside front cover to *The Ladies' Own Memorandum* (1775), with handwritten entries
Source: From the copy in the Rare Book Collection, Burke Library, Hamilton College. Reproduced here with permission.

Introduction

The words that recur in the literature of an age offer clues to contemporary fascinations and anxieties. In the eighteenth century, “account” is such a word, taking various forms and conveying multiple meanings. Account, accounting, accountable: the words are found everywhere from tutelary texts to novels, particularly – it turns out – in literature about and directed toward women. In eighteenth-century usage, “account” denoted supposedly true histories as well as fictitious chronicles, encompassed simple financial sums as well as complex double-entry bookkeeping, described Protestant debt–credit relationships to God as well as social ties exacting in their reciprocal economic responsibility. “Account” speaks, too, of memory – what is chosen to be remembered, and how people remember. What then, are the cultural and ideological preoccupations behind these literary references, and why are they so often associated with women?

This book explores works of fiction alongside the various ladies’ almanacs and pocket books ubiquitous in the eighteenth century. These portable volumes often included blank “chapters” intended as diaries, to be kept by women primarily for the recording of financial accounts. Indeed, such volumes express a growing cultural expectation that women document what they had, what they owed, and what they were owed. I shall examine a pattern of behavior displayed not only by ordinary women diarists, but also by women characters in popular novels of the era, many of whom, like the heroines of Defoe and Richardson, seem to be fictional versions of the owners of such almanacs as *The Ladies’ Own Memorandum* and *The Ladies’ Compleat Pocket Book*. Equally revealing are those writers who resisted bookkeeping and all it implied. Thus the late-seventeenth-century Aphra Behn deliberately omits precise financial records; accounting in her stories symbolizes an encroaching, and corrupting, capitalist world. Novels written only a few decades later, however, are rife with women who eagerly “tell” not just money but also stories. These later characters articulate themselves through economic and textual ownership, shrewdly aware of the value of both their money and their narratives. In the diary pages of ladies’

pocket books as well as the early English novel, this twofold expectation of accounting, or “telling” – with its implications of female thrift, sociability, prudence, order, and self-control – began to be at once realized and idealized.



THE
LADIES'
Own Memorandum-Book:
OR, DAILY
POCKET JOURNAL,

For the YEAR 1775.

Designed as a Methodical REGISTER of all their
Transactions of Business as well as Amusement.

C O N T A I N I N G,

- I. New Plan of Education, continued, by a Mother.
- II. Table of Precedency.
- III. Table of the Sun's Rising every third Day.
- IV. Common Notes and Movable Feasts.
- V. Saint Days, Holidays &c.
- VI. New and Full Moons.
- VII. An exact Table of the Window Tax.
- VIII. Table shewing the Weight of current Gold Coin.
- IX. Table of the Royal Family.
- X. Table of the Roads between London and Edinburgh.
- XI. Eleven New Enigmas.
- XII. Several new Rebuses.
- XIII. Answers to the last Enigmas, Rebuses, &c.
- XIV. Remarkable Domestic Occurrences in 1774.
- XV. Journal of Events abroad last Year.
- XVI. Births and Deaths at the principal Places.
- XVII. New Songs, designed for the Gardens in 1775.
- XVIII. Original poetical and pastoral Pieces.
- XIX. Favourite New Songs sung at Vauxhall, &c. last Year.
- XX. Interest Table.
- XXI. A perpetual Diary.
- XXII. Country Dances for the Year 1775.
- XXIII. A large and new Marking-Table.

By a LADY.

Printed for G. Robinson, No. 45, Paternoster Row; and T. Slack, Newcastle. (Price 1s.)
(Continued annually.)

Figure 1 Diary pages from *The Ladies' Own Memorandum (1775)*
Source: From the copy in the Rare Book Collection, Burke Library, Hamilton College. Reproduced here with permission.

1 Diary of a not-so-mad housewife

The Ladies' Own Memorandum Book: or, Daily Pocket Journal for the year 1775 is typical of the many almanacs and manuals for women printed in England in the mid to late eighteenth century.¹ Measuring barely three inches by five inches, it is a pocket book in the most literal sense. Just inside its cover is a fold-out page illustrating the latest fashion in hats. The table of contents further reveals its targeted readership to be middle-class, urbane women who are at once modish and pragmatic: “Remarkable Domestic Occurrences in 1774,” “Useful Hints for Marketing,” “New Country Dances,” “Hackney Coach Fares” (“Piccadilly, the Golden Lion to Palsgrave-head court, Temple-bar: Price 1 Shilling”).

The volume also quantifies information in the form of various tables: “A Table of the Sun’s Rising every third Day,” “An Exact Table of the Window Tax,” “A Table shewing the Weight of current Gold Coin.” Such inclusive information was intended to keep the reader up-to-date – from dance-steps, to current affairs, to tax rates, to currency valuations. These women might do their own shopping, but they aren’t matrons.

What is emphasized is the text’s portability; the owner is encouraged to take this pocket book with her when she goes out, either on foot or by coach, either shopping or socializing, and to consult it when the need arises. Moreover, the “microcosmic aspects” of coach-fares and tax-rates are well-suited to the volume’s small size: “the miniature book,” writes Susan Stewart, “encapsulates the details of everyday life, fitting life inside the body rather than the body inside the expansive temporality of life.”² In other words, by containing the world of sunrises and marketing and taxes and coach fares, *The Ladies' Own Memorandum* assures its owner that life itself may be contained.

While the table of contents suggests that almanac information dominates this volume, fully three-quarters of the book is taken up by Chapter 21. Entitled “A Perpetual Diary,” it devotes two partially ruled pages to every week in the year. The top of each left-hand page is labeled “Account of Cash.” To the far right on the same page is a vertically lined column headed “Received,” with subcolumns designated for pounds, shillings, and pence. At the bottom of the column is printed “Cash in Hand,” where



Figure 2 Diary pages from *The Ladies' Own Memorandum* (1775)

Source: From the copy in the Rare Book Collection, Burke Library, Hamilton College. Reproduced here with permission.

REMARKABLE OCCURRENCES,
from Oct. 1773, to Oct. 1774.

SEPTEMBER.
17. **THE** Councils of Castile brought to bed of a son.
18. Mr Cunningham, the celebrated Pastoral Poet, died.—The Grand Duke of Russia married.
23. The Duke of Kingston died.
24. E. of Galloway died.
OCTOBER.
4. General Wolfe's monument opened.
12. Violent hurricane at Maron, near York.
31. Sir Robert Laetbrooke died.
NOVEMBER.
17. Dr Hawksworth, the celebrated author, died.
19. D. of Lincoln died.
23. Prince Char. of Sweden married.
24. Dr Wiles, Bishop of Bath, died.
DECEMBER.
20. Stamp duty laid on parchment, newspapers, &c in Ireland.
28. Lord Grimston died.
JANUARY.
Baths, Deaths, &c.
In London 16805—21656

Paris 18847—18318
Newcastle 767—896
York 516—512
Norwich 978—1160
Liverpool 1160—1059
Manch. 1168—943
Nottingh. 755—647
4. Countess Dowager of Oxford died.
13. The parliament met.
23. Matthew South, Esq; Mayor of Newcastle, died.
FEBRUARY.
8. Earl of Faulkenburgh died.
18. The liberty of the press abolished in Sweden.
22. The great cause about literary property decided against perpetual right in books
25. Prince Adol. Fred. born, their Majesties' tenth child.
27. Dr Ansh. Akew, of London, died.
MARCH.
15. Lt North made Knight of the Garter, and Lieutenant of Somersetsh.
23. Rev. Dr Cowper, Dean of Durham, died.—Dr Moss appointed Ep of Bath and Wells.—And Dr. York Ep of St David's.
31. The

39. The Boston post bill passed.
APRIL.
4. Dr Goldsmith died.
6. The D. and Duchesse of Cumberland arrived from Italy.
The national debt now stands at 128,514,332l.—The annual interest of ditto is 4,943,212 l.
MAY.
10. The King of France, Lewis XV, died.
12. Duke of Cleveland died.
23. Ways and means, or money raised for 1774, 7,341,470l.—Supplies granted 7,206,472 l.
JUNE.
7. Duke of Devonshire married to Lady Spencer.
13. Lt Stanby married to Lady Hamilton, of Hants.
17. Peace concluded between the Russians and Turks.
21. E. of Thomond died.
23. Lord Monton died.
24. Lady Holland died.
AUGUST.
5. Sir John Fielding married to Miss Sedgely.
SEPTEMBER.
23. Rev. Dr Thomas promoted to the see of Rochester, died.

milton.
22. The Quebec bill passed, and the parliament rose.—An act of insolvency passed this session.
24. The Duchesse of Gloucester brought to bed of a daughter.
29. Dr Pearce, Bishop of Rochester, died.
JULY.
1. Lord Holland died.
17. Peace concluded between the Russians and Turks.
21. E. of Thomond died.
23. Lord Monton died.
24. Lady Holland died.
AUGUST.
5. Sir John Fielding married to Miss Sedgely.
SEPTEMBER.
23. Rev. Dr Thomas promoted to the see of Rochester, died.

TABLE, shewing the Weight of Current GOLD, according to the late Act.

	<i>dwt. gr.</i>
All Guinea before 1772	5 6
Half ditto before ditto	2 14
Quarter ditto before ditto	1 7
Guinea of 1772, and all since	5 8
Half ditto, ditto	2 16
	2

Figure 3 Diary pages from *The Ladies' Own Memorandum (1775)*
Source: From the copy in the Rare Book Collection, Burke Library, Hamilton College. Reproduced here with permission.

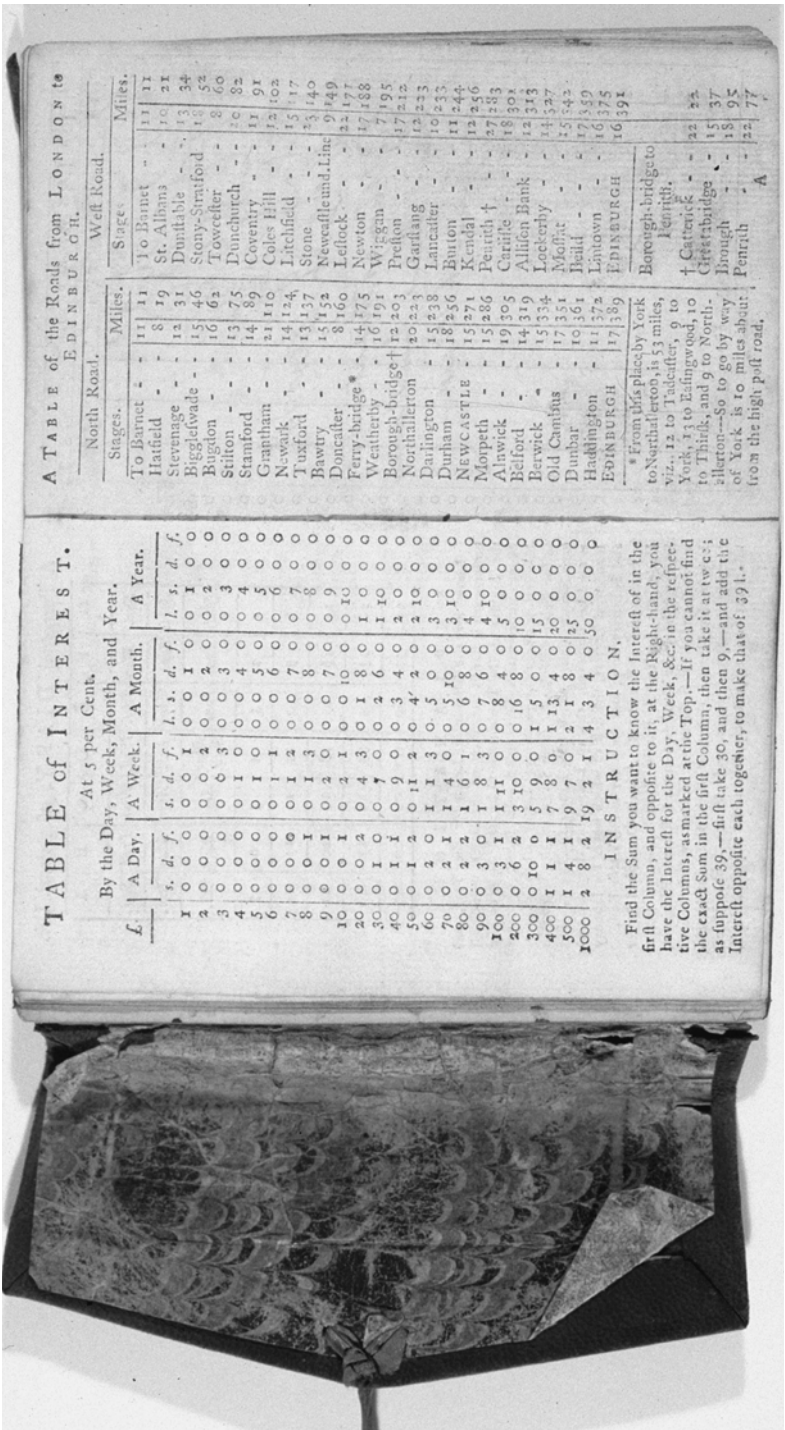


TABLE OF INTEREST.

At 5 per Cent.

By the Day, Week, Month, and Year.

£.	A Day.		A Week.		A Month.		A Year.	
	s.	d.	f.	l.	s.	d.	f.	l.
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0
9	0	0	0	0	0	0	0	0
10	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0
60	0	0	0	0	0	0	0	0
70	0	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0	0
100	0	3	1	1	1	1	1	1
200	0	6	2	2	2	2	2	2
300	0	10	0	3	3	3	3	3
400	1	1	7	0	4	4	4	4
500	1	4	1	9	7	0	5	0
1000	2	8	2	19	2	4	3	0

INSTRUCTION.

Find the Sum you want to know the Interest of in the first Column, and opposite to it, at the Right-hand, you have the Interest for the Day, Week, &c. in the respective Columns, as marked at the Top.—If you cannot find the exact Sum in the first Column, then take it at two; as suppose 39.—first take 30, and then 9.—and add the Interest opposite each together, to make that of 39.

A TABLE of the Roads from LONDON to EDINBURGH.

North Road.		West Road.	
Stages.	Miles.	Stages.	Miles.
To Barnet	11	To Barnet	11
Hatfield	8	St. Albans	70
Stevenage	12	Dunstable	13
Biggleswade	15	Stony-Stratford	18
Begbun	16	Towcester	8
Stilton	15	Dunchurch	20
Stamford	14	Covenry	13
Grantham	21	Coles Hill	12
Northampton	14	Litchfield	15
Tuxford	15	Stone	23
Bawtry	15	Newcastleund.Linc.	9
Doncaster	8	Lelock	22
Ferry-bridge	14	Newton	17
Weatherby	16	Wiggon	17
Borough-bridge	12	Pretton	17
Northallerton	20	Gardang	15
Darlington	15	Lancaster	10
Durham	18	Burton	11
NEWCASTLE	15	Kendal	12
Morpeth	15	Peirith	27
Alnwick	19	Carlisle	18
Belford	14	Allion Bank	18
Berwick	15	Lockerby	13
Old Cambus	17	Moffat	14
Dunbar	10	Heald	15
Haddington	11	Lincoln	17
EDINBURGH	17	EDINBURGH	16

* From this place viz. York to Northallerton, is 53 miles, viz. 12 to Tadcaster, 9 to York, 11 to Easingwold, 10 to Thirsk, and 9 to Northallerton.—So to go by way of York is 10 miles above from the high post road.

Figure 4 Diary pages from *The Ladies' Own Memorandum* (1775)
Source: From the copy in the Rare Book Collection, Burke Library, Hamilton College. Reproduced here with permission.

sums are to be balanced. Next to the “Received” column, just beyond the gutter between the pages, is a counterpart column headed “Paid.” The remaining space on the right-hand page, horizontally sectioned into seven long boxes, one for each day of the week, is designated for “Memorandums and Remarks.” Within a volume of otherwise densely printed information, the very blankness of Chapter 21 is compelling, each of its pages clearly intended for the extensive recording of numbers and words. Here, then, is the contained life.

The copy under examination reveals numerous telling entries. The first comes under the week January 1–8 (see Figure 5, p. 10), but a hand-written date reads “Dec. 1.” Under “Account of Cash” the diarist has carefully practiced her script capital letters and her “pound” sign. She has then penned some kind of mnemonic:

A Trick at Cards

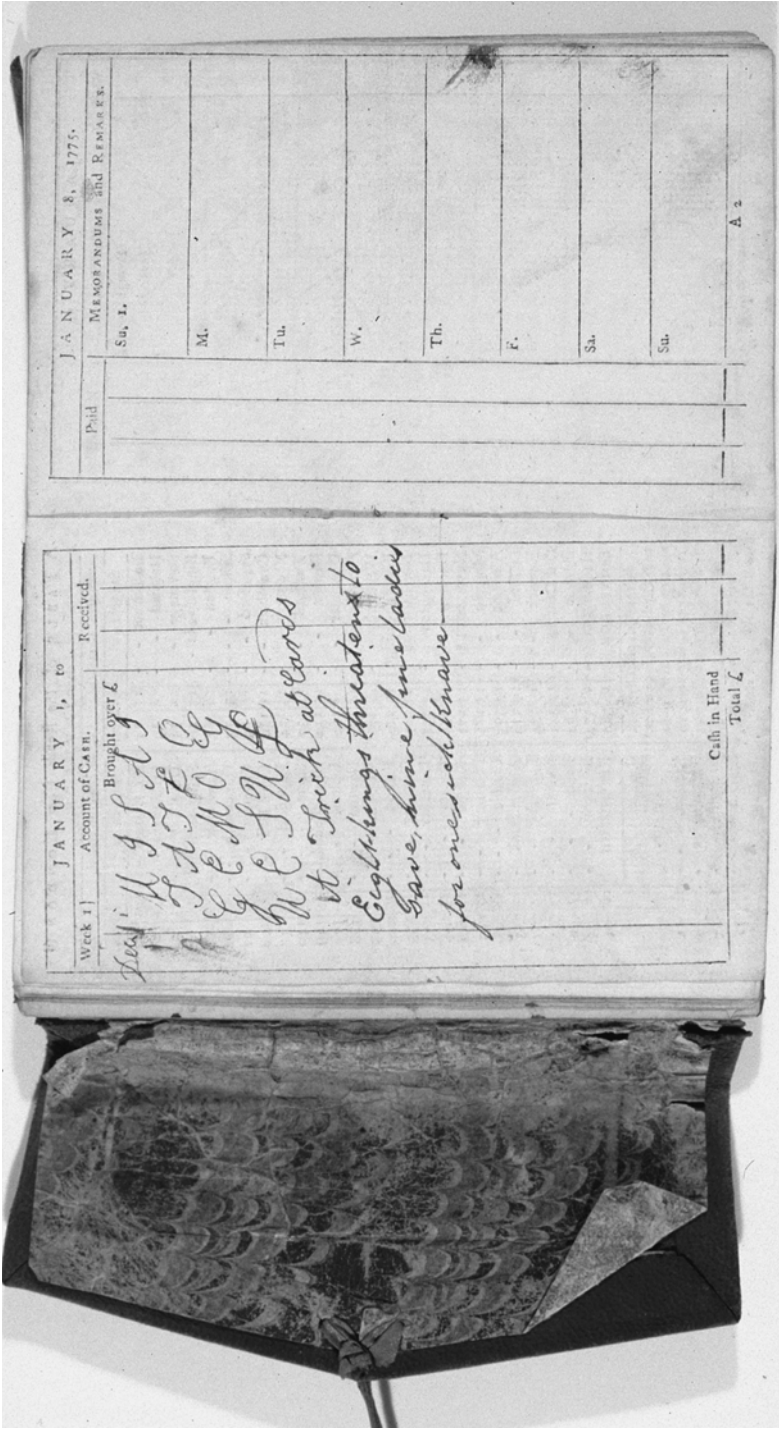
Eight Kings threatens [*sic*] to save, nine fine Ladies for one sick knave.

Cards, writes Amanda Vickery, were “by far the commonest form of home entertainment; a recreation that enjoyed a massive vogue in the mid-eighteenth century.” Card-parties were specifically associated with women, no doubt in part because middle-class women were at home more frequently than men, and in part because card-playing symbolized non-productive (and therefore feminized) activity. Though documentation of card games is too scanty to know the frequency with which women wagered when they played, what is known is that gambling was rampant at this time, and has been called the most popular pastime of the eighteenth century.³ To place “A Trick at Cards” in the diary’s financial section may well be appropriate.

The next entry, for January 9–15 (see Figure 6, p. 11), has been crossed out. It, too, falls under Account of Cash, and is more straightforwardly monetary than the previous one:

	<i>Received</i>	<i>Paid</i>
Mother Collinson	6 <i>l.</i> 6 <i>s.</i> 0 <i>d.</i>	10 <i>l.</i> 8 <i>s.</i> 4 <i>d.</i>
Sister Elener	3 3 0	
Abram Costad	2 0 0	

That the sums are not balanced is not unusual. As Lorna Weatherill points out, personal account-books of the time rarely reflect finances with any accuracy; their contents are too much determined by arbitrary decisions and individual needs. However, despite frequent inaccuracies, the very individuality of personal account-books offers insight into the economic management of the household. They also suggest the underexplored financial role of women in the domestic, as well as (more public) business spheres.⁴



Week 11 | JANUARY 1, 10 | Received.
 Account of Cash. | Brought over £
 Decr. 49 5/6
 5 1/2 0/0
 5 1/2 0/0
 4 1/2 0/0
 4 1/2 0/0
 Wt. Wick at cards
 Eight things threaten to
 save, drive, fine ladies
 for onesick house

JANUARY 8, 1775.	
Paid	MEMORANDUMS and REMARKS.
	M.
	Tu.
	W.
	Th.
	F.
	Sa.
	Su.

Cash in Hand
Total £

Figure 5 Diary pages from *The Ladies' Own Memorandum* (1775)
 Source: From the copy in the Rare Book Collection, Burke Library, Hamilton College. Reproduced here with permission.

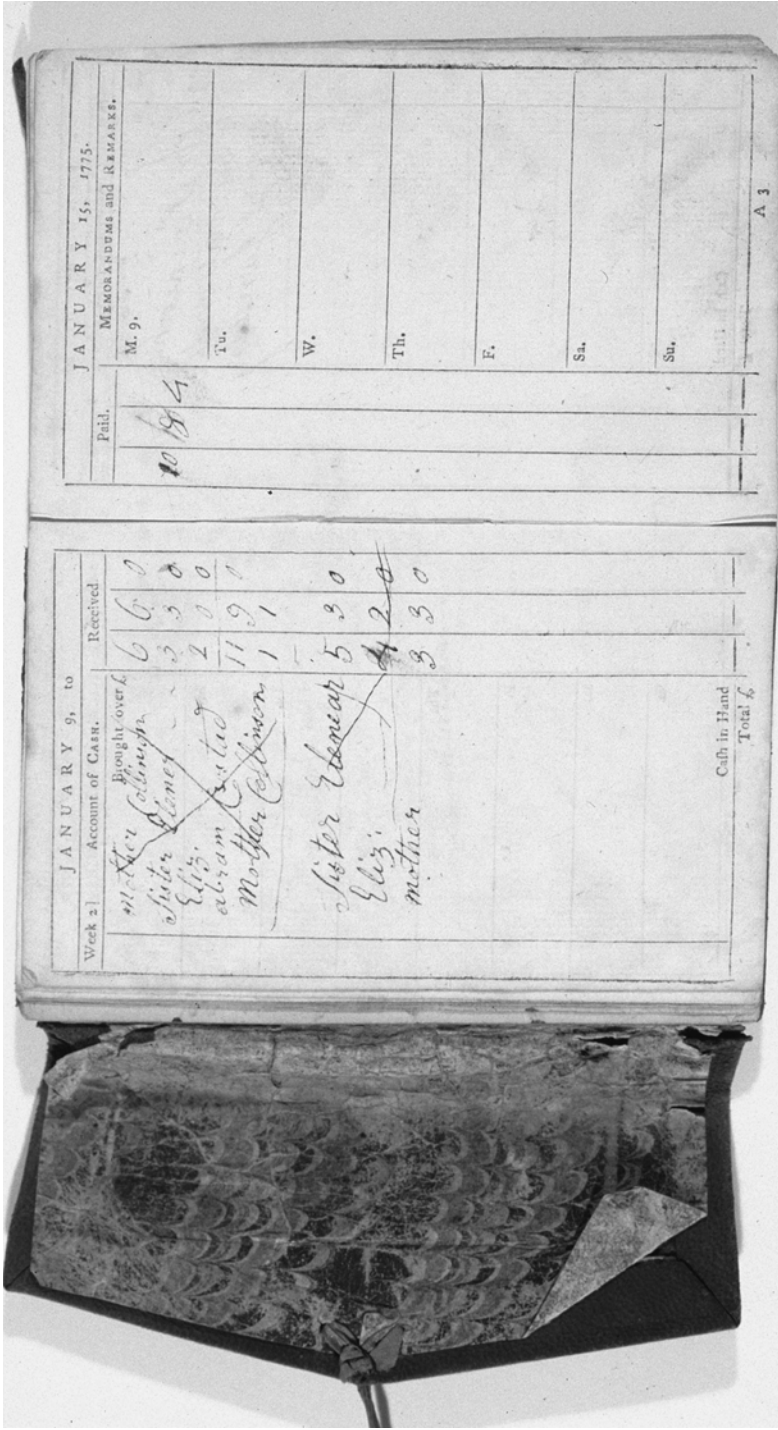


Figure 6 Diary pages from *The Ladies' Own Memorandum (1775)*
 Source: From the copy in the Rare Book Collection, Burke Library, Hamilton College. Reproduced here with permission.

In the volume scrutinized here, other entries further confuse and blur the distinction between financial and personal information. For instance, under “Account of Cash” for January 16–22 is written, “Mr. Baincock is buried on the 22 of January”; then, under “Memorandums and Remarks” for February 5, “Mr. Jackson a bill mi part of it.” And just to the left of the latter entry, in the “Paid” column of “Account of Cash,” are written two sums that the author has correctly totalled to £48 10s. Since there are no other entries for the week, these sums seem to indicate the author’s debt to Mr. Jackson, though it is unclear whether “mi part” refers to either of the two sums or to their total. Elsewhere, numerous entries record money received from “Sister Elenour [variously spelled Elinar and Elean],” “Sister Elizabeth,” and “Mother.” In the eighteenth century, adults often lived with family members, paying for room and board, and these entries may record such payments. The sums cited as being received from (and only once paid to) the likes of sisters Elenour and Elizabeth are substantial, recorded in increments of 2 to 6 pounds.⁵

Confusion in entry-placement – or sheer disregard for the printed subject-headings – continues throughout this copy. On the pages designated for the week of February 6–12, for instance (see Figure 7, opposite), “Accounts of Cash” shows the following extensive entry:

	<i>Received</i>	<i>Paid</i>
	<u>[l. s. d.]</u>	<u>[l. s. d.]</u>
Cish [cash] in hand	3 8 8	
[illegible]	3 15	
laid out at kindal 4 lod of corn		3 6 0
shugr tay and tobacco		3 6
Cash to Mother		3 9 6
Expenses	1	5 6
	<hr/>	<hr/>
	3 7 8	3 15 2
to Bob Collinson		
Dr [debtor] to Ballans	3 10	6
to agallan of Rum	9 6	10 10 0
	<hr/>	<hr/>
[illegible]	13 4	18 4
		<hr/>
		9 17 2

The sums for both “Received” and “Paid” columns are balanced – if somewhat cryptically – at the bottom of the page, though not under “Cash in Hand.” On the right-hand page, under “Memorandums and Remarks,” is

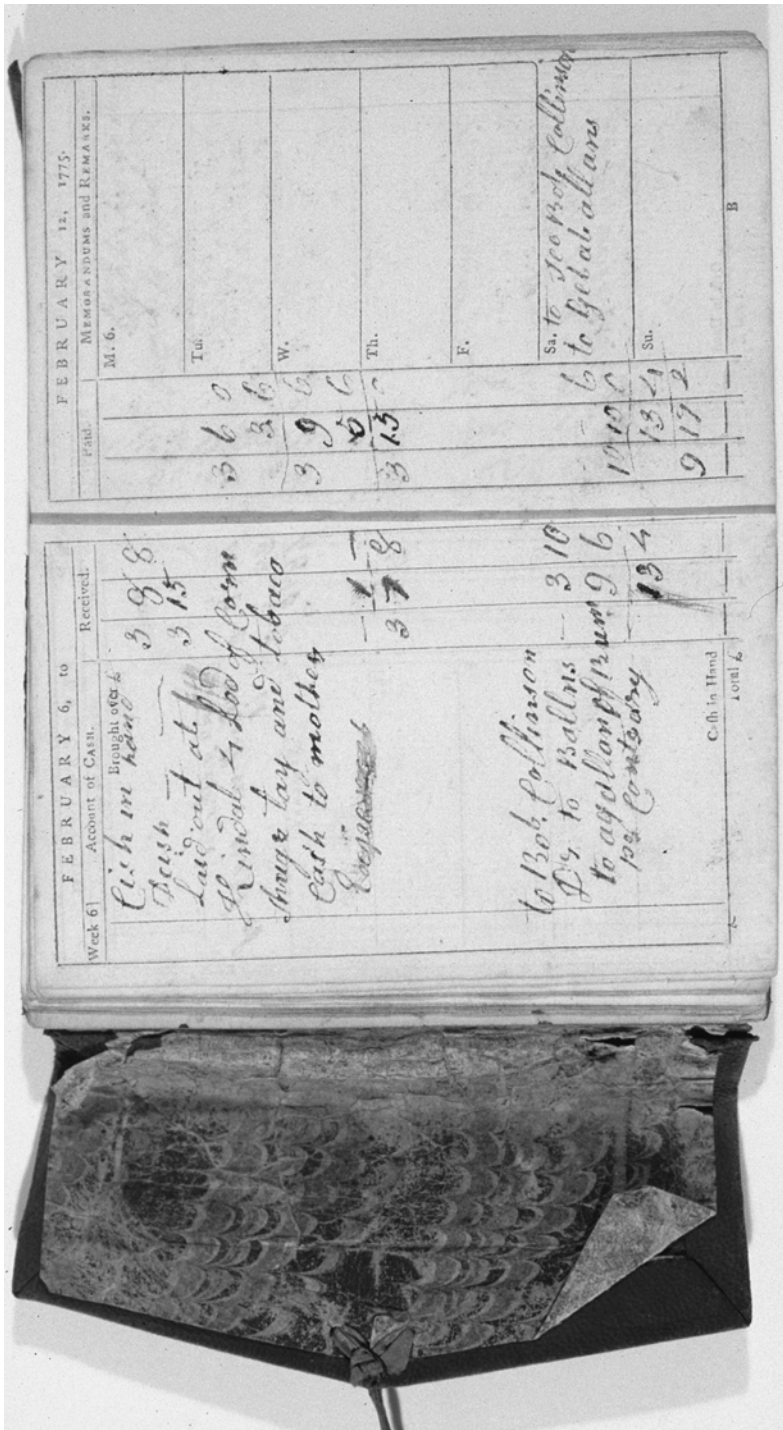


Figure 7 Diary pages from *The Ladies' Own Memorandum* (1775)

Source: From the copy in the Rare Book Collection, Burke Library, Hamilton College. Reproduced here with permission.

written: “To see Bob Collinson to get a ballans.” A “Mother Collinson” is mentioned elsewhere in the diary (in the eighteenth century, “mother” was a term of respect for an older woman), but the relationship between the Collinsons and the diarist is never revealed. Between the covers of this particular copy of *The Ladies’ Own Memorandum* (see frontispiece) are scattered miscellaneous accounts like “Wm Taylor to Balons of Rent £10.3.11,” as well as grocery lists that include such staples as:

won [one] pekk flour of brimstone
 half a pound of Garleek
 half a pound of flour of mustard
 1 1/2 of treakel
 1 Quart of ale + beer
 anogyn of Gin

On another page, in the same handwriting, are the names “James Cartwell,” “Isaac Stel [Steele?],” and “Mr. Wakfeld.” Like Mr. Jackson and Bob Collinson, these men were probably merchants with whom the diarist did business.

While the space provided for “Memorandums and Remarks” is unsurprising, what is notable about Chapter 21 is the space allotted to financial entries. Keeping journals and diaries was a common occupation of the time, after all, especially for leisured women. Gossip and conversation, argues Nancy Armstrong, are speech modes identified with the female. When “the hierarchy among styles of feminine speech effaces differences between speech and writing,” letters and journals transcribe those speech modes. Less well-documented, however, is the keeping of monetary accounts by women.⁶

Armstrong has looked at the ways certain books prescribing proper female conduct created an ideal of domestic womanhood in the eighteenth century – an ideal that itself contributed to a new form of gendered subjectivity. While the present study complements Armstrong’s work, it also deviates from hers in several ways. In the conduct book, the ideal woman is already created; the exemplar must be accepted and internalized in order for the prescriptive representation to “work.”⁷ The constructive qualities of the almanac-diary function somewhat differently, if only because the pocket book automatically assumes a more “interactive” relationship between diarist and text. To be sure, a certain amount of information is already provided by the almanac – shopping hints, fashions, phases of the moon – but even more must be provided by the diarist herself. In other words, the majority of pages in *The Ladies’ Own Memorandum* and similar volumes are blank, waiting to be written rather than read. Whatever information is to be found in these pages awaits inscription. So while

the ladies' diary was profoundly and undeniably affected by prescriptive conduct and the rules of courtesy, it differed in one critical aspect: the owner was responsible for documenting her own history. The volume could have been called, simply, *The Ladies' Memorandum*. Instead, the adjective "own" not only personalizes the volume, but also invokes ownership, turning the book into physical, psychological, and intellectual property.

Moreover, the almanac-diary assumes that over half the experience documented in its pages will be numerical in nature. In the following pages, I will be focusing on the ways numbers represent and constitute the self; specifically the ways numbers in financial accounts were used in the eighteenth century to record experience and create subjectivity.

That finances were recorded by women – indeed, were for a time the domestic responsibility of women – seems to me highly significant and tests one of Armstrong's key hypotheses. Conduct books, she argues, were crucial in establishing separate and gendered fields of knowledge: the feminine, emotional and less material; the masculine, political and economic. This creation of a feminized field of knowledge necessarily influenced the emergence of a "specialized" female subjectivity in the eighteenth century. Armstrong's assertion has been complicated by more recent work of historians who, writes Lisa Forman Cody, "have demonstrated the inadequacy and artificiality of bifurcating public and private as strictly male and female domains." I suggest that female engagement in and authority over financial accounts necessarily positioned women in an economic role. What is more, such publications as *The Ladies' Own Memorandum* guide the reader toward an unexpected primary "ideal" – arguably, one from which all others emanate – and that ideal is woman-as-accountant.⁸

Until quite recently, historians viewed the relationship of eighteenth-century women to both numbers and money as, at most, tangential. Women were considered less mathematically adept than men; critics point out, for example, that arithmetic was a singularly commercial skill, and supposedly women were not participants in the business world. Both assertions may be too dismissive. Certainly, didactic books – too many to ignore – exhorted women to learn what was called "accompting," or "cyphering." Recent research has also revised long-held assumptions about women and property, revealing that they owned, managed, and inherited many forms of property on a scale previously unrecognized.⁹ After the Reformation, when the relative value of real and personal property shifted, wealth began to be re-conceived in terms of money and material possessions. While land remained the most desirable source of stable value, women were typically denied its inheritance unless no male heir existed. What fortunes women had were increasingly realized in moveable wealth: textiles, furniture, jewelry, other valuables, and, of course, money.¹⁰ This association of women with personal property may in part explain why they began filling their diaries with what they spent, lent,

and received. Clearly, the diversification of middle-class income and the concomitant increase in personal acquisitions demanded more precise financial records than those listing the relatively static sums derived from rents and harvests. A method was needed that could as easily and as accurately detail the buying of a Wedgwood plate as it could paying the rent on a house for the season in Bath.¹¹

In overlooking female-owned property, historians long underestimated the participation of women in the world of money. Though there is a paucity of modern research on the subject of women's participation in business, and some disagreement as to the degree of that participation, there is evidence to suggest that widows and married women comprised a fairly significant group of businesspeople and investors in the 1700s. It was not uncommon, for instance, for a husband to name his wife as sole executrix of his estate and/or business.¹² In 1775, a Mrs Baskerville gave public notice of carrying on her husband's letter-founding business after his death, and the widow of John Hawthorne, a Newcastle watchmaker, did the same. In the same year, Margaret Murray and Sarah Gorton, both of them single women, advertised their respective services as engraver and saddler. And bluestocking Mrs Elizabeth Montague, who undertook the management of her husband's coal mine while he was still alive, discussed in letters the prosperity of the business and the bookkeeping it generated: "I have almost put my eyes out with accounts," she wrote in 1766.

Female-owned businesses offered services ranging from hairdressing to coffin-making. The skilled clothing trades – millinery (a large, diverse business in the eighteenth century), along with embroidery and mantua-making – were dominated by women, offering them not only social standing but capital as well. Despite the growing strength of organized and male-dominated guild trades, the City Company of Goldsmiths apprenticed girls. Surviving records, in fact, document women goldsmiths like Elizabeth Bence taking on female apprentices. Many unskilled or untrained women, whether married, widowed, or single, became retail shopkeepers or street traders. Ivy Pinchbeck has found evidence of women dentists, surgeons, and oculists. Particularly intriguing were the women known as *valuers*, who were employed as auctioneers, appraisers, and house agents.¹³

Women were also active investors, having made up more than 18 percent of the total number of subscribers to the Tontine of 1693, the first English long-term loan ever to be floated. They also made up 12 percent of the subscribers to the Bank of England, which was established one year later. P. G. M. Dickson shows that between 1707 and 1709, women were still important stockholders of the Bank. Some 10 percent of stock in the East India Company was also held by women during this time. Later in the century, 20 percent of loan capital traded in English towns would come from women's investments, and the joint-stock companies behind municipal utilities and railroads were substantially supported

by female capital.¹⁴ What becomes clear is the consequential number of financially responsible women in England during this period, women who – out of sheer necessity – kept not merely domestic records, but financial accounts of every kind.¹⁵

The consumer ethic – or ethical consumption

In addressing the eighteenth-century woman as accountant one must also acknowledge the eighteenth-century woman as consumer. As Elizabeth Kowaleski-Wallace points out, consumption as we know it begins to flower in Britain in the early 1700s, causing much dispute:

[S]hould one consider wide-scale consumerism as enhancing the national coffers, allowing for lucrative trade on a global level, or should one recognize that same spending as draining the nation of its capital, rendering it dependent and “weakened” by its inability to live off indigenous resources?

Yet on one aspect of the issue, all debaters agreed: women were the primary consumers. It is at this historical point, then, that the discursive relationship between women and the world of commodities begins to be drawn. Writes Kowaleski-Wallace:

[T]he female consumer was figured as a powerfully paradoxical presence. She was sometimes depicted as supremely disciplined, at other times disruptive or disorderly. Society assumed that she could be controlled through disciplinary practices, and it also saw her as threatening male power. She suggested, through the semblance of good behavior, perfect control, yet she also embodied rampant unruliness.¹⁶

Kowaleski-Wallace’s fascinating study allows us to see accounting in yet another light, as a kind of antithesis to female consumption. Within the ideology accounting engendered, were women encouraged to keep financial records as a way to feed or to suppress their voracious appetite for consumption? If consumption was figured as simultaneous acquisition (of goods) and loss (of money), accounting surely provided a literal and metaphorical check on *both* gain and loss. For accounting, as manuals and ladies diaries insisted, symbolized prudence. Yet just as it records and thus arguably monitors consumerism, accounting inherently condones consumption: the necessity of keeping accurate financial records is greatly increased when individuals and society adopt a system of spending and buying (especially – as will soon become evident – where the “invisible money” of credit is involved).

To return for a moment to the 1775 *Ladies’ Own Memorandum Book*, you may recall the entry for “sugr tay and tobacco.” Almost as if aware

of their status as like commodities, the diarist makes them a single entry – and a single account. Economic consumption, writes Kowaleski-Wallace, “is about appetite . . . It is also about addiction, and the first experiences of many modern consumers began with products that were quite literally addictive – coffee, tea, and tobacco.”¹⁷ Sugar is easily added to this list of addictive commodities. Moreover, if addiction represents a total loss of self-control, then accounting represents its opposite: rules, regularity, consistency, and reliability. The controlled hand, writing its carefully legible numbers, becomes a metonymy for the controlled appetite.

These commodities – sugar, tea, and tobacco – also connect the woman diarist to the slave trade, and not so obliquely as one might at first imagine:

Rapidly expanding consumer practices in the West occurred against a backdrop of colonial expansion, bringing the British consumer into contact with her dark sister, the underimagined female Caribbean slave, whose labors would help fuel the British economy.¹⁸

Accounting, like all modern tools, reflects the uses – both good and ill – to which it is put, seemingly innocent when recording household purchases of sugar and tea, yet diabolical when numbering the souls chained below deck, or subtracting the value of the dead, or calculating the slave auctioneer’s fee.

As for the commodities recorded in our diary, whatever tobacco the diarist was buying was likely for male use, while it’s as likely that the tea and sugar she bought were everyone in the household, including herself. In fact, the female consumer’s relationship to both tea and sugar was complex, deeply gendered, and culturally strong. Over the course of the eighteenth century in Britain, writes Kowaleski-Wallace, the tea table becomes “a ‘feminine’ locus where the civilizing process could occur.” This concept was itself “enhanced by an essentialized understanding of the female body”:

[T]he semiotic association of tea as fluid or liquid ensured a connection between tea drinking and the female body, which has also been culturally encoded as “fluid.” . . . (Hence the particular power of the symbolism of the tea table [presided over by the woman], where nothing “leaks,” where the stream of liquid is carefully controlled. . . . When tea is sweetened with sugar, further semiotic meanings arise. From the earliest days of its availability, women were assumed to have a special fondness for the sweet substance. Dr Frederick Slare, for instance, . . . projected that women would form a prime market for sugar.¹⁹

The concept of female “incontinence” generously embraces everything from spending to gossip to crying to sex. Accounting thus emerged as

one of numerous routinized and ritualistic means by which the labile, wayward, addicted, and recklessly consuming female body could be controlled and contained. If, as Kowaleski-Wallace so convincingly argues, the pouring of tea disciplined and normalized the upper-class female body socially, consumptively, and sexually, then surely accounting women may be viewed within the same context of female containment.

Accounting for women

The popularity of almanac-diaries such as *The Ladies' Own Memorandum* was enormous. Issued year after year, going through multiple editions, they were in print continuously from, at the very least, 1753 to 1789, and pocket-sized memorandum-books still can be found in many English archives. As mentioned earlier, not only do these diaries provide space for financial accounts, but in some editions the space is actually greater than that allotted to "memorandums and remarks." In a 1775 edition (Figure 5, p. 10), two-thirds of the total space allotted to personal and financial information is designated as financial. Of the full six inches, only two are designated for memorandums and remarks. Moreover, in terms of the owner's recorded entries, there is a marked imbalance between the amount of financial information and that of a social or personal nature: for twenty entries under "Account of Cash," there were but three under "Memorandums and Remarks," one of which was misplaced. Also note the prioritized location of the printed headings: given the left-hand placement of "Account of Cash," what is read and written first is financial information.

In assuming that at least half of the diarist's documented experience will be numerical, these volumes also raise crucial questions about what "counts" as experience for the eighteenth-century woman and what she chooses to remember – either verbally or numerically. (The very idea of remarking upon an event – that is, of designating something as literally remarkable – suggests that value is not implicit, but rather *created* by the diarist.) And finally, the pocket book asks, do women choose to remember verbally or numerically?

Certain economic conditions help explain the presence of accounting women. There were no banks in England before 1694, when the government-funded Bank of England was established. London goldsmiths offered what were sometimes sophisticated banking services, but they catered mostly to merchants and land-owners. Even as late as 1720, London had only about two dozen private banks; outside London there were none to speak of until well into mid century.²⁰ The domestic documenting of finances was often a necessity rather than a choice; for many, if money was not managed in the home, it was not managed at all. Yet money-management was becoming more and more imperative, if only because the consequences of debt were so grave. Credit made up two-thirds

of all transactions and affected everyone, regardless of income. Anything over one pound owed could, if a creditor chose, lead to immediate arrest.²¹ It should not be surprising, then, that the number of accounting books targeted toward both men and women rapidly increased, signaling a growing emphasis on keeping one's finances in order.

Clearly, the powerful concept of credit was as present in the social economy as it was in the monetary. The successful execution of debt required that the social and financial economies work interdependently (if you were socially disreputable, it was unlikely you could obtain financial credit).²² Significantly, the majority of accounts in *The Ladies' Own Memorandum* document not purchases of material goods and commodities like "sugr tay and tobacco," but debit-credit relationships with named relatives, friends, and acquaintances.²³ The preface to the 1753 edition of *The Ladies' Compleat Pocket Book*, an almanac-diary almost identical to the later *Ladies' Own Memorandum*, reads in part:

[B]y looking into this little Book, you will be capable of transacting Business punctually, of preventing the irksome Expectataions [*sic*] of your Acquaintance, of remembering all Necessaries you want to purchase, and of keeping your Credit with all Mankind. . . .

These are some of the Benefits, and believe me, Ladies, no considerable ones, which may be purchas'd with this little Book: Benefits which may make you admir'd, below'd, and ador'd for your Œconomy and Behaviour; renders your Characters amiable, and your Persons, if possible, more endearing. . . .

One doesn't simply read *The Ladies' Compleat Pocket Book*, one "looks into it," like a crystal ball, for its predictive value. Yet the buried metaphor is that of book as mirror. This is, of course, a very old trope, as in *A Mirror for Magistrates* (1559), *The Merchants Mirrour* (1656), and other similarly titled volumes. One looks in a mirror not only to see oneself but to correct oneself. (In Althusserian terms, the mirroring account-book not only singles out and identifies but "apprehends" the individual.²⁴) One sees one's faults and self-corrects; the text becomes a narcissistic fantasy of self-magnification and moral gloss. In *The Ladies' Compleat Pocket Book*, "looking into" thus implies internal as well as external vision; the term suggests seeing one's reflection so truly that one can remedy one's faults. In her *Letters on the Improvement of the Mind Addressed to a Lady*, Hester Chapone advised young women to enter "in a book a memorandum of every new piece of intelligence you require. You may afterwards compare these with more mature observations, and you can make additions and corrections as you see occasion." The account book becomes a vision of the self corrected – what finally and ideally "looks" back is the *right* version of the owner-author.²⁵ (Even poor social conditioning could be corrected by accounting. The

introduction to *The Ladies' Own Memorandum* of 1775 is an uninterrupted diatribe against French governesses and the "contaminated principles" they impart to their young English wards. Teaching girls accounting, the text strongly implies, will counteract that corrupting French influence.)

It bears remarking that the fashion illustrations included in women's pocket books – and indeed, in magazines like *Vogue* and *Elle* today – work on this same principle of "perfectibility." In the pocket book, such images act as symbolic "portraits" of the owner, reminding her that she is perfectible, yet at the same time pointing out her imperfections. (This is surely why women have for hundreds of years bought fashion magazines, and why the experience is so psychologically complicated, at once both narcissistically gratifying and mortifying. Women are shown what they could be – beautiful and beautifully dressed – yet the very same images tell the majority of readers exactly what they are not and can never be.²⁶)

Contrary to the self-deprecating "littleness" *The Ladies' Compleat Pocket Book* declares, it actually promises a great deal: timely financial transactions, freedom from the importunities of friends, supplemented memory, a kind of social adoration; even the hint of a clean sexual reputation (a crucial connection, and to be continued). The passages above not only collapse the distinction between market and social "credit," but promote the "little Book" as itself embodying social value, an agenda reinforced by the owner's own marginalia. The copy examined had inside its front cover the carefully scripted words:

Book lent and to whom
Felicia to Charlotte

From the syntax of this note, the reader might assume Felicia to be the subject of the book, and Charlotte the diarist's borrower-friend. Given the vast number of early-eighteenth-century romances and novels with women's names as or in their titles, this interpretation wouldn't be far-fetched. But the diarist's inscription is more intriguing than it appears. *Felicia to Charlot* is a sentimental novel by Mary Collyer, first published in 1744, nine years before the date of this diary. In the epistolary story, Felicia writes to her best friend Charlot about her romance with Lucius. Jane Spencer points out that the novel parodies the French romance plot, as its heroine "mocks her friend's . . . expectations" by presenting a hero who actually converses with Felicia rather than flattering her, and who, when declaring his love, is believably tongue-tied rather than silver-tongued.²⁷

Knowing that there existed a romance entitled *Felicia to Charlot* gives a second possible explanation of "Book lent and to whom." The diarist lent her copy of the novel to a friend. But there is a problem: exactly who was the friend? Why declare that the friend's identity is important

and then leave that friend anonymous? Perhaps (in a third explanation) the diarist has “named” herself after the fictional Felicia and similarly romanticized her friend Charlotte. Historically, it was not uncommon for young female diarists to give themselves, family members, and friends the names of characters from romances and novels. The fifteen-year-old Lady Mary Pierrepont, later to become Lady Mary Wortley Montagu, wrote lists in her journal in which her sister Frances and friend Sarah Chiswell became Sylvianetta (from Aphra Behn’s *Feigned Courtesans*) and Belvidera; others were identified as characters from Madame de Scudery and Ovid’s *Heroides*.²⁸ Certainly, any prying reader (eighteenth-century or, for that matter, twenty-first) unfamiliar with Collyer’s novel might well assume that the diarist was Felicia, the borrower Charlotte, and the “book lent” left unnamed.

There is still another interpretation for the randomly placed and ambiguously worded entry, “Book lent and to whom.” Perhaps the diary itself was the book lent. Here also, the book’s owner is renamed Felicia and the borrower Charlotte. However, the book lent is not a titillating epistolary novel (*Felicia to Charlot*) but an unpublished private narrative of perhaps equally titillating “accounts” – both narrative and financial. To the twenty-first-century reader, the thought of lending a diary may sound odd, because we think of diaries as intensely private. But J. Paul Hunter suggests that in the eighteenth century, “personal autobiographical materials were . . . circulated among families and close friends.” Diarists and journal-keepers let others read their most intimate thoughts; the somewhat unscrupulous publisher John Darnton even published, against his first wife’s wishes, parts of her private diary.²⁹ In other words, it is not inconceivable that the owner of this *Ladies’ Compleat Pocket Book* lent her diary to a friend, “documenting” the transaction by figuring herself and her friend as characters from a popular epistolary romance.

If that was indeed what she did, the gesture of intimacy between friends would point not only to the loose conception of privacy prevalent at this time, but to related conceptions of ownership and social value. What would be the social purpose of lending such a thoroughly personalized volume? What, exactly, did this self-fashioned Felicia intend her Charlotte to read? Gifts between women of jewelry and miniatures and books were “potent extensions of the self,” writes Vickery. Such personalized, individualized, and emotional items held “extramaterial significance” and “talismanic properties.”³⁰ Perhaps this private diary – a kind of verbal portrait of its owner – was a temporary gift of equally noteworthy intimacy. What’s more, the entry “book lent and to whom” clearly records a debit–credit transaction in the social economy: however minor the transaction may have been, one person nonetheless lent an object of value to another. Moreover, both creditor and debtor were female.

No less interesting is the commodification of the account-book itself. More than private record, this diary is a material item to be bought,

consumed, lent, documented, and preserved. Indeed, sample accounts in numerous pocket books tend to cite, self-referentially, the actual purchase of the text in hand. It is as if the counted life begins not with the first entry, but with a preceding commitment to textualize that life through verbal and numerical record.

It bears pointing out, however, that in some sense Felicia and Charlotte *shared* this book. Accordingly, one may view them as subordinating the issue of ownership to the perhaps more crucial business of carrying on a revelatory relationship by other means. This intimacy contrasts with (and implicitly challenges the priority of) the impersonalized world of “Acquaintances” identified by the volume itself. The credit-relationships implied by those acquaintances and their “irksome Expectataions [*sic*]” work, like accounting itself, on a zero-sum basis. Sharing, on the other hand, is endlessly generative – and in that sense more capitalistic: sharing begets more sharing, just as giving begets more giving. This capitalist model, by utopian extension, leads to the sense that having is insufficient without showing and sharing – the corrupted version of which is consumption in the service of conspicuous display. In that final tableau, the audience is the world, not one’s loved and loving friend.

As it happens, the woman who owned this particular volume filled its pages with her social engagements and nothing else. There is not a single financial entry in the diary, though, paradoxically, there are weekly narrative records of the time she spends “cyphering.” Felicia’s practice-accounting may represent the way in which labor and leisure were often elided in the lives of eighteenth-century women, taken off their “separate conceptual frames” and placed “in a moral continuum.”³¹ In Felicia’s book, the mere practice of accounting, rather than the calculation of actual sums of money, precludes the dangerous idleness against which so many women were warned.³² And like the text that cites its own purchase, anticipating and imitating the remembered life, there is something similarly substitutive about Felicia honing her accounting skills without recording a single actual account.

The blank financial pages of women’s diaries were not merely an invitation to record trivia. For instance, they are almost the exact dimensions of men’s personal account-books of the period,³³ the layout of their financial chapters closely resembling a printed accounting document. The headings (such as “Cash in Hand”) and columned partition of the pages basically replicated those of the single-entry “cash-book” so widely used in the eighteenth century.³⁴ And though the 1775 edition of *The Ladies’ Own Memorandum* was printed in black ink, by 1789 the financial-diary chapter would be printed in red, a color typically reserved for business transactions. Most pocket books and magazines of the time, whatever their intended readership, were monochromatic.³⁵ The visual contrast between the diary-chapter and the rest of the 1789 edition, therefore, is striking, as color confers upon the section a certain office and formality.

And instead of the more standard headings of “Debtor” and “Creditor,” the later *Ladies’ New Memorandum* uses the more polite, though also more explicit, designations of “Received” for credit and “Paid” for debt.

The degree of information provided in these diaries also varies significantly. A 1775 edition labels the box provided for balancing sums, but by 1789, on the assumption that the diary-writer knows what is required, the same box is left unlabeled. Prefatory information in earlier editions is also more explicitly financial in its declared aims. The 1753 edition, for example, comes – as later editions do not – with a full description of the diary-chapter:

A Memorandum Book, exactly rul’d for every *Day, Week, and Month* in the Year, so dispos’d as to shew at one View, a whole Week’s Account of what has been *Receiv’d, Paid, or Expended*; what *Appointments, Engagements, or Visits*, have been made, receiv’d, and paid, and other occasional Memorandums of Business, &c.³⁶

Again, note the conflated language: the same verbs (“Receiv’d,” “Paid”) are employed to describe both financial and social economies. And the final “Memorandums of Business” seems to refer to either sphere. The concept of the “exactly rul’d” book also resonates, as the ruled pages become a kind of metaphor for the owner-author’s self-control. In the eighteenth century, personal documents (like letters and journals) were not typically ruled; the hand was allowed to roam expressively across the page. When the paper becomes controlled, as it does here, by the clarity of lines, then the issue of personal control is played out in the form of programming the hand to operate within those lines. In this way, as noted earlier, the self is ruled like the hand – one internally and one externally.

Money as metaphor – and mind your own business

The preface to the 1789 edition of *The Ladies’ New Memorandum* is devoted specifically and unabashedly to money. It begins, “The first Attempt of the Kind”:³⁷

Common Prudence teaches us, that there is nothing more necessary to make Life easy and comfortable than to keep an exact, plain, and explicit Account of our daily Expences, that we may be able to regulate them in Time, and not run blindfold into Errors which are not to be retriev’d but with the utmost Danger and Difficulty. To prevent this fatal Precipitancy, you have here a column appropriated to every day of the Year for setting down your casual Disbursements, which may be transferred at your Leisure to any other Place. And when you meet with any Person who has Money to pay, you are likewise provided with another Column to enter it immediately; and thus,

by being certain of the Day on which you receiv'd such Sum, you will be able to obviate any Mistake, which might otherwise happen in settling the Account.

Almost imperceptibly the passage shifts in tone from an innocuous description of accounts as a source of "ease and comfort" to sudden dire warnings of "Danger and Difficulty," and a "fatal Precipitancy," if accounts are not kept. The urgency of avoiding running "blindfold into Errors" again invokes the metaphor of account-book as pellucid mirror, reflecting the corrected, all-seeing self. Likewise, the expectation and anticipation of "regulated" accounts recalls the "exactly rul'd" book of the 1753 edition. And there are still further resonances. An almost Richardsonian melodrama is conveyed by "danger and difficulty" and running "blindfold into Errors," descriptions highly suggestive of a sexual economy characterized by male coercion and jealously protected female reputation. Regulation comes to promise a kind of alternative narrative.

Other aspects of the excerpt are, if less bizarre, similarly intriguing, including an assumption of spontaneously recorded financial transactions ("And when you meet with any Person who has Money to pay"), as if one might apprehend one's debtors while strolling in St James's Park. It also suggests the existence of separate, and presumably more complex, account-books: "your casual Disbursements . . . may be transferred at your Leisure to any other Place," implies the presence of a ledger or journal at home.³⁸ That last sentence again reminds us of a credit economy remarkable for its breadth, an economy of which women were very much a part.

The Ladies' Compleat Pocket-Book and *The Ladies' Own Memorandum Book* appear to make what is to us a surprising assumption: that by mid century, financial accounting was not only an acceptable practice for women but – at least within a certain class – possibly as common as diary-keeping. Vickery posits two symbols for the eighteenth-century gentlewoman: the house-keys ("an obvious emblem of female domestic authority") and the ladies' memorandum book. She sees the latter as "both the means and the emblem of female mastery of information."³⁹

Whether space for financial records in these modish manuals denotes the fashionability or the ubiquity of accounting is difficult to tell, but my research suggests its ubiquity, for decidedly *unfashionable* women accounted avidly from the beginning of the century to the end. These books were, after all, private documents, and though entries sometimes reveal an awkward self-consciousness ("Mr. Jackson a bill mi part of it"), what comes across is the sheer practicality, even necessity, of accounting. Indeed, in the prefatory material quoted earlier, accounting was promoted heavily and declared indispensable, an indispensability compounded by the almanac and economic information that surrounds the diary chapter. In the early eighteenth century, such information was known as "useful knowledge,"

defined as “knowledge applicable to everyday life and reducible, through the science of number, to a series of figures and tables: ‘useful knowledge’ was a type, a category of knowledge, not necessarily of immediate value to those who acquired it, but having the potential to be deployed usefully . . .”⁴⁰ Useful knowledge, then, was a numerical alternative to probability and statistics, where “usefulness” supercedes “truth.”

As *The Ladies’ Own Memorandum* demonstrates, in producing narrative and financial accounts, not only are the intimate and the economic spheres ordered and regulated into text, but a guide is produced *of* the past and *for* the future. Certainly, an anxiety about perpetuity is evident throughout these diaries. One recommends

the careful preserving of these Books, as they may be of Use even Years after, to have recourse to on many Occasions; and will always enable any Lady to tell what Monies she has Receiv’d and Paid, what Appointments or Visits, she has made and had return’d, during any Period of her Life.⁴¹

Not only is the future invoked here, but, more subtly, so too is the concept of forgetfulness. The book promises to substitute for memory. So exhaustive is the documentation expected to be that the owner will have nothing less than “total recall” of her past during “*any Period of her Life*” (emphasis mine). Sadly for the historian, many women seem to have taken seriously the advice to “preserve these Books”: in many volumes, the diary “chapter” has been snipped out in its entirety.

Perpetuity is suggested yet again in the “sample account” found in the opening pages of *The Ladies’ Own Memorandum* for 1775. Under “Paid” is printed the example: “Two of the Ladies own Memorandum Book, for self and daughter” (total price, two shillings). This “sample” account (see Figure 8, opposite), already noted for its commodifying function, does more than instruct on the proper way to write out one’s finances; it also advocates the perpetuation of accounting skills down through generations of women. Crucial to Pierre Bourdieu’s process of social conditioning is the ongoing *generation* of homogeneity in individuals.⁴²

If the woman in possession of *The Ladies’ Own Memorandum* records experience by documenting both the fiscal and the familiar, then the individualized “tables” of personal and financial events in the volume’s pages convey something more than the popularity of the private diary. These anticipated entries serve as a useful example of one of my key points: the connection between written journal and financial journal, and the implications of that connection. The packaging of *The Ladies’ Own Memorandum* only reinforces its double function (see Figure 9, p. 28). Its leather binding extends beyond the book itself, forming a sizable flap one must close with an attached string. This decisive closure manages to serve a twofold purpose: on the one hand, the volume resembles a purse or wallet of some kind

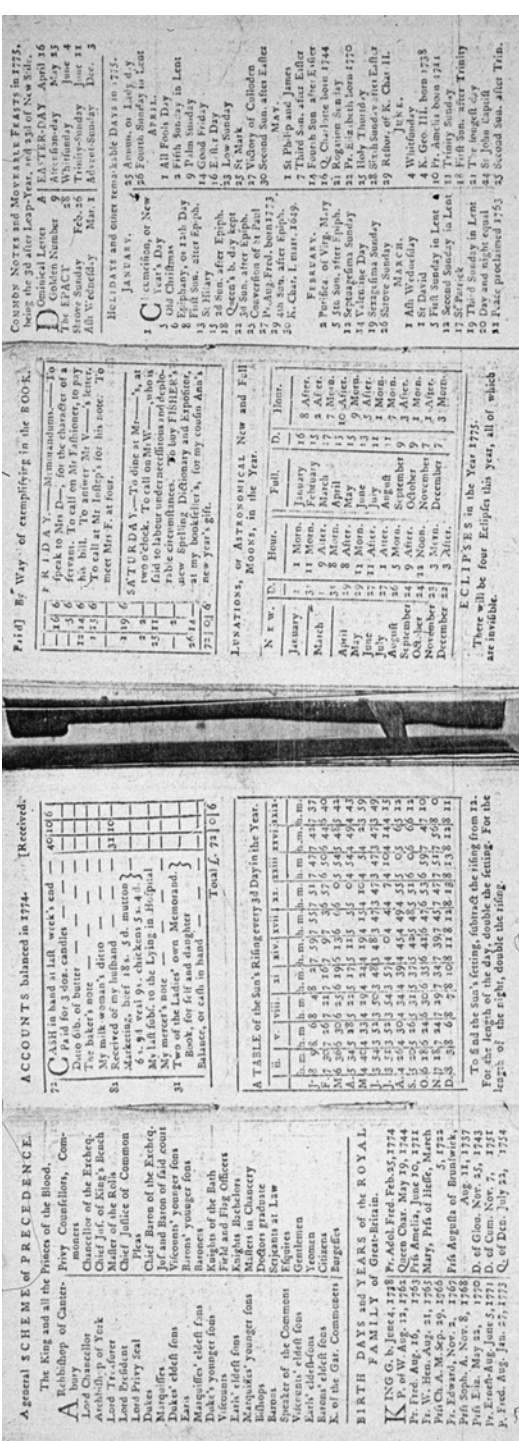


Figure 8 Printed page from *The Ladies' Own Memorandum (1775)*
Source: From the copy in the Rare Book Collection, Burke Library, Hamilton College. Reproduced here with permission.



Figure 9 Exterior view of *The Ladies' Own Memorandum* (1775), with tie
Source: From the copy in the Rare Book Collection, Burke Library, Hamilton College.
Reproduced here with permission.

– in other words, a receptacle for money; on the other, the flap creates, and then enforces, a marked degree of privacy, the privacy ascribed to a secret diary. (It is worth noting that even today more expensive diary-journals are made with complicated closures designed to discourage “snooping.” Some even have small locks.) Either way the volume is “sealed.” One cannot simply pick up *The Ladies' Own Memorandum* and flip through it; the reader (and for that matter, the writer) must first untie the string and open the flap before getting to the entries.

The power of portability

By the late eighteenth century, books had long lost the almost awe-inspiring significance they had had up through the Renaissance, when, writes Ernst Robert Curtius, every book produced was a manuscript, representing “diligence and skilled craftsmanship, long hours of intellectual concentration, loving and sedulous work.”⁴³ Nonetheless, the fact that the pocket book could be easily held and carried attached a specific significance and function to it. In a very real way, writes Susan Stewart, the miniature book becomes an extension of the body:

The social space of the miniature book might be seen as the social space, in miniature, of all books: the book as talisman to the body and emblem of the self; the book as microcosm and macrocosm; the book as commodity and knowledge, fact and fiction. The early artisanal concern

with the display of skill emphasizes the place of the miniature book as object, and more specifically as an object of person, a talisman or amulet . . . This book/jewel, carried by the body, multiples significance by virtue of the tension it creates between inside and outside, container and contained, surface and depth.⁴⁴

Accounting for accounting

If accounting was just another means by which the eighteenth century quantified and clarified the world, its popularity suggested otherwise. The practice would become something of a social phenomenon in early modern England, a skill whose mundane nature belied its power as a cultural force. Ever since the twelfth century, the royal government had been keeping assiduous financial accounts, and out of sheer necessity, the landed gentry had always kept records of rents and other income and expenditure. But that was little more than basic stewardship. After about 1650 however, numerous interdependent factors caused accounting to become more systematic, and more widespread as a skill. In brief, they include: the rise of consumerism and material culture, which increased monied transactions all along the social scale; the scarcity of coin and the consequent explosive growth of credit; a greater involvement in trade and investment among the landed and idle gentry alike; and, crucially, the introduction into England of Arabic numbers. The previously used Roman-numeral system could be recorded in written form, but not calculated. Arabic numbers, on the other hand, allowed both written record and written calculation. (And thus the whole Enlightenment project of equivalency is arguably dependant upon a non-European – and, moreover, in Edward Said’s term, “Oriental” – discovery.) Using the so-called “infidel” symbol of zero, or the cipher, those keeping accounts could now achieve a degree of accuracy hitherto impossible: by recording each transaction twice, as cross-entries of debit and credit, it was finally possible to calculate the desired “zero balance.” One instructional text warned that without this balance, “the Beauty” of account-books “is turned to Deformity.”⁴⁵

Accounting could not have achieved such prominence if, after the Restoration, arithmetic had not begun to shift steadily from a scholarly to a commercial skill. (Mercantile capitalism, for instance, depended upon double-entry bookkeeping as an international system of calculating money and to determine profit and loss.) By the late seventeenth century, people actually had the skills to account. Although the demanding “zero balance” of double-entry was too complicated for most – even Pepys, who surely ranks as one of the most prolific accountants of the age, had great trouble mastering the system, but he was punctilious enough to find errors in his goldsmith-banker’s financial records⁴⁶ – by 1700 people from all points on the social scale were accounting with facility. Didactic texts like Stephen Monteaige’s *Debtor and Creditor made easie* (1675) cast their tutelary

nets wide, and rightfully so. Regardless of amount, writes Keith Thomas, “everyone sought to look after his money.”

As early as the seventeenth century, a growing interest in accounting was evident. The decades between 1630 and 1649 produced forty didactic texts (a noteworthy number, implying, as it does, an emerging market for accounting texts at a time when books were still expensive to both produce and buy). The years 1730 to 1749, moreover, produced close to eighty accounting texts, and the numbers continued to grow with every decade as the popularity of accounting soared in England. Accounts did not need to be elaborately calibrated to fulfill most people’s financial needs – namely, to insure against fraudulent dealings and to keep track of credit and debt obligations.⁴⁷

By the early 1700s, tremendous changes in the English economy had transformed a skill previously reserved for pedants into an emblem of economic democracy. What was variously called an “Art” and a “Science” was touted to all for its “Rule of Equality, that restoreth to one just as much as it taketh from another, without partiality.” Though the obvious reference here is to the balance of debits and credits in bookkeeping, the very methodology of the double-entry system seemed to engender egalitarian principles. In many ways, the double-entry system neatly symbolized what critics have called the “democratization” of economic opportunity and consumption taking place at this time, where for the first time, people from a wide socioeconomic range could buy and sell.⁴⁸

It is important, too, to be mindful of accounting’s place in the eighteenth-century debate over money and value. Because of the debasement of coin and the ubiquity of credit, the value of money was becoming dangerously ambiguous. And credit – that “imaginary” money that developed when coin became unreliable – was, though pervasive, the source of great suspicion. It remained for accounting to provide a much-needed technique for fixing the value of what you had, were about to have, and what you owed to another. J. G. A. Pocock writes that in the credit economy, “what one owned was promises, and not merely the functioning but the intelligibility of society depended upon the success of a program of reification.”⁴⁹ Accounting may be viewed as an important means of “making real” those promises.

As the century progressed, the number of accounting texts increased, some going into fifteen or twenty printings. The very earliest had promised much more than balanced books. Consider *The Pathway to Perfectnes* (1569), *The Merchants Oracle* (1611), *The Pathway to Knowledge* (1613), *The Merchants Mirrour* (1656), and *Claris Commercii, or, The Key of Commerce* (1704) – all glimmered with untold possibility: control over one’s future and near-preternatural awareness of one’s present. Along with fiscal soundness, their titles offered – as would the ladies’ diaries that succeeded them – the clarity and vision of mirrors, the destiny of oracles, the very “Pathways” and “Keys” to life. Put another way, in exchange for

the reader's perseverance, these texts promised riches, wisdom, and respect. Even, in some, how to be closer to God.

Even texts with more prosaic titles – from *The Compleat Comptinghouse* (first published 1678), to *The Young Book-keeper's Assistant* (1794) – offered both sacred and secular assurance through accounting. Christianity, after all, dictates an awareness of spiritual debt and credit, and the notion of “casting up accounts” with God is itself fundamental to Protestantism. (In Christianity, one is always indebted, whereas in zero-sum capitalistic bookkeeping, one loses and one gains.) All of which bring to mind a bookkeeping treatise that includes the following rhyme:

Our Life and Understanding given is
By God, to use (as Money) not amiss;
How long t'enjoy it none knows better,
Than He that made us first his Debtor.⁵⁰

Such lofty concerns may well have provided the impetus for an individual to order a more material existence. In *The Rudiments of Book-keeping* (1779), Matthew Quin asserts that “A view of the well-arranged business of Life, gives the highest finish to the character of a Christian. He who scorns that duty, offends against the rules of religion” (73). Indeed, accounting texts frequently intersperse religious statements with financial advice. Often the concerns are indistinguishable. Roger North's *Gentleman Accomptant* explains the layout of an inventory this way: “the Merchants (having a Form of Godliness) write first, LAUS DEO, and then, an Inventory of all their worldly Estate, under such Heads, as they judge, will make proper Accompts in their Books. . . .”⁵¹ Protestantism emphasized the measuring and particularizing of time, as well as self-examination in the form of personal inventories and spiritual journals, each of which bears upon an investigation of accounting. Also powerfully evident in Protestantism are the metaphoric notions of balancing one's account with God and a related insistence upon accountability. Protestants, writes J. Paul Hunter, “had from the start put heavy emphasis upon personal responsibility and the need for individuals to chart their own spiritual course.”⁵² What better way to do so, argued seventeenth-century parson John Beadle, than to keep a journal:

Tradesmen keep their shop books. Merchants have their Accompt books . . . A Christian that would be exact . . . may reap much more good by such a Journall as this. We are all but Stewards, Factors here, and must give a strict account . . . to the high Lord of all our ways.⁵³

As Michael McKeon notes, the “language of preachers, intended to spiritualize commerce, tended to commercialize the spirit.”⁵⁴ Certainly Roger

North's assumption of mercantile godliness merits attention. If merchants are demiurges, then commerce itself is part of the divinely sanctioned material world. Daniel Defoe's zealous belief in the righteousness of trade and commerce can be seen in his fiction as well as nonfiction. From *Robinson Crusoe* to *A Plan of English Commerce*, trade is "the manifestation of one of the laws by which God regulate[s] the universe."⁵⁵

Eighteenth-century textbooks, writes Basil S. Yamey, exhorted merchants "to keep their books, like their consciences, clean and tidy and in a constant state of preparedness." *The Universal Library of Trade and Commerce* advises that a "Tradesman's Books, like a Christian's Conscience, should always be kept clean and neat; and he that is not careful of both, will give but a sad Account of himself either to God or Man." Yamey sees these pious inscriptions as "more a matter of mechanical repetition . . . than (what had been, in the medieval period) an expression or reflection of intense religious feeling."⁵⁶ Yet sentiments such as those conveyed in *The Universal Library* resonate beyond arcane religious meaning, and also beyond the merely imitative. Yamey overlooks the compelling implication that the "sad Account" given by the careless tradesman to either God or Man comprises more than just smudged, inaccurate numbers and a sullied conscience. The "sad Account" will also be borne out in an untidy – even unclean – discourse.⁵⁷ In other words, this account, like previous examples, is multivalenced; it is at once financial, spiritual, and narratival. Accounting becomes bound up with the dynamics of grace.

The benefits of accounting had long been rendered in secular terms. The English translation of Jan Ympyn's Dutch treatise was published in England in 1547 to resounding success, its popularity attributable in part, perhaps, to the sensationalism of its tone. Enumerating the consequences of negligent accounting, Ympyn writes:

First it causeth trouble in mynde and disquietness of body with hindrance in substance, and causeth the party to freate [fret] and fume at his deoynges [doings], and putteth hym self to more pain, in that his recoynges [reckonings] be not just and perfight as his desire is, then that it should have been unto hym orderly and perfightly to have kept his boke. Secondly, it is great shame and dishonesty to him that kepeth not his boke exactly. Thirdly the evil keypyng thereof, so vexeth the body, that it bredeth fevers and deseases: fourthly it causeth loss, and last of al cometh death . . .

The litany continues. As if constipation and subsequent death are not punishment enough, the negligent bookkeeper's wife, left with nothing, loses the children "to law." Bad accounting will not only kill you, it will threaten your progeny and posterity (posterity was still being invoked in conjunction with accounting two centuries after Ympyn, as we saw in the

ladies' diaries). In fact, such alarms were sounded with some frequency in bookkeeping texts. As late as 1779 Matthew Quin warned that for those who neglect their accounts, "their health and treasure will be dissipated, their fame injured, and their peace of mind lost . . . despair succeeds; and too often (awful consideration!) he ends his misfortunes only with his life, and becomes his own executioner!"

Though stylistically less dramatic than Quin's, an early Irish publication on bookkeeping tells of the practice as a kind of prophylactic against fate: "The malice of all the evil destinies which await man can never impeach his character, taint his integrity, or injure his good name, so long as he keeps his accounts clear, fair and perspicuous."⁵⁸

Early books on accounting, as well as account books of businesses themselves, further widen these concentric spheres of the personal and the financial. Some time after bookkeeping systems had been what was called "methodiz'd," contemporary documents still showed a not-infrequent conjoining of domestic and business accounts. "Even where formal records were kept," write Leonore Davidoff and Catherine Hall, "items of income and expenditure were often muddled, while household and enterprise purchases were seldom distinguished."⁵⁹ This overlap in money-management not only tests the traditional dichotomy between a feminized domestic realm and a masculinized commercial realm; it also raises questions about the fictional representation of women's relationship to money.

During the eighteenth century, as bookkeeping becomes standardized, instructional texts become essentially unanimous in their prescriptive methodology: for instance, all double-entry accounting necessitated the keeping of three separate books. Yet because bookkeeping textualized money, it was inherently an act of abstraction. What had been tangible was rematerialized into words on a page. Accounting's incorporation of both abstraction and specificity questions the degree to which something can carry representativeness during the Enlightenment. Moreover, the purpose of accounting – and indeed, of who exactly should be burdened with responsibility for it – was considerably less codified than its method of execution. By addressing this historical confusion between accounting's specificity and its abstractness, I hope to shed light not only on the implications of accounting within eighteenth-century fiction, but on accounting's frequent association with the feminine.

Accounting for texts

As is becoming apparent, both financial accounting and the kind of narrative accounting inherent in the novel represent ambiguities of artifice and fact.⁶⁰ Thus, the "artfulness" of account books is at once evidence of financial stability and inherently destabilizing. That same "Art" of accounting – to use the eighteenth-century term – admits to the very artifice of textualized money. One need not look far for the novelistic qualities

of almanac-diaries like *The Ladies' Own Memorandum* and *The Ladies' Compleat Pocket Book*; the section for recording financial and personal information is even listed as a chapter. The preface to *The Ladies' Compleat Pocket Book* of 1753 goes still further by advocating a Richardsonian “writing to the moment”: “when you meet with any Person who has Money to pay, you are likewise provided with another Column to enter it immediately . . .” (The image conjured, that of a chance meeting interrupted by the punctilious scribbling of accounts, sounds to today’s reader implausible and somewhat absurd.⁶¹)

In *Before Novels*, J. Paul Hunter approaches didactic texts as precursors to the novel, examining a wide range of prenovelistic texts – non-fictional, non-narrative, and what he terms “subliterary” and “non-artistic”. Although he does not investigate accounting manuals specifically, the connections he draws are useful here, for what cannot be denied are the ways in which accounting manuals and account books resemble early novels – in style, in theme, in the “characters” they present. In this resemblance, they also force us to consider what it was about those novels that so pleased their readers.

It should be acknowledged, of course, that the relationship between the tutelary novel and novelistic accounting texts is less causal than homologic; indeed, the novel has been critically analyzed as a form of financial “account.”⁶² Historians and literary critics alike have long contended that eighteenth-century prose fiction was about and for the middle ranks, and in particular for the newly leisured female population among them.⁶³ It seems likely that the novel – what Roy Porter has called the eighteenth-century’s “narcissistic invention” – would undoubtedly reflect what was becoming a growing concern of the age: the need to keep one’s financial affairs in order.⁶⁴

In the early novel, the characters who account tend to be either narrators or protagonists. Frequently they are both and often, they are female. In the eighteenth century, the verb “tell” had two discrete meanings. One – that of relating information, or narrating – has remained with us. The other has not. In the period under discussion, “telling” commonly described the act of counting. With this double socio-linguistic act of telling, or accounting, in mind, we may consider the possibility that women characters who both tell stories and assiduously “tell” their money do so with a similar intent: as a means of individuation, of creating and articulating personality, and – not to be underestimated – to establish private ownership.⁶⁵

From fiction to finance to faction

To examine the interdependence between accounting and novels, it is important to look at the ways in which the efficacy and popularity of eighteenth-century accounting relied on the use of narrative. As English culture moved from the feudal to the market-driven, Hunter argues, society began to develop new needs. An increasingly literate population sought

out a certain kind of reading experience; however, these “narrative needs . . . could be addressed in materials that were not, in themselves, fundamentally narrative in nature or structure.”⁶⁶ Yet in the earliest financial accounts – those of the Exchequer – even this distinction between what is and is not “fundamentally” narrative becomes blurred. The accounts of the Exchequer were, in fact, straightforward narratives, and simply included numbers and sums to indicate receipts and expenditure. This can be seen as late as the sixteenth century; though the household-expense book of Princess Elizabeth for the year 1551–2 contained a money column on the discharge side, the charge side comprised entries forming a continuous narrative devoid of numerals.⁶⁷ Even when the accounts themselves became more tabulated and less narrative, this dependence on the written word not only remained but intensified. Eighteenth-century tutelary texts on bookkeeping frequently employed dramatic narrative; after all, if the texts weren’t interesting, no one would read them. (Hunter writes that “many of the everyday didactic materials enjoyed by early eighteenth-century readers – books and pamphlets that even in these anti-canonical times are still usually considered ‘background’ and ‘subliterary’ – have rhetorical features similar to those in novels”).⁶⁸

The title page of John Vernon’s 1678 manual reads:

The compleat comptinghouse: or, the young lad taken from the writing school, and fully instructed, by way of dialogue, in all the mysteries of a merchant, from his first understanding of plain arithmetick, to the highest pitch of trade: whereby the master is saved much labour, and the lad is led by the hand to all his work and business; which to the youth is accounted troublesome, but will here seem pleasant. A work very necessary for all that are concerned in keeping accompts, of what quality soever.

Vernon’s main title – “The compleat comptinghouse” – is promissory and unequivocal. But in its very “compleatness” the text promises to do far more than answer the reader’s every “accompting” need. Rather, in purporting to be the literal manifestation of the countinghouse, these pages offer experience itself. Note what has now become a familiar elision of the social, professional, and financial economies in the phrase “to the youth [all his work and business] is *accounted* troublesome, but will here seem pleasant” (emphasis mine). Implied in this seemingly unselfconscious usage is that the apprentice-lad already *knows* how to account. Note, too, the sly final suggestion that the volume is still “necessary,” even if one’s accounts remain “of what quality soever” – which is to say mediocre.

The similarity of Richard Roose’s title *Essay to Make a Compleat Accountant* to Vernon’s is deceptive. Published less than twenty years after Vernon’s final edition, Roose’s volume promises nothing like the same experiential immersion. Its style is unadorned, its method one of

rote learning.⁶⁹ It demands little credulity. Roose's titular promise is to teach by written instruction (his essay will *make* a "Compleat Accomptant"), whereas Vernon promises to teach by placing his reader within the countinghouse itself – a kind of virtual reality. If to read Roose is to prepare for apprenticeship, then to read Vernon is to *be* apprenticed. Even 300 years later, the absorptive quality of Vernon's text is undeniable.

Fittingly, even the advertisements in Vernon convey this sense of near-physical reader-engagement. The most evocative of the ads reads:

That rare Invention of Cake-Ink, so convenient for Carriage, as well by Land as Sea, already experienced by many thousands in *England*, and forreign Parts, to be the blackest, fluentest, and strongest Ink yet invented; and the more desirable, because he that hath the least bit of it in his Pocket, is possest of the best Ink: Is to be had at Mrs. *Vernon's* Coffee-House, against Vintners-Hall in *Thames-Street* in *London*; or at *Benj. Billingsley*, at the Printing-Press in *Cornhil*, with Directions how to use it.⁷⁰

In asserting the visual and material power of ink, moreover, Vernon's curious advertisement tapped the wonderment of an eager public. Invoking fluency and desire, this ink, thick with portent, becomes itself a kind of pocket book. Just to hold it in one's coat pocket is enough to make one secure in the knowledge that one possesses a precious and superior commodity.

Accounting did, in fact, generate a certain amount of cultural anxiety over ink. In his best-selling *Gentleman Accomptant* (1714), Roger North wrote of the need for "indelible Ink" when penning financial transactions. In contrast, Lord Ashburton (who was in many ways a model example of North's "gentleman accomptant" in his insistence on financial order and restraint), advocated writing accounts on "thick carton paper or vellum that will wash out and will last twenty yeares every day writing and washing out . . ." ⁷¹ Considering the records sacrificed to Ashburton's reusable paper, one cannot help but wonder if his frugality paid off.

Further examples of the relationship between ink and the body abound. For reasons of convenience and mobility, eighteenth-century excise-men had specially fashioned ink-pots attached to their lapels, thus almost vivifying the narrative liquid.⁷² Note that Vernon's advertisement invokes the wealth and mercantilism of foreign trade ("already experienced . . . in . . . forreign parts"). Expansion and mobility are at issue ("Cake-Ink, so convenient for Carriage"), as is the social power inherent in both commodified ink and in writing that is "strong" and "fluent." "A good merchant always has ink-stained hands" went a seventeenth-century Venetian saying – an association that links ink, numbers, and writing to prosperity.⁷³

As for writing, Vernon's tone changes dramatically in the course of his protracted title: "The compleat comptinghouse" is followed not by the expected compendium of bookkeeping practices but rather by an expository tale detailing the accelerated chronology of a young apprentice. (Having been told that the protagonist finds his work "troublesome," Vernon assures us that we – as readers and students – will find it "pleasant.") The text within continues the fiction. In dialogic form, a firm but kindly "Master" instructs, exhaustively, a timid but willing "Youth" on such diverse matters as "Ballance, the meaning of that word," and "Casting up Goods at broken Pence." In a typical injunction, the Master tells the Youth his first duty will be "fetching Letters from the Post-House, and carrying Letters to the *Post-House*: in the Discharge of which there requires not much Skill, but a great deal of Care, Honesty, and Diligence." The need to count and recount not just the money but written "valuables" is stressed by the disembodied Master, who seems to speak for the sum of his kind: "tell the Letters as you receive them from your Master," he warns, "and tell them in again to the *Post-Office*." (In the eighteenth century, as noted, the verb "tell" meant not only the relating of information but also the act of counting. Here, of course, it is used in that now-obsolete sense, though we should not overlook the strong implication of narrative "telling" in Vernon's precious letters.) The Master then turns a panoptical eye upon the Youth:

Have a care that you do not keep back (as too many unjust Rascals do) the money for those Letters, that are to pay; and because you can put it off with a Lye, and think no Body saw you, you will never be found out: Mistake it not; for in eight days, or fifteen days at most, comes news from your Master's Correspondent, That that Letter never did come to his hands; and then is your Roguery found out: and instead of being advanced, you are undone; for no Master will keep such a Servant: He that is not Faithful in a little, shall not be made Master of much.⁷⁴

Though this authorial voice leaves unexplained the final and confusing conflation of Servant and Master, the Youth, suitably terrified, pledges his honesty. Vernon weaves this elaborate narrative solely, it appears, in order to dramatize the inevitably discovered deceit ("in eight days, or fifteen days at most . . . is your Roguery found out"). The question-and-answer format of Vernon's text, with its neat summaries of near-religious doctrine, make it almost catechistic in tone (see Figure 10, p. 38).⁷⁵ This tone may well have been deliberate, considering that the so-called Covenant theology of Protestantism made much of accounting symbolism and imagery.

Vernon's book was popular enough to go through eight editions, remaining in print for more than fifty years. What seems significant about

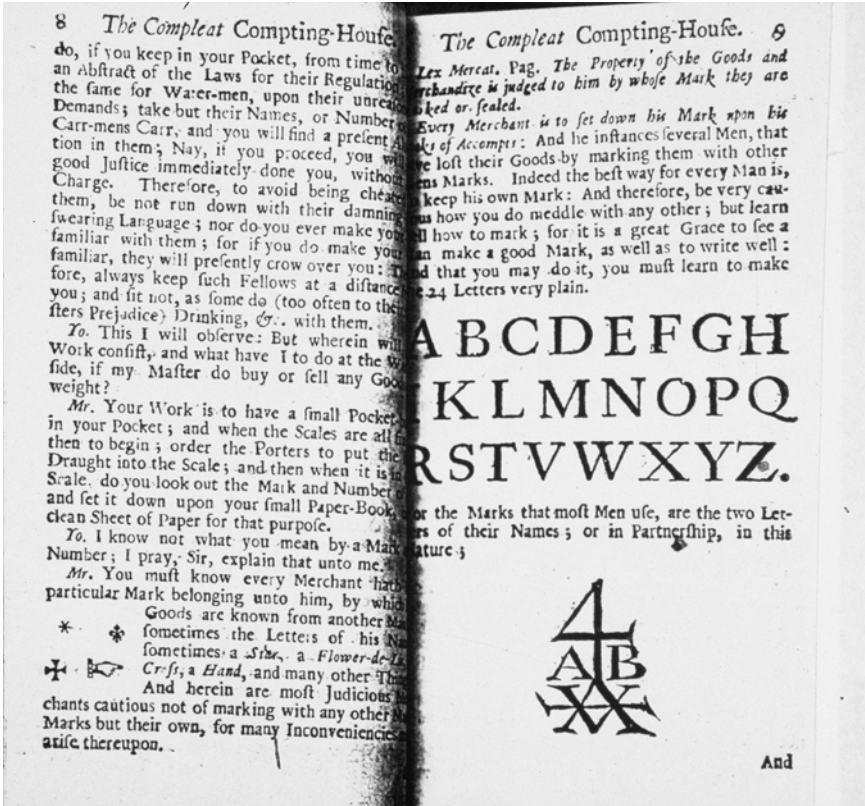


Figure 10 Page from John Vernon's *The Compleat Comptinghouse* (1709 edition) Source: By permission of the Goldsmiths' Library of Economic Literature, University of London Library.

its popularity is the obvious efficacy of the author's chosen genre. Other methods of presentation during the century were considerably less compelling. True to its title, Charles Snell's *Rules for Book-keeping* (1701) is just that, its eleven pages comprising seventy rules. *The Merchants Counting-House* (1718) is similarly conceived, consisting of sixty-nine very dull rules. The former saw only one printing, the latter two. By using narrative to teach accounting, however, Vernon did more than ensure his own posthumous popularity. His sympathetic tale of a young-man-made-good and a merchant-made-prosperous implied an inherent association between financial and personal records, between economic and moral character. John Brewer writes that such texts "were important not as practical guides but as constructs, ways of ordering knowledge which provided their reader with a means of viewing and analyzing the world."⁷⁶ Financial

probity and moral probity – both were documented and quantified in *The Compleat Comptinghouse*.

What may be characterized by the twenty-first-century reader as near-novelistic narrative devices were, in fact, common in accounting manuals of the seventeenth and eighteenth centuries. Vernon's dialogic form, for instance, is also found in Richard Dafforne's *The Merchants Mirrour*, which presents an exchange between the characters "Philo-Mathy" and "School-Partner." And Alexander Malcolm, the self-assured – and very present – author of *A Treatise on Book-keeping*, writes:

I have called Book-keeping an Art; and very justly, because, like other Arts, it has its Object, about which it treats, its End, to which it tends; and its Principles, and Rules, by which the End is obtained. The Object is, in general, the Transaction of ones Affairs, in particular, the making a regular *Account* or History of them, in order to this End, viz. the clear and ready knowledge of the true State of any Part, or of the Whole.⁷⁷

The use of "History" in this context is arresting in its hinted need for a stabilizing narrative. Indeed, later in the text, the author writes of things "necessary to make a complete Narration of what's transacted, or has happened in his Affairs."

Malcolm is no less mindful of stylistic matters. *A Treatise on Book-keeping* returns repeatedly to the connection between manner and matter, both in his own text, and in the anticipated texts of those for whom he writes. *A Treatise* is, we are told, written "all in a plain, familiar Stile, which makes a just and distinct Narration of Matters of Fact." And the author advises the reader to follow his example – to employ, for instance, a "plain Narrative" in one's waste- and cash-books. In Malcolm, accounting emerges as an exhaustive recording of experience. "That nothing be forgot or omitted," he writes, "it's necessary there be kept a daily Memorial of every Thing that's done, expressing every Circumstance fully, simply, and plainly . . ." (note the conversational tone of the author's grammar; his "it's" and "that's"). It is difficult not to become aware of Malcolm's own self-narration and self-revelation, of the way his text builds a history of the self. His sample-accounts are all frankly personalized, though he was not beyond fictionalizing the personal. At one point, he lists an "Inventory of the whole Effects and Debts of me A.M. Merchant in Aberdeen," but in fact, Alexander Malcolm was a teacher, not a merchant.⁷⁸

Stephen Montage makes clear what he does *not* want to sound like: "I have . . . studied to be plain and easie in my Stile . . . if I could write in a Scholasticall Stile, I would not." (Note the effective inversion of scholasticism as he writes of *studying* to be "plain and easie.") In *The Gentleman Accomptant*, meanwhile, Roger North makes the following declaration:

in this my Undertaking [I shall] in a familiar, discursive way, copy, as it were, my own Sentiments and Reflections with all the Ease and Freedom, as I suppose one of my own Rank, accomptable, as I am, only to himself and his Family, will be content to peruse.⁷⁹

Like Malcolm's, North's text depends upon accessibility and familiarity, devices that – as noted earlier – were crucial to the usefulness and success of many didactic texts. North's text, however, also raises issues of uncontested replication and simulation (the "copying" of sentiment is as valid as the original sentiment),⁸⁰ as well as the fluid definition of accounting itself. When North writes of his own "accomptability," he smoothly elides the purpose of his work (accounting) with the internal condition it documents (personal responsibility).

The me generation: memorandum, memory, memoir

I say again keep very regular accounts in large books and a fair hand, not like me who to save paper confuse everything.

Jonathan Swift to Thomas Sheridan, 15 June 1735

What can there great and noble be expected from him whose Attention is for ever fixed upon ballancing his Books . . . ?

Sir Roger de Coverley in The Spectator (1711)

Jonathan Swift kept continuous accounts, accurate to the last farthing, for over forty years. If Swift was a paragon of accounting virtue, and of the "regularity" accounting both symbolized and generated, then the blustering Sir Roger de Coverley was his fictional antithesis.⁸¹ The balancing of books so derided by Sir Roger required certain essential volumes, the names of which were, despite what Sir Roger might assume, far from dull. Full of meaning to today's reader, words like "journal" and "memorandum" promise far more than the strictly pecuniary, and it was so even to the eighteenth-century reader. Both words were also used to describe private diaries. The *Oxford English Dictionary* gives the following eighteenth-century definitions for "memorandum": "something to be remembered . . . a record of something that has been done . . . a memento or souvenir . . . a mark or sign serving to identify . . . a record of a pecuniary transaction."

At its most emotional level, the memorandum speaks to memory; it is about remembering and what one chooses to remember. Put another way, the memorandum book, especially in the ladies' diaries, serves as displaced memory. Bear in mind, incidentally, that autobiography as a genre didn't develop until the early nineteenth century; the older genre of memoir, of which the memorandum book is one kind, anticipates the problem of what is chosen to be remembered. It also emphasizes the fact that all books, in some way, replace memory. In a literate culture, memory must be written down to be preserved.

Curiously, there seems to be a degree of feminizing in the word “memorandum” in the eighteenth century. Male journals – of which there are markedly fewer than female – tend to be called either “diaries” or “almanacks.” The word “memorandum” generally appears only if the volume is intended for both men and women (as in *A Perpetual memorandum and universal pocketbook for ladies, gentlemen, and men of business* [1791]). Otherwise, men’s volumes have titles like *The Gentlemen’s diary, or, The mathematical repository: an almanack for the year of our Lord 1754 . . .*; or simply *Aitken’s general American register, and the gentleman’s and tradesman’s complete annual account book, and calendar, for the pocket or desk* (1772–4). Moreover, while these books occasionally provide blank spaces for the reader to document his own information, they are overwhelmingly comprised of printed information (both almanac and mathematical). When men did their accounts, they tended to enter them in separate volumes specifically intended for that purpose.

“Ledger” described the book of accounts to which debits and credits were transferred in final form, but in his *Book-keeping Methodiz’d*, John Mair acknowledged the word’s inherent fictionality: “It is called the *Ledger* (an *Italick* Word that signifies *Art* or *Dexterity*) because in it the artificial part of Book-keeping chiefly appears.”⁸² Basil S. Yamey writes that “the keeping of the ledger calls for the display of art or skill, and the contrived rearrangement of the chronological data in the journal in a more useful form.” He points out that North’s *Gentleman Accomptant* “identifies the Italian word as *leggiero*, meaning ‘slight’ (sleight),” while Malcolm’s *Treatise on Book-keeping* explains that “Some Authors write it *Ledger*, and derive it from an Italian Word, which signifies *Sleight*, or *Art*; because that appears most in this Book.”⁸³ (In fact, “slight” may simply mean “small,” since the ledger is to be the most pared-down and concise of the three books.)

While Yamey’s interest is purely etymological, the ambiguity of these accounting terms (which were, significantly, used through the nineteenth century) seems to resonate beyond the merely semantic. The suggestiveness of “journal,” “ledger,” and “memorandum” convey at least a subtlety of intention, at most an uncertainty of purpose. For these documents – these manuals and accounting-books – reveal the personal as well as the professional, the private as well as the public. Despite themselves, they ultimately record far more than the century’s penchant for figs, or a merchant’s investment in a trading-ship, or what a woman paid for corn, attitudes and actions rendered as debits or credits. As one definition suggests, accounts “serve to identify.” In Althusserian terms, they identify and differentiate individual lives.⁸⁴

Stephen Montague the younger came from a long line of distinguished accountants. His grandfather wrote the best-selling *Debtor and creditor made easie*; his father had been accomptant-general to the commissioners

of excise. Montage himself was employed as an accountant in the ill-fated South Sea Company. Yet despite the focus of his vocation, his diary comprises entries which – almost without exception – elide the financial and the observational. Consider this sampling of early entries:

Jan. 2. Tuesday. began Showery, Wind South, cont. Showery Night Starry. Lent Capt. Parrott 1sh.

Jan. 3. Wednesday. began Fair, wind at South, contd. fair with some Sun Shine. Night Starry. Paid Mary Small 15sh for one years wages due to her [this] day.



Jan. 14. This morning washed My Feet.

Jan. 31. This Morning Mrs. Palmer brought me a New Perry Wigg [which] I vallue at £1.5 – & paid her the same out of 2 Guin. I had formerly lent her, the remainder of the Debt I gave her, She told me Mr. Ford late a Sadler in Smithfield died last Wednesday at the Fleet.⁸⁵

Montage’s diary, incidentally, is not a printed volume but self-created – he drew in whatever lines and demarcations exist. And the content itself exemplifies the various and often ingenious ways in which account-books and bookkeeping texts employed what might be seen as forms of literary device. At the very least, it shows that the eighteenth-century distinction between financial and narrativial “accounting,” between numerical and textual representation, was easily blurred. One might even argue that *all* books are implicated in accounting books, because bookkeeping appropriates a generic term. (And in this sense, bookkeeping – that is, the keeping of books or, synonymously, the “holding,” “preserving,” or “consecrating” of books – is actually a form of book-*collecting*.)

Other examples of stylistic “literariness” popular at the time include jingles and incantations, which were meant to provide not only mnemonic but entertainment value as well. It seems doubtful, however, that the sometimes abstruse verse made learning any easier. Take the rather complex versification of James Peele, father of the Elizabethan dramatist George Peele and author of numerous sixteenth-century accounting-texts:

Rules to be observed

If that in this accompt, these precepts ye observe,
 Than I you wel assure, no part thereof shall swerve
 To make the things Recieuyd, or the receiver,
 Debter to the things delivered, or to the deliverer,
 And to receive before you write, and write before you paye,
 So shall no parte of your accompt, in any wyse decaye
 Observe wel these few rules, your Journall boke throughout,
 So shall you make sure worke, of that you go about.⁸⁶

Later accounting textbooks featured simpler jingles and sometimes actual plots, both of which are exemplified in this verse by John Jones, who used letters like a latter-day Paul Auster:

An Estate left to A, B, C,
By their deceased Father D,
To A, the Half, whom he lov'd best:
To B two Sixths, and C the Rest.
They chose one S, t'receive and pay,
T'render Accompt each new Year's Day;
Who, for his Trouble, should have clear,
Out of th'Estate, five Pounds *per* Year. . . .⁸⁷

Given the financial context, what is striking about the verse is the author's invocation of the alphabet, rather than the more predictable numerical reference, to personify these accountants. And if the rhyming is straightforward enough, Jones' story gets more and more complex, both in terms of plot twists and familial accounting problems. He constructs a narrative complete with charged emotions (A gets the most because he is "lov'd best"), and suspense (will C take the leftovers without a fight, or will he plot with B against A?). But however hyperbolic Jones, as well as the authors of similar didactic texts, might have been, their message was always the same: if your account-books are ordered, you will be, if nothing else, better off. "None can be Poor who keep their Books correctly" was a causal relationship drawn over and over again in manuals of this kind.⁸⁸

Just what the doctor ordered

Even Samuel Johnson loudly endorsed the view that accounting produced prosperity, despite – or perhaps because of – succumbing to debtor's prison himself.⁸⁹ "The science of regulating books," he wrote, is one "which no condition of life can render useless, which must contribute to the advantage of all who buy or sell, of all that wish to keep or improve their provisions, of all that desire to be rich, of all that desire to be wise."⁹⁰ Johnson's parallels drive home an important point: that accounting is a democratic, if perhaps not democratizing, endeavor – one from which every "condition of life" may benefit. (Indeed, one early manual swept across the social spectrum by addressing itself to "Lords, Knights, Gentlemen, Commissioners, Comptrollers, Auditors, Farmers, Merchants, Factors, Stewards, and all degrees of Men."⁹¹) To many, the very methodology of book-keeping, with its basis in the balance of debits and credits, seemed to engender egalitarian principles. As one text declared, this "is that Art, or Rule of Equality that restoreth to one just as much as it taketh from another, without partiality."⁹²

(Johnson's praise of accounting also invokes socio-economic issues unseen in the pages of *The Ladies' Own Memorandum* and other women's almanacs. Though intended for the guidance of "ordinary" – as opposed to "extravagant" – gentlewomen, those volumes were nonetheless rank-specific.⁹³) As unofficial spokesman for the middling sort, Johnson was obviously invested in its growth. With characteristic certitude, he declared that accounting would do more than make the middle ranks prosper economically. By incorporating the now fiscally responsible lower ranks, accounting would actually swell the middle ranks. This conception fit well into an age just beginning to believe that status, once only hereditary, could be bought. Michael McKeon writes that during this time a new ideology was gaining ascendancy. Whereas the "aristocratic ideology" had based power on land and birth, "progressive ideology" upheld money over land and worth over birth.⁹⁴ In other words, there seems to have been a growing audience eager to believe in Matthew Quin's aphorism "None can be Poor who keep their Books correctly." Quin and others implied that the lower ranks could indeed "account" themselves into a higher economic rank. But the phrase "keeping books correctly" resonates on different levels. It speaks to the notion of collecting – as mentioned earlier – yet keeping books correctly also invokes the crucial concept of *reading* "correctly," or rightly, an idea bound inextricably to the history of the book and the development of the novel.

Thomas Browne, who authored numerous accounting-texts, taught "accmpts for merchants" to the orphans at Christ's Hospital in London. Browne's charitable teaching promoted that same opportunity embodied in John Vernon's comptinghouse boy, for whom apprenticeship means upward mobility. (Perhaps predictably, Vernon's apprentice is also elevated morally through work. Vernon's preface claims that by perfecting his accounting skills, and subsequently rendering himself invaluable to his master, "he may avoid Evil Company, which generally attends many sober Lads for want of Employment.") Browne's philanthropy speaks more than mere platitudes. At some level it reifies what was perhaps the most popular novelistic theme of the eighteenth century: that of the orphan/bastard who finds his "origins" through the acquisition of estate. By teaching accounting to the penniless, Browne offered a skill intimately connected to money. This may have had a psychological benefit: if money is symbolic of wealth, then simply being close to money – even someone else's – makes money more accessible. Charles Hutton personified this dual conception of accounting as both symbolizing and generating status: having started life as a colliery boy, he became in later years a professor of mathematics and author of one of the most popular textbooks on bookkeeping.⁹⁵

The eighteenth century, it seems, saw accounting as a skill vital to the middle class, as well as essential to commerce and therefore integral to prosperity. Even the practice itself indicated a degree of prosperity: skilled accountants were part of the expanding professional sector of the middle class.⁹⁶

Though nothing is known of who they were or what they became, Browne's students exemplify the growing class fluidity of eighteenth-century England, the same fluidity that allowed servant-girls to dress like their mistresses and that so stunned foreign observers.⁹⁷ Certainly, for the disenfranchised, Browne's instruction gave at least potential access to a world of greater social and economic viability.⁹⁸ And if, under Browne's tutelage, his students at Christ's Hospital did not realize the eighteenth-century dream, they were surely exposed to the possibilities of that dream. Even orphans learned that if your books were not in order, you could not prosper, and if they were in order, you might. What's more, financial accounting (as set forth in textbooks and manuals) and narrative accounting (i.e. the novel) expressed similar concerns during the eighteenth century. They were the concerns of everyone and they centered on a single question: how to better yourself.

Class issues are significant for the light they shed upon fiction's preoccupation with bookkeeping, and that preoccupation, in turn, may be viewed as part of the novel's anxiety about property. If to secure one's property is in some sense to stabilize one's history, then the desire to account surely springs from a comparable impulse. And the account – be it spiritual, financial, or narrational – stands as testimony to and template of the individual. All of which would seem to indicate that financial accounting represents a record of experience not dissimilar to the “recording” inherent in narration itself.

A no-good account

... a just account of our time and treasures is not only a moral duty, but is also required by the laws and religion of our country.

The Rudiments of Book-keeping (1779)

Like Samuel Johnson, Joseph Addison and Richard Steele spoke for the middle ranks, but they had some years earlier isolated a quite different social stratum as needful of accounting's benefits. In a *Spectator* Club debate between the fictional, emblematic characters of Sir Roger de Coverley and Sir Andrew Freeport, the bellicose Sir Roger asks

what can there great and noble be expected from him whose Attention is for ever fixed upon ballancing his Books, and watching over his Expences? And at best, let Frugality and Parsimony be the Virtues of the Merchant, how much is his punctual Dealing below a Gentleman's Charity to the Poor, or Hospitality among his neighbors?

As always in *The Spectator*, the dichotomy between the noble but arcane sentiments of the country gentleman and the profit-seeking “modern” Whiggish merchant is clear. Ever diplomatic, Sir Andrew responds here by

pointing out that merchants have indeed displayed charity and public spirit, but, more important, they have created employment through foreign trade. After this dig at the notoriously xenophobic and isolationist Sir Roger, Sir Andrew stresses what he calls “The skill of Numbers,” or arithmetic and accounting. And then he voices his fellow club-member’s greatest fear: the overturning of Sir Roger’s gentry class by Sir Andrew’s middle class. Accounting, says Sir Andrew, is as imperative to the gentleman on his estate as to the merchant in his trade, unless the gentleman, “by scoring to be the steward . . . resolves the steward shall be the gentleman.” He goes on: “It is the misfortune of many other gentleman to turn out of the seats of their ancestors, to make way for such new masters as have been more exact in their accounts than themselves.”⁹⁹

Similarly, the preface to Roger North’s *Gentleman Accomptant* describes the text as “shewing, I. The great Advantage of Gentlemen’s keeping their own Accompts; with Directions to Persons of Quality and Fortune. II. The Ruin that attends Men of Estates, by Neglect of Accompts.” North obviously hopes to dispel the conception, among those who hold Sir Roger de Coverley’s views, that accounting is a low and ignoble pursuit. In his second section (“The Ruin that attends Men of Estates . . .”), North laments that “more Gentlemen are lost by a Total Neglect of Accompts, (which are the only Means that give a Man a thorough Insight into his Concerns) than Vice itself.”¹⁰⁰ This threat – or promise – of class-disruption is often raised in accounting textbooks and manuals, and for good reason. When the likes of Thomas Browne teach orphans the skills they need to rise in socio-economic status, Sir Andrew’s scenario becomes very real.

Accounts personified

One of the most curious narrative devices associated with accounting is known as the “personification of accounts,” a method of exposition popularized during the eighteenth century. J. G. C. Jackson describes the three main forms of personification that came into regular use:

In the first the account is thought of as an independent, living entity. In its second form the account is conceived as representing the owner of the business. Finally, there is a combination of these two forms in which the account is imagined to be an individual apart from the owner yet accountable to him.

Jackson cites examples that, he believes, “clearly indicate the mental image the authors had of the cash and other real accounts as possessing human qualities.”¹⁰¹ (In eighteenth-century fiction, this characterization is frequently reversed: female characters are in some sense “de-personified,” represented as possessing – even embodying – pecuniary or financial qualities. Defoe’s *Roxana* calls herself a “Sovereign,” Richardson’s *Pamela*

refers to herself as a “Penny” and Clarissa (on more than one occasion) calls herself an “account.” Such unusual self-descriptions become all the more arresting when contextualized within their respective novels, each one of which revolves around a matrix of elaborate financial relationships.¹⁰²)

Jackson’s synopsis also hints at accounting’s relationship to the far more abstract and relatively new concept of accountability. (The sense of an individual being answerable *to* someone *for* something is used for the first time in a non-religious context during the 1700s.) Like the term “personality,” “accountability” has definitions both new to the eighteenth century, and somewhat indeterminate within it. Accounting, by definition, should be objective, quantifiable, and verifiable. One’s account, on the other hand, is by definition subjective and questionable. Again and again, both in account-books *and* novels, the two terms are interchanged and often blurred. Eighteenth-century usage often conflates “accountability” – in the sense of individual responsibility – with accountability in the sense of which a narrator is made personally responsible for the story told. For instance, Richardson’s captivity narratives *Pamela* and *Clarissa*, novels that rely heavily upon conceptions of accountability, are both preoccupied with issues of will – not only self will, but the subordination of one person’s will to another’s.

John Brewer implies the strong relationship between accounting and responsibility when he discusses the individual responsibilities of eighteenth-century excisemen, who were held to exacting standards of personal responsibility for the financial information they recorded. Excise regulations, for example, strictly prohibited the altering of journal and ledger entries. As one eighteenth-century excise-manual reads:

[No] officer do . . . Upon any pretense whatsoever, erase, deface, or alter any figure, letter, or character in his minute-books, specimens, ledger or journal, on pain of being discharged.¹⁰³

Indeed, such “alterations” caused the South Sea Company to go bust. In 1721, a House of Commons Committee of Secrecy investigated the company books and found that “false and fictitious entries were made; in others entries with blanks, in others entries with rasures and alterations.”¹⁰⁴ So damaging was the evidence that the company was indicted and subsequently destroyed, and the South Sea Bubble – a scandal not unlike the Enron fiasco of 2002 – came to symbolize the frenzied financial speculation of the middle ranks. Accounting, then, could be revelatory and redemptive – even a bankrupt tradesman will be given a second chance, writes Defoe, if people see that he keeps his books well. And despite its immateriality, accounting could also be powerfully instrumental: it could swell the ranks of the middle class, as Browne’s tutelage implied, but it could also bring about their downfall – as witness the South Sea Bubble.¹⁰⁵

The immensely popular *Debtor and creditor made easie* declared the need for a methodical system of accounting, and in so doing conflated accountant with account:

[T]ake the generality of Accountants, First, they all differ in their Forms; the best of them are confused, the others so blotted and blur'd, so cros'd and raced [erased], that neither Head nor Tail can be discovered: and how many of these, distrusting or disregarding their own Books, leave them imperfect . . .¹⁰⁶

Evidence for the charged relationship between accountant and “account” can be found in excerpts from the personal journal of eighteenth-century exciseman John Cannon. In one entry, Cannon agonizes over an illegal professional erasure he fears will betray him: “what was worse was by my so often visiting this page I had made the book so pliable that it would open itself at the very page where my folly was done as if it had vowed to be a witness against me to discharge me.”¹⁰⁷ Account-books display a kind of ineradicable “truth” in Defoe, as well: “As a profligate never looks into his conscience because he can see nothing there but what terrifies and affrights him, makes him uneasy and melancholy, so a sinking tradesman cares not to look into his books, because the prospect there is dark and melancholy.”¹⁰⁸ In Cannon’s entry, shades of Protestantism darken his fear of the financial account bearing witness against him. Also note in the same entry still another example of the vivified text, one that has prescience as well as agency: “it would open itself at the very page. . . .” Cannon’s personified text even has the power to destroy its hapless author, able to “discharge” him, or get him fired. In such testimony, Jackson’s “personification of accounts” is vividly borne out; here, moreover, the account possesses agency great enough to subordinate Cannon’s will. This is the relationship between recording financial accounts and individual accountability clearly acknowledged, if not overtly stated, in the eighteenth century.¹⁰⁹

Cannon’s characterization of accounts emphasizes their perceived corporeality, which brings to mind Vernon’s countinghouse and the “blackest, fluentest, and strongest Ink” advertised in his pages. Other examples of anthropomorphized accounts are not difficult to find. One seventeenth-century text, for example, tells of “the three essential parts of Traffick” as “the Body, Soul, and Spirit of Commerce,” while another describes a cash record this way:

This account being the only Arteries, Wheels, and Veins of the whole Body and Stock is by no means to be idle, but ought to be ever at Work & Motions, either by one improvement or other, which you think most advantageous and conducible to your good and profit; in as much as in things spiritual true faith must ever be at Motions by Work and Charitie &c. and yet as it is not Work but free Grace that

causes salvation, so it is not *Cash* itself but *Credit* that is occasioned by it, which causeth Profit and Satisfaction. And thus having a full or experimental understanding, & quick insight of things both Spiritual and Temporal, you very easily will set your affairs on wheels and motions, either in one way or other, to the improvement and benefit both of Soul and Body, diligently observing those rules and prescripts of the Mind or Sense in the other Members of the Body.¹¹⁰

Like Cannon's accounts, the letters of Richardson's *Clarissa* and *Pamela* are also charged with powerful and seemingly "living" sentiment. And like accounting documents, which, in the eighteenth century, were typically subjected to extensive replication, the letters of *Pamela* and *Clarissa* are notable for the apparently endless copies they generate. And yet in both novels, and again reminiscent of financial accounts, questions of altering or editing the letters put pressure on personal accountability.

Accounting and accountability are further interwoven in Jackson's explanation of the first form of personification – i.e. the account "as an independent, living entity." Apparently unable to find a satisfactory translation of the original Venetian style of journal entry, English authors "fell back on a more general translation of the old Italian 'debito' and 'credo' as 'oweth' and 'trusts': terms of relationship which are, of course, applicable only to persons."¹¹¹ Although Jackson's words referred to the bookkeeping texts he cited, his point could well apply to literature of the period, too, for there is a tendency to characterize financial and emotional relationships with similar, or identical, descriptive language. "Personal Accounts are limited to such with whom we deal upon mutual Trust and Credit; and do not extend to every Person with whom we have Dealing," states one eighteenth-century treatise, leaving today's reader (and perhaps the reader of 250 years ago as well) confused as to whether that "Trust" and "Credit" exist within an emotional or a financial economy.¹¹²

"Interest," "trust," "bond," even "credit": such charged terms found throughout eighteenth-century novels were often used interchangeably to describe emotional *and* financial relationships. Davidoff and Hall note that the "interconnection of business with the web of personal relations was given recognition in the way the language of commerce was used." Michael McKeon, for his part, observes the "imaginative significance of financial terms like 'trust' and 'credit,' which convey the secularized mechanism of a bond that alludes not to a higher spiritual power, but to its own, materialistic suasion." In 1811 a Midlands tradesman in hardware quoted the following poem to his fiancée, the daughter of a draper:

If the stock of our bliss is in stranger's hands rested
The fund ill-secured oft in bankruptcy ends
But the heart is given bills, which are never protested
When drawn on the firm of Wife, Children and Friends.¹¹³

The verse presents an elaborate and symbolically commercialized emotional economy – an economy within which happiness is not only quantified but commodified, marriage made a risky speculation, and the home rendered a kind of corporate entity. (Even the predominance of wills in eighteenth-century literature seems to fall into this concentric classification. As legal and financial documents, wills codify, textualize, and finally materialize an individual’s private “will.” Like the financial account above, and as a financial document in its own right, the will thus makes the private public and the public private. In Habermasian fashion, the inner self is brought out for public scrutiny and, in this case, public consumption.¹¹⁴)

The blurred distinction between recorded accounts and recorded narrative manifests itself in still other ways. By the early eighteenth century, accounting manuals included what were called “exercises” – in effect, blank practice pages. The textbook would state a problem, and the student was expected to “solve” it by creating the proper entries in the blank pages of “journal” and “waste-book” provided.¹¹⁵ In doing so, one might argue, eighteenth-century students of accounting authored their own texts. Suddenly, books of rote-instruction, such as Snell’s texts of innumerable rules, which the student digested verbatim, yielded to books of blank spaces to be filled with an individual’s numbers and narrative.

Certainly, texts were “personalized” through the insertion of marks and signatures. On the back-leaf of a copy of *The Instructor* (by “George Fisher, Accomptant”) is written “Peter Brown his Book November. 14th 1791.” But this notation of ownership apparently proved insufficient for Brown’s needs. Under the heading “Preface,” he has also written his name, as he has throughout the text, “signing,” for instance, a number of the illustrations.¹¹⁶ This odd insertion of reader-personality within a text works to usurp and appropriate authorship and further illustrates the kind of charged emotionality such tutelary books acquired. The signature is the textualized self, and as such it becomes a kind of surrogate self. Ultimately, the signature confers the authority of self even beyond the signer’s will. When signing becomes legal recognition that what one has written is true – in other words, a testimonial – then once inscribed, a signature cannot be undone. Moreover, if you give an additional testimony orally, it will be outweighed by your signed testimonial. Paradoxically then, one’s signature becomes more powerful, and more authoritative, than oneself. There seems more than ownership at stake in Peter Brown’s multiple signatures.

The result of this conceptual shift in owner-identification can be seen in *The Ladies’ Own Memorandum Book* of 1775, the “memorandum” of the title referring less to the information provided than to that as-yet-unwritten narrative of words and numbers the owner herself will provide. In this case, memorandum means – of the many OED definitions – “a mark or sign serving to identify” an individual’s existence. If, as John Brewer suggests, behavior is not taught but constructed in eighteenth-century accounting texts, then *The Ladies’ Own Memorandum* does not

merely present experience (in the form of, say, Nancy Armstrong's conduct-books), but actually anticipates its inscription.

Ladies do the math

Arithmetick, or casting Accounts, as it is called, are very necessary Accomplishments.

“Of Learning Proper to a Young Lady,”
The Lady's Preceptor (1743)

When you are a little older, I hope you will be very diligent in learning arithmetick.

Samuel Johnson in a letter to his then 7-year old godchild, Miss Jane Laughton (May 10, 1784)

Until the mid 1600s, the “plain arithmetick” taught to the apprentice in Vernon's parable-like treatise had been a skill learned by relatively few. But after the Restoration, the function of mathematical skills began to be perceived differently; its ends seen no longer as intellectual but as mercantile. And in texts such as *Arithmetique made Easie*, *The Marrow of Mathematicks*, and *Arithmetick in Epitome*, the young were exhorted to learn the “Four Rules” for one reason only: to keep accounts. Guides for Youth tended to be targeted toward boys, but – as J. Paul Hunter observes – starting in the late seventeenth century, interest began to develop in the particular “improvement” of women.¹¹⁷ Within a few decades, the readers addressed in Guides were disproportionately female, as the titles – like Charles Vyse's *Young Ladies Accountant, and Best Accomplisher* (1771), to name but one – make clear (see Figure 11, p. 52). *The Ladies Library* (1714), “written by a Lady” and published by *The Spectator* co-founder Richard Steele, begins with a chapter titled, simply, “Employment”:

If the Ladies understood *Arithmetick* better, perhaps the keeping Family Accounts wou'd not be such a Piece of ill Breeding. The Convenience and Advantage of having the *Mistress* of the House the *Steward*, shou'd, methinks, make their Learning the four first great Rules of Arithmetick be thought more necessary than it is at present. Let none think themselves above such *Business*. An illustrious Lady, now a Dowager, did not only help her Lord in examining Bills, and stating Accounts, but even in writing his Letters and drawing his Covenants . . . If the Ladies were by their Education prepar'd for [this employment], and us'd to it from their Childhood, the trouble of it wou'd be little, the most intricate Accounts being made familiar to them, wou'd loose the Terror which their seeming Difficulty raises in the Ignorant; and the Pleasure of reducing things from Confusion to Order by the Power of Numbers, wou'd be the greater for the Advantage which wou'd accrue to them by their Exactness.

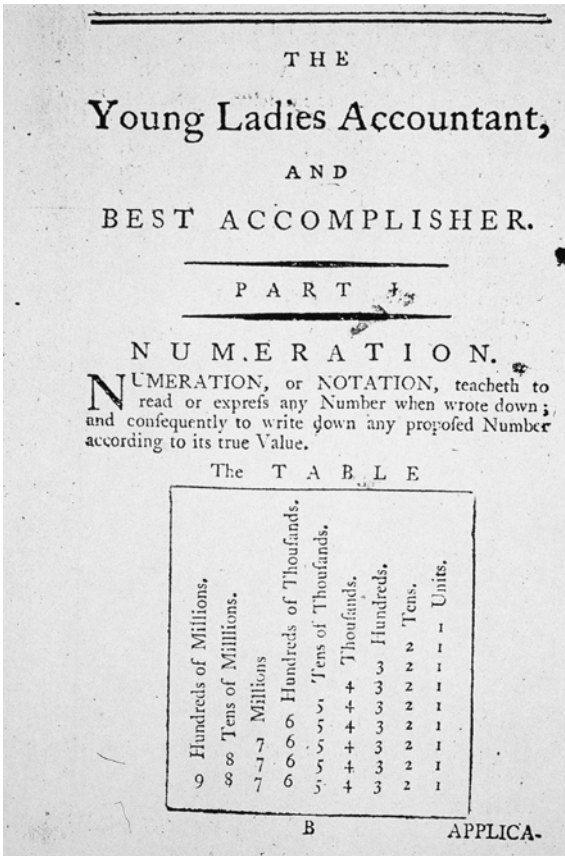


Figure 11 From Charles Vyse’s *Young Ladies Accountant, and Best Accomplisher* (1771)

Source: From the copy in the Historical Textbooks Collection, Monroe C. Gutman Library Special Collections, Harvard Graduate School of Education. Reproduced here with permission.

Compare this passage with the remarks mentioned earlier, made by the fictional Sir Andrew Freeport in *The Spectator*. While the sentiments expressed in both might be deemed those of the middle rank (for instance anxieties about “ill-breeding”), there is one important difference: *The Ladies Library* encourages the fiscal responsibility of women. Here, drawing upon a connection between the degree of exactitude found in keeping financial records, and the perceived social and reproductive “breeding” of the household, Steele endows “Arithmetick” with the single purpose of allowing women to generate “well-bred” family accounts. What he imagines as women’s diffidence, laziness, and ignorance recalls Sir Andrew Freeport’s argument to Sir Roger de Coverley: that the generations of “breeding” accrued by England’s landed gentry is under threat by badly managed financial affairs.¹¹⁸

Extolling the Dowager for her exemplariness, Steele hints that knowledge of her husband's accounts while he lived only served to increase her "illustriousness" (both financial and social?) after his death. The passage resembles a kind of condensed "Stages of Woman." The female child who learns accounting well will, as an adult, retain her family's prosperity: she may even increase it, once she is inevitably widowed. She who does not learn to cipher, Steele implies rather darkly, can only ever be "ill-bred." Again, the ideology of the well-kept account is borne out in contemporaneous literature. Clarissa Harlowe, that eighteenth-century paragon of middle-rank values, gives two hours of her busy day to "domestic management" – including the housekeeping bills – and is, like the model of *The Ladies Library*, "a perfect mistress of the four principal rules of arithmetic."¹¹⁹

Published the same year as the final volumes of *Clarissa* was a text entitled *The Circle of the Sciences; Arithmetic made familiar and easy to young gentlemen and ladies*. It opens with the following exchange:

Q. Of what use is Arithmetic?

A. It is necessary for the carrying on of Trade and Business, for the Management of an Estate, and many other affairs of Life. Without the knowledge of Arithmetic we are liable to be imposed upon in our Dealings with Mankind, or defrauded by careless Servants and unjust Stewards: But by a competent skill in Numbers these Inconveniences may be avoided, and we may possibly increase our Store, and become rich and honourable. Even the Ladies themselves, who have generally the Care of the domestic Expences of a Family, ought therefore to have a proper Share of this useful Accomplishment.

If the final sentence assumes the custom of female fiscal responsibility, the practice of women as keepers of the household books had not long been in vogue. Conduct books written between the fourteenth and sixteenth centuries advocated female responsibility over family finances, but by the early 1600s, staunchly patriarchal Puritan attitudes were reflected in exclusive male custody over the possession and expenditure of money.¹²⁰ Still, a hint of female accountancy can be detected in the so-called complementary characteristics and duties listed in a conduct book by John Dod and Robert Cleaver published in 1614:

<i>Husband</i>	<i>Wife</i>
...	...
Get money and provisions	Do not vainly spend it
...	...
Be a giver	Be a saver
...	...
Be lord of all	Give account of all

The final wifely duty to “give account of all” may be ambiguous, but its larger context of thrift nonetheless suggests some expectation of financial responsibility. Less than a decade later, one commentator praised Dutch women for the very skill Puritanism had supposedly come to decry:

[In] Holland the Wives are so well versed in Bargaining, Cyphering & Writing, that in the Absence of their Husbands in long sea voyages they beat the Trade at home & their Words will pass in equal Credit.¹²¹

However adverse Puritanism may have been to the possible financial control of women, its effect appears to have been fairly short-lived. By the end of the 1600s, texts began to emerge urging women to acquire accounting skills. Although historians have paid scant attention to the growing number of arithmetic and accounting manuals targeted toward women – didactic texts that attest to the inclusion, if not centrality, of those skills in the sphere of female accomplishment – we know that arithmetic and accounting were part of the limited curriculum of such London schools for women as Bathsua Makin’s and Hannah Woolley’s.¹²² Indeed, it came to be expected that women, especially but by no means exclusively those of the middle and upper ranks, would be proficient at arithmetic in order to keep accounts. As early as 1704, *The Ladies Diary* was filling its pages with accounting problems, one of which reads:

A gentleman was by agreement to pay
 One thousand pounds just, and no more;
 And he had none other but two sorts of gold,
 Which were guineas and louis d’ors:
 How many of each must he give to defray
 His said debt . . . ?¹²³

By the late eighteenth century, arithmetic texts for the female reader abounded. William Butler seems to have been a particularly popular advocate of women learning mathematical skills; his *Introduction to Arithmetic designed for the use of young ladies* as well as *A Collection of easy arithmetical questions . . . for the use of the compiler’s female pupils* went into numerous editions. David Kendal published *The Young Ladies Arithmetic*, and John Greig *The Young Ladies New Guide to Arithmetic*. Other titles included Charles Vyse’s *The Young Lady’s Accountant and Best Accomplisher* and *The Ladies Accomptant*, both more straightforward in their aim.¹²⁴ Even accounting texts written for men encouraged their readers to pass along the skill to women. Thus Matthew Quin writes:

The tyrant *Custom*, it seems, has debarred *females* in general from a necessary knowledge of *accounts*; as if the delicacy of their sex, or some other mysterious reason, prevented their obtaining an

accomplishment so necessary as that of being capable of knowing the real state of their own affairs, notwithstanding the incontrovertible reasons which may be urged for their sharing, in common with the *other sex*, the benefits resulting from such knowledge. (78–9)

The title of another accounting book for women, *The Hand-maid to Arithmetick* crudely associates women with money and commerce. Indeed, this impulse to feminize the supposedly masculine domains of the commercial world can be charted all the way from Machiavelli's *Fortuna*, to Defoe's *Lady Credit*.¹²⁵

The Accomplish'd Housewife (1745), yet another text directed exclusively toward women, distinguished itself from other, less weighty, volumes in its attention to necessary female skills:

For where will young ladies find such an easy and familiar Instruction to the arts of *Writing* and *Arithmetick*, and so particularly adapted to their Service, as is laid before them in the following Sheets? And yet these are Qualifications extremely useful in every Station of Life, especially to those who have the Management of Families, and the regulation of Domestic expences.

The following advice comes under the section entitled “Economy”¹²⁶:

After [daughters] have been taught as much Arithmetick as may suit their Age and sex, (and a very moderate proficiency therein will serve their Turn) . . . they then should proceed to the practical Part, and be shewn the Method of starting an Account.

A mother must also instruct her daughter “to regulate her Expences in proportion to her Income,” and – conveying the eighteenth-century distrust of credit – “to pay for every thing with ready Money.” Like *The Ladies' Own Memorandum*, *The Accomplish'd Housewife* provides samples of simple single-entry accounts, consisting of a left-hand “Received” column (“Received more of Mr. B. for a week's Diet – 9*sh.*”) and a right-hand “Paid” column (“A Chaldron of Coals 1*l.* 16*sh.* 6*d.*”). “Economy” concludes with this final injunction (“No. 20”):

Lastly, As to the Regulation of your Expences, endeavor to inform yourself how much your Husband's Revenue amounts to, and be so good an Accountant as to keep within it, in that Part of the management which falls to your Share.¹²⁷

For the lazy or faint of heart, there were always alternatives to figuring one's own accounts. An advertisement at the back of Nicolas Stephenson's *Mathematical Compendium* (1674) reads:

If any Gentleman or other, especially Ladies, that desire to look into their disbursements, or layings out, and yet have not time to practise in Numbers, they may from Mr. *Humphrey Adamson* dwelling near *Turn-stile* in *Holborn* have those incomprable Instruments, that will shew them to play Addition and Subtraction in l. s. d. and whole numbers: without pen, ink, or help of memory . . .

Whether Mr Adamson's wild claims that one could usefully add and subtract without either writing anything down or remembering anything were believed by any but the truly ignorant remains unknown.

As we have seen, Matthew Quin refuted the supposed futility of teaching women accounts, condemning those who would "sneer at a *lady*, for producing a book of accounts to testify her nise [*sic*] conduct during the preceding year, which must consequently prove her regard for her own reputation, and the welfare of her family."¹²⁸ Here, as elsewhere, Quin was merely echoing popular opinion regarding female reputation, an opinion that expected respectable conduct in every aspect of private and public life. Particularly when used in reference to women, the term "reputation" is highly coded – not just the woman's social reputation is at stake if she neglects to keep exact accounts, but so, too, the subtle if far-fetched implication goes, is her sexual reputation. Feminist historians and theorists have pointed out that Western culture has long associated women with incontinence, be it urinary, menstrual, linguistic, or sexual. As we saw earlier, the idea that women could not control or contain their own bodies remained a familiar trope throughout the eighteenth century, and this cultural anxiety about female "leakiness" applied to women's association with money: as consumerism boomed, women were encouraged to buy yet were perceived to be dangerously addicted to consumption.¹²⁹ Since the natural "waywardness" of women included sexuality, the regulation symbolized by accounting thus became a reassuring metaphor for sexual control. When *The Accomplish'd Housewife* advises the reader to "regulate her Expences," sexual as well as financial propriety is at stake.

The introduction to *The Ladies Magazine* of 1750 assures the reader that the volume "will be a most agreeable Amusement either in the Parlour, the Shop, or the Compting-House . . ." The book, at least four times the size of *The Ladies' Own Memorandum*, was intended not for pocket portability while gadding about town but rather for the enclosed spaces and sedentary occupations of parlor and countinghouse. In contrast to *The Ladies' Own Memorandum*, *The Ladies Magazine* lacked such parochial information as the price of Hackney coach fares. The standard frontispiece to the issues published in the 1750s shows a classically-attired woman not reading, as one might expect, but writing, a bobbing cherub waiting to crown her with a laurel wreath for her efforts.

By mid century, writing had become more than a feminized speech-mode transcribed; nor was it merely, like reading, a pastime of middle-class

women. Rather, it was considered a specialized female accomplishment. In 1770, a rather smug “G. H.” writing to the editor of *The Ladies Magazine*, asserted, “I cannot but allow the fair sex . . . a superiority . . . [in] polite conversation, an agreeable vivacity, [and] an easy fluent style in letter-writing . . .”¹³⁰ But “G. H.” also believed that “mathematicks, even arithmetick . . . are without the female sphere,” an outmoded belief refuted by the sheer number of arithmetic and accounting textbooks addressed to women.

If G. H. chose to ignore the growing modishness of women keeping accounts, the editors of ladies’ almanacs did not. “Jasper Goodwill,” the editor of *The Ladies Magazine*, would have one believe that women were to be found as often in the compting-house as the parlor, and, as we have seen, the contemporaneous *Ladies’ Compleat Pocket-Book* and later *Ladies’ Own Memorandum* went so far as to supply textual space for those accounts. Those publications were obviously directed at a very specific rank of women, but on the question of who did and did not account, Samuel Johnson’s broader social stratum seems to be more accurately representative. If you had even a bit of money and were reasonably numerate, you accounted.

Widow-take-all

The economic concerns of widows loom large in eighteenth-century accounting texts directed at women, probably for the simple reason that there were so many widows. According to the calculations of Gregory King, at the end of the seventeenth century there were more than three times as many widows as widowers in England. And as one might suppose, the loss of a husband signaled a far greater economic plight than the loss of a wife. Peter Earle writes that the “death of the breadwinner in his prime” was the norm in eighteenth-century society,¹³¹ frequently leaving the widow the sole executrix of her husband’s estate and business. James Whatman bequeathed not only his estate, but half his investments to his wife Susanna, “trusting to the experience I have had of her great worth and discretion that they will not be impaired.”¹³² And Richard Steele’s fictional Dowager reaps the gains of diligent attention to her husband’s Bills and Accounts.

More complicated is the thrust of a slightly earlier treatise, *Advice to the women and maidens of London*, first published in 1678, with a fourth and final edition published in 1708 (see Figure 12, p. 58). (Although the by-line reads “a maiden scholar,” authorship has been ascribed to Stephen Montage the elder, because various issues were bound in the same volume as his best-selling *Debtor and Creditor made easie*.¹³³) *Advice* advocates the learning of bookkeeping ostensibly to insure that widowed women understand the state of their husbands’ businesses and thus avoid being cheated. The very inclusion of “maidens” in the title, however, seems to

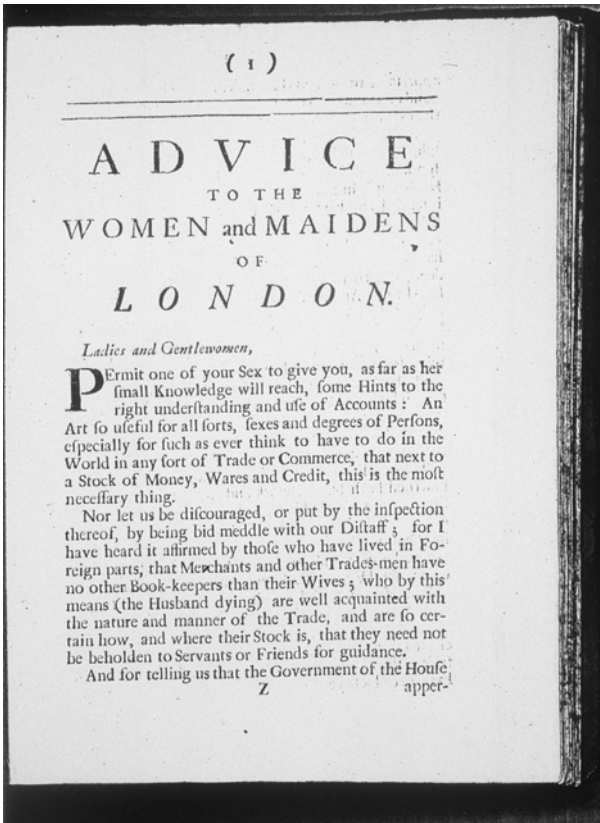


Figure 12 Title page, *Advice to the women and maidens of London* (1708)

Source: By permission of the University of Chicago Library, Special Collections Research Center.

believe their declared intent. And the “advice” itself seems intended not merely to protect widows from cheats but to facilitate participation in commercial endeavor: “Imagine an Exchange-Woman, Shop-keeper, or the like, newly entering upon Trade, is desirous to keep her Accounts in an exact Method” one explanation begins.

In presenting a complex example of active domestic and commercial accounting (see Figures 13 and 14 on pages 60 and 61 for an example of the manual’s double-entry bookkeeping), the pseudonymous Maiden Scholar is painstakingly precise, even at one point drawing attention to the materiality of her text. The very first entry (for January 1, 1676) reads: “Paid for a Book to keep these Accounts, 4d.” Which is not unlike the purchase-record of the pocket book itself in *The Ladies’ Compleat Pocket-Book*. Similarly, Quin’s *Rudiments of Book-keeping* includes a “meta-account” – i.e. a tutelary model for his recording the buying of

the book itself (see Figure 15, p. 62). What these exemplary entries seem to stress, intriguingly, is accounting's dependence upon textuality.

Business historians Keith Hoskin and Richard Macve argue that both individuals and modern organizations are "grammatocentric":

that is, centered on writing, in a world where the written takes priority. Thus we operate via texts, handbooks, plans, data, models, memos, evaluations, budgets, accounts, analyses; and then at a metalevel we construct accounts of the accounts, metanarratives, meta-analyses, new models, critical theories, and so on.¹³⁴

Advice concludes with just such an awareness of textual value: "in this manner ought a Merchant's Ledger appear, every Account therein balanced to one Farthing, which will be both a Credit and a Delight to her." The various meanings of "credit" are not lost on the Maiden Scholar. If the unequivocally female "Merchant" has ordered books, she will enjoy both personal and financial distinction, both private and public approbation¹³⁵ (the same conflation of social and financial economies that occurs in ladies' diaries). She will be, in a word, prosperous – just as, in the specified nomenclature of accounting, Defoe's "she-Merchant" will be not simply debtless, but rich. If *Advice to the women and maidens of London* echoes Quin's popular aphorism connecting bookkeeping to prosperity, here the account-book both bears and produces material worth.

Accentuate the masculine/eliminate the feminine

Advice is written in self-deprecatory first-person narration: "Ladies and Gentlewomen, Permit one of your Sex to give you, as far as her small Knowledge will reach, some Hints to the right understanding and use of Accounts. . . ." Within the first paragraph, however, modesty weakens as the Maiden Scholar again asserts the considerable commercial value of her text: "next to a Stock of Money, Wares and Credit, this [volume] is the most necessary thing." Like the accounts that will prove both a credit and a delight to her, the Maiden Scholar once more draws attention to the economic viability of her text.¹³⁶ She is quick to quash charges of accounting as inconsistent with female sensibility: "having in some measure practised both Needlework and Accounts, I can aver, that I never found this Masculine Art harder or more difficult than the Effeminate achievements [*sic*] of Lace-making, Gum-work, or the like." And the narrator tells us of her schooling in

Writing and Arithmetick . . . for without the knowledge of these, I was told I would not be capable of Trade and Bookkeeping; And in these I found no Discouragement; for tho' Arithmetick set my brains at work, yet there was much delight in seeing the end, and how each Question produced a fair Answer, and informed me of things I knew not.

		Folio	l.	s.	d.
(30)					
<i>Alamode</i>					
Debtor		Folio	l.	s.	d.
To Stock Refing at 3 r. per Ell		29	8	5	---
By Balance		---	---	---	55
					8 5
Gloves					
Debtor		Pair	l.	s.	d.
To Stock refing, 20 Doz. is 240		29	15	---	---
To <i>Hon. Carriage</i> , of whom bought 240		32	15	---	---
To Profit and Loss gained		33	2	10	---
					480
Mrs. Martha Thorp Debtor					
To Stock which she owes me		29	20	---	---
To Gloves fold to her 5 doz.		31	5	10	---
					25 10
(31)					
<i>Alamode</i>					
Creditor		Folio	l.	s.	d.
By Hoods given out to the Seampstres		25	3	15	---
By balance left unfold		34	4	10	---
					8 5
Gloves					
Creditor		Pair	l.	s.	d.
By Cash receiv'd by Sale of		28	5	---	---
By Mrs. Thorp, to whom fold		30	5	10	---
By balance unfold, val. at		34	3	00	---
					33 10
Mrs. Martha Thorp Creditor					
By Cash receiv'd of her		28	15	---	---
By <i>James Jones</i> assigned there remainder		31	10	10	---
					25 10

C c 2

Figure 13 Sample accounts (including double-entry) from *Advice to the women and maidens of London* (1708)
 Source: By permission of the University of Chicago Library, Special Collections Research Center.

(144)				[145]	
1778.		DAY-BOOK.		1778.	
		£.	s. d.		
JAN. 1.	Received from my <i>Father</i> , on Condition of accounting for it when spent -	1	1	JAN. 28.	Exchanged my old <i>Silver Buckles</i> for a new Pair, and paid a difference of -
	Received from my <i>Mother</i> , for which I am likewise to account -	5	-	31.	Paid for a Pair of <i>Bath Garters</i> -
2.	Paid for a <i>Penknife</i> , to Mr. <i>Edgeworth</i> -	2	6	FEB. 10.	Received from my Uncle, <i>John Lovelchild</i> , for having kept my Accounts regular -
6.	Paid for two <i>Gosberry Tarts</i> - - -	6	-	28.	Paid for a large Book to enter my Accounts in for the whole Year - -
7.	Paid for a <i>Memorandum-book</i> and <i>Cafe</i> -	1	-		
20.	Received a new Suit of Crimfon-coloured <i>Clothes</i> from home, value - - - -	3	10		
26.	Paid for a Pair of <i>Metal Buckles</i> - - -	2	6		
27.	Received a Premium from Mr. <i>Smart</i> , my Tutor, for reading English, <i>Esfield's Art of Speaking</i> , value - - -	4	-		
	Sold my <i>Top</i> and <i>Ball</i> , to gain Time for reading this Book, and received -	1	-		
28.	Paid for <i>Pens, Ink, and Paper</i> , in order to copy some Parts, and make Notes on others - - - - -	1	10		
				U	

Figure 15 From Mathew Quin's *Rudiments of Book-keeping* (1777)

Source: By permission of the Irish Pamphlet Collection, Rare Book Department, The Free Library of Philadelphia.

Thus does the Maiden Scholar promote the acquisition of arithmetic in terms of intellectual pleasure and satisfaction (just as Steele promoted accounting to women for, in part, "the Pleasure of reducing things from Confusion to Order by the Power of Numbers"),¹³⁷ but she leaves little question that arithmetic's real value lies in its facilitation of commerce: without bookkeeping, this maiden merchant-scholar could not run her business. As this and earlier examples show, the rudimentary skills of reading, writing, and arithmetic might, by mid century, be more accurately described as reading, writing, and accounts. The Maiden Scholar even implies that writing itself is merely an auxiliary skill, taught to facilitate the more essential task of bookkeeping. This conception of female literacy corresponds to recent research which suggests many women were taught to write primarily in order to keep household accounts.¹³⁸

The Maiden Scholar makes a vigorous argument for the appropriateness of women accounting. Refuting any assumption that woman's place

is in the kitchen not the countinghouse, she writes that avoiding the countinghouse may actually imperil the family:

[There] is not that danger of a Family's overthrow by the Sauce wanting its right Relish, or the Table or Stools misplac'd, as by a Widows Ignorance of her concern as to her Estate; and I hope Husbands will not oppose this when Help and Ease is intended to them whilst living, and Safety to their Name and Posterity after death.

Her final clause further illustrates the equation of accounting with not only financial and spiritual security, but also social reputation.

The mathematics of morality

As if pressing this correlation to its limit, one bookkeeping manual renders character as precisely quantifiable as an individual's finances: in *Rudiments of Book-keeping*, "calculated for persons of either sex," Quin includes "an essay on the fit manner of imitating youth to temperance and moral rectitude, by an easy arithmetical scale,"¹³⁹ asserting "the Connection between Arithmetical Arrangements in the Duties of Life, and the Moral Effect arising from such Order." His "easy arithmetical scale" promises a kind of predetermined measurability, rendering personality no less countable and calculable than the "rudiments of book-keeping" themselves, which are "comprised in six plain cases, and attainable in as many days."

Quin's "personality gauge" epitomizes the century's investment in quantification, offering clues to the ways accounting was perceived to reflect an individual's economic and moral rectitude. The notion of a "gauge," moreover, echoes an association heard earlier: that of account as template. The *OED* defines "template" as a guide – typically wood, metal, or clay – used to "bring any piece of work to the desired shape." Here, what is brought "to the desired shape," is the life of the individual.¹⁴⁰

While Quin, like other authors of bookkeeping manuals, breaks down the distinction between private and public virtue by rendering both as quantifiable "accounts," the Maiden Scholar addresses the architectural distinction between the two. Pointing out that bad cooking ("the Sauce wanting its right Relish") is less dangerous to the household than poor accounts, she designates accounting a domestic, and therefore feminized, task. She enjoins husbands to apprise wives of the details of their "Trades" so the women will not be left ignorant – and thus financially imperiled – when widowed. (Widowhood being the unspoken inevitability in *Advice*, as it is in Steele's *Library* and many comparable texts). She then makes a compelling case for the economic and social value of domestic time and labor, even as she takes accounting out of the trade-shop and into the home:

And let us not fear we [women] shall want Time and Opportunity to manage the Decencies of our House; for what is an hour in a day, or half a day in a week, to make inspection into that, that is to keep me and mine from Ruine and Poverty?

As noted earlier, feminist historians have questioned the traditional separate-spheres argument that placed economics solidly within the male domain and saw the domestic economy as detached from the larger political and financial economies – dichotomies complicated, if not negated, by texts such as *Advice to the women and maidens of London*. For not only is the larger economy appropriated by the Maiden Scholar and her decisively commercial accounts, but ultimately that larger economy is absorbed into, rather than separated from, the domestic economy.

Woman as micromanager

Women, it seems, had been accounting long before publications like *The Ladies' Own Memorandum* established the skill as normative. The few examples of women's accounts that survive hint tantalizingly at the vast number that did not. Alice Clark, for instance, documents numerous aristocratic women responsible for family finances.¹⁴¹ Again, though usually domestic, these responsibilities sometimes went beyond the household. According to one Lady Murray, her mother, Lady Grisell Baillie, had autonomous control over the family purse. Lady Grisell's husband, Sir George Baillie,

had no ambition but to be free of debt; yet so great trust and confidence did he put in my mother . . . that he left the management of his affairs entirely to her, without scarce asking a question about them: except sometimes he would say to her, "Is my debt paid yet?"¹⁴²

Though women of higher socio-economic status were more likely to have the education necessary to keep books, they were by no means the only women accounting. Farmer's wives were typically responsible for the economic management of domestic activities, as well as the livestock, garden, and orchard. All financial dealings and transactions related to those areas also came under the woman's jurisdiction. Take Sarah Fell, the daughter of Margaret Fell, who later in life married George Fox, founder of the Society of Friends, and was herself a prominent Quaker. Of gentry status, Sarah Fell was chief steward of the family farm from the age of about twenty-four until she was forty-one (1664–81), and under her sedulous financial management, the estate prospered. She kept her cash-book in single-entry format, with a "received" page and a "disbursed" page, and balanced the accounts every two weeks. A recent historian has commented on the accuracy and legibility of Fell's accounts – especially

remarkable for an era, as noted earlier, in which accurate computation in account books was rare. Nor was Fell unique in managing a sizable and lucrative estate. In 1782, the owner of an estate that brought in seventeen thousand pounds a year declined to hire a steward or bailiff. His wife kept his accounts.¹⁴³

If women were accounting in the late seventeenth and early eighteenth centuries, men were commenting upon them doing so. Samuel Pepys, whose diary is filled with references to his own accounting and who taught his wife the skill, does not conceal his appreciation of one Mrs Bland, whom he had occasion to visit and whose “performance” of her husband’s business probably consisted largely of bookkeeping:

Then to eat a dish of anchovies and drink wine and syder and very merry, but above all things, pleased to hear Mrs. Bland talk like a merchant in her husband’s business very well, and it seems she do understand it and perform a great deal.¹⁴⁴

Swift wrote admiringly of his lifelong friend Esther Johnson (known to his readers as Stella) that she “kept an account of all the family expences, from her arrival in Ireland to some months before her death.” (No faint praise, coming as it did from a man who, as mentioned earlier, kept precise yearly accounts from youth to old age and advised others to do the same.) Defoe’s wife, Mary, also appears to have been conversant with family finances; he referred to her as the “faithfull Steward” whom he fully entrusted with their money.¹⁴⁵

The perils of lady in the dark

Defoe practiced what he obliquely preached: an entire chapter of *The Compleat English Tradesman* is devoted to the role of tradesmen’s wives. A chapter titled “Of the Tradesman Letting His Wife Be Acquainted with His Business” weaves a terrifying narrative not unlike that of Jan Ympyn, whose sixteenth-century merchant neglected his books and consequently suffered constipation, death, and the posthumous ruination of his family. Defoe’s thrust? That a woman left ignorant of her husband’s business will, as a widow, inevitably be cheated by lawyers and apprentices alike.¹⁴⁶ In the hortatory tale told by Defoe, the widow’s ignorance leads not to accelerated physical decrepitude and mortality, but to socio-economic inversion of the most dangerous kind. Confused by her dead husband’s books (“even when she finds the names of debtors, she knows not who they are, or where they dwell, who are good, and who are bad”), she turns in desperation to her husband’s somewhat shifty apprentice. Forced into dependence upon the apprentice – only he knows the shop accounts and can retrieve debts – she puts him in charge (the alarmed narrator declares that she makes him “master of all the business in the world”).

In the end, as if the economic inversion of servant-made-master were not nefarious enough, the widow then “lets the boy creep to bed with her.”

Predictably, Defoe’s cautionary tale comes complete with drama and highly charged dialogue. When questioned by friends about her subsequent marriage to the apprentice, for example, the widow replies, “Why what could I do? I must have been ruin’d else; I had nothing but what lay abroad in debts, scatter’d about the world, and nobody but he knew how to get them in. *What could I do?*”¹⁴⁷

Clearly, Defoe’s work reveals his confidence in the financial capabilities of women. His non-fiction advocates the teaching of accounts primarily so that women can take their husbands’ place in times of need (or death) and therefore avoid the fraudulent dealings of other tradesmen and apprentices. However, a very different accounting philosophy informs his fiction. In Defoe’s novels, women possess elaborate financial “portfolios” and manipulate their funds with skill and acuity. Akin to Montague’s Maiden Scholar in their attention to acquisition, Defoe’s fictional women do more than acquire extensive moveable property of their own. They also go to great lengths to avoid jeopardizing that property through disadvantageous marriage.

2 Jack and *The Fair Jilt*

The value of Aphra Behn

Critics have long argued that the novels of Daniel Defoe revolve around precision accounting. Yet if one considers fiction written just a few decades earlier, notions like precise value and purchasing power become puzzlingly anachronistic. Why is that so? Part of the answer lies in the work of Aphra Behn, an especially interesting early respondent to certain important economic changes that were taking place in Britain in the latter part of the seventeenth century. As will soon become clear, understanding “accounting” in Behn is crucial to understanding accounting in the early realist novel. And because any discourse of accounting is overwhelmingly about the larger issue of valuation, we will be turning to the discourse of economics to define what is valuable.

“Value” in Behn is quite different from value in Defoe. Hers is a world of exchange systems, his of accounting systems. Yet this difference, by all indications, is less historical than it is ideological, and Behn’s ideology was almost subversive for her time. While it may seem counter-intuitive to discuss Behn for what isn’t there rather than for what is, we see in her work a radical attempt to establish the meaning of absence. In place of accounting, there is a subtly politicized, non-valued exchange system. Moreover, the historical shift from exchange systems to accounting systems is of crucial literary concern, with real consequences for the development of the novel.

Demise of a specie

To fully understand the ways accounting is implicated in novels of the period, it is first necessary to consider an important factor in accounting’s rise, and that factor is the demise of coin, or specie. The demise of specie changed the discourse of economics, which in turn forced a reconceptualization of value. Beginning in 1560 and continuing until 1680, the Spanish flooded the European market with silver from New World mines. The result in England was a severe and century-long inflation, with prices remaining unstable through the seventeenth century.¹ When the supply of newly minted silver eventually slowed, starting in the 1650s, the volume

of commerce continued to expand, so that by century's end the supply of money no longer met the needs of expanding trade. In other words, cash transactions were increasing while cash itself was becoming ever more scarce. King William's 1696 war against France necessitated England's shipping large amounts of specie to Europe, and this only worsened the cash shortage. It soon became clear to king and commoner alike that there simply was not enough currency circulating. What was urgently needed by the late 1600s was a new kind of money.²

Difficult as it is to imagine, given the ubiquity of the credit card today (some 80 percent of Americans own them), England at the time was a country without credit. Between the seventeenth and eighteenth centuries, however, England began to move from a specie-driven economy to a credit-driven economy, from a world governed by coin transactions to one complicated by the appearance of both paper money and "money that was not money at all": credit.³ In other words, money began to move from presence to abstraction, from the tangibility of specie to the insubstantiality of credit and paper. Moreover, the financial world was shifting away from the material toward not only the paper representation of money and the even less material world of credit, but also toward the textualization of money in the form of accounts. If credit and paper money represent that which isn't there (i.e. bullion), then accounts *record* that "fictionalized" money. Thus my argument in these pages that the rise of accounting and the rise of the novel were dramatically linked, and that what is thought of as the "realistic" novel depends heavily upon the inclusion of precise financial documentation.

The bent of Behn

Though known primarily as a dramatist, Aphra Behn was also one of the earliest English novelists, writing her fiction between about 1669 and 1688. I focus on her here not because her work is particularly representative of late seventeenth-century fiction, nor because one can draw a straight line in the rise of the novel from Behn to Defoe, but rather for her ideological and political response to the extraordinary financial and monetary innovations of her time. It was during this very period that specie depreciated and value was reconceived. Perhaps most telling, Behn's work shows the significant impact of this shift by almost obsessively *eliminating* evidence of economic change.

If, however, Behn's fiction steadfastly rejected the financial innovations of her time, her response was more than simply reactive. Her plots and characters actively conspire against those innovations, and in often unexpected ways. For instance, though her novelistic (and dramatic) pretext is frequently one of a mercenary marriage system, credit instruments are rarely mentioned, despite what is now known to have been their historical prevalence by the late 1600s. What money there is in Behn is tangible

coin, but even that is problematic. Her novels exclude the elaborate monetary systems associated with so much of the fiction to follow in the early 1700s. Yet she is an important precursor to those eighteenth-century novelists whose work foregrounds the economics of acquisition and accumulation. If a required constituent of the realistic novel is a complex set of economic relationships, then Behn, with her semi-realistic and pre-capitalistic romantic plots, may provide crucial clues to the development of that constituent.⁴

Instead of the often single-minded acquisitiveness of Defoe's heroines, who know at any given time their exact worth and spend their energies increasing that sum, Behn presents a very different economy. In her fiction, mercenariness engenders a kind of barter system. Behn's valuation is manifested in concrete tokens of exchange; her stories concern the material, be it materiality of flesh or coin. Her feminized narrators – her narrative “accountants” – reject the role of financial accountant, of economic calibrator and documenter. (As suggested earlier, accounting is at some level an act of dematerialization – as a text, the account records what isn't there. And so Behn may be seen as deliberately rejecting that insubstantiality in favor of a more concrete world.)

Behn's emphasis on exchange had an economic precedent that should be neither over-emphasized nor ignored: the barter system, characterized by transactions in kind, was still common throughout rural England and Europe in the 1600s, though by the end of the century urban centers such as Amsterdam and London had moved from barter economies to specie economies, and were in the process of transforming their specie economies into credit economies. Yet Behn's often fantastical world is that of the urban court elite; it is never rural. Viewed in this light, her exchange-dominated fictional landscape represents more than mere romanticized retrospection, a hankering for days gone by. Rather, it is a politicized refutation of a financial shift so consequential as to be called the “turning point in the history of money.”⁵ And it reflects a distrust of invisible currency that not only overarches her fiction but perhaps overarched her life as well.

Critics of Aphra Behn have from the start conflated the details of her life with the subject of her writing. The former, vivid with adventure, defiance, political and sexual intrigue, is a far racier read than her fiction. Possibly the illegitimate daughter of a lord, Behn lived for a time in Surinam, one of a mere handful of gentlewomen in a country where conditions were primitive and threats of slave-revolt were real. Later, in Antwerp, during the Anglo-Dutch war of 1665, she became a spy for Charles II. Her subsequent entry into the world of writing, first as a dramatist and then as poet and novelist, continued her trademark pursuit of highly unconventional female roles.

Only recently have Behn's life and work begun to be distinguished critically. Pointing out the damaging reductiveness of biographical interpretation, Heidi Huntner writes that the “most hypothesized details of

[Behn's] devil-may-care and incomparable life . . . have precluded critics from seeing her as a serious thinker; in effect, biography has functioned in lieu of interpretation." To a certain extent, Behn herself may be blamed for this substitution. Over and over again, she draws attention not to her creative and imaginative faculties but to her veracity as an eyewitness. As Ros Ballaster observes, Behn "successfully denies her own authorship of her stories. They are not, she claims, imaginative fiction but bare facts to which she simply testifies."⁶ Michael McKeon classifies Behn's fiction under what he calls the "naive empiricism" of seventeenth-century narrative; that is "an empirical epistemology derived from many sources." Behn's work has also been counted in the category of "semi-autobiographical fiction" so prevalent in the late seventeenth and early eighteenth centuries.

Almost certainly, Behn extrapolated from her journals much of the material for her plays and novels.⁷ That she spent time in Surinam, for instance, is now accepted by modern critics, and there is some evidence to suggest she may have witnessed, even have been involved in, an attempted slave revolt very much like the one she describes in *Oroonoko*. Her declared "first-hand" observations run throughout, evidence of the way she not only deliberately blurred the line between fiction and fact but established a feminized narrative "accountant" constant throughout her novels. In Behn's depiction of money are echoes of her claims to factuality, to narrative truthfulness and authenticity. As will be seen, narrative "truth" and financial "truth" are in many ways inseparable in Behn's fictional world.

One desperate episode in her life has no correlative in her fiction, despite what was surely its formative effect on the writer-to-be. In 1668, at the age of twenty-eight, Behn was imprisoned for debt. Unpaid by Charles II's government for the Dutch surveillance she conducted on the Crown's behalf, she'd been forced to borrow £150 – in today's terms, somewhere around \$13,000 – from one Edward Butler. Behn wrote numerous and evermore desperate letters, some to her government employers – Killigrew, Halsall, and Secretary of State Lord Arlington – pleading for payment, others to friends and relatives begging for financial assistance, but her correspondence proved fruitless. At the end of 1668, Butler had her arrested, and she was incarcerated in a London prison, possibly the newly rebuilt Fleet. How long she remained there is unknown, though the most convincing evidence suggests a substantial stretch of time, between six months and a year. No documentation has survived indicating the circumstances of her release.⁸

Critics have chosen not to speculate on the effect of either protracted indebtedness or debtor's prison on this educated gentlewoman. Whatever commentary exists is simply glib,⁹ yet surely this period – from the frightening pennilessness that was ignored by her family, friends, and colleagues, to the harshness and humiliation of prison life – profoundly affected Behn's

attitudes about independence, money, the relationship between money and dignity, and the relationship between emotional and financial ties. Indeed, to read her letters to Killigrew between 1666 and 1668 – almost every one of which is dominated by her financial distress – is to realize that Behn’s inability to “balance her accounts” both consumed and terrified her. What’s more, these letters depict a woman all-too-familiar with the vicissitudes of financial insolvency, with the still relatively new world of international exchange, and with her own susceptibility to, and dependence upon, a credit-driven economy.

The letters are startling in their frankness and intensity. Behn’s anxiety mounted through August and September of 1666; on August 27 she wrote to tell Killigrew of an intended Dutch invasion by ship but soon shifted her emphasis:

I am wary enough to stay in Antwerp, because ’tis so expensive: which fairly you are not Ignorant of . . . I do thear fore intreat you to let me have Som more Money . . . pray do not let me want . . . Sir let me speedyly heare of you for I protest I have bin forc’d to borrow money upon a Ring to [serve] my nessesaryes & do not eate as I would to save charges.

Three days later:

I vow to you Sr we [the King’s agents] ar heare at ten Guilders a day Charge: though I doubt not but I shall reduce it in to less . . . I caried but ffifty Pounds with me Clearly: which upon Bill [of Exchange] when it came theare was but fforty pounds: so low the exchange was . . .¹⁰

Note Behn’s awareness of exact sums, her switching from Dutch to English currency, her familiarity with international exchange rates. The following is from September 4:

I have not bin able Sir to buy me so much as Shooes to travell in, so infinitely expensive the place is for meate & Lodging. Which I would remmidie if I could pay what I owe: for no Soule alive can be more frugall than I have bin . . .

Two weeks later: “I only want money to go a way: I owe heare above seven hundred gilders . . . I cannot go [to England] till I have money . . . pray Sr consider me and let me have as much as you can; and that as soone as you can.” A cramped coda follows, the last sentence of which fades pathetically into the bottom of the page: “Sr if you let me stay long with out money a hundred pownde will not pay my debt: for god sake . . . [illegible hereafter].”

Behn's final, tear-blotched letter to Killigrew is from 1668, after almost two years of penury, and is transcribed here in its entirety:

Sir,

If you could guess the affliction of my Soule you would I am sure Pity me, 'tis to morrow that I must submit my self to a Prison the time being expir'd though I indeavoured all day yesterday to get a few days more: I can not because they say, they see I am dallied with all and so they say I shall be for ever: so I can not revoke my doome I have cryd my self dead and could find my hart to break through all and get to the King and never rise 'till he were pleased to pay this: but I am sick and weake and unfitt for it; or a Prison; I shall go tomorrow. But I will send my mother to the King with a Petition for I see everybody are words: and I will not perish in a Prison: from whence he swears I shall not stirr till the utmost farthing be payd. and oh god; who considers my misery and charges too; this is my reward for all my great promises, and my indeavors. Sir if I have not the money to night you must send me som thing to keepe me in Prison for I will not starve.

A. Behn

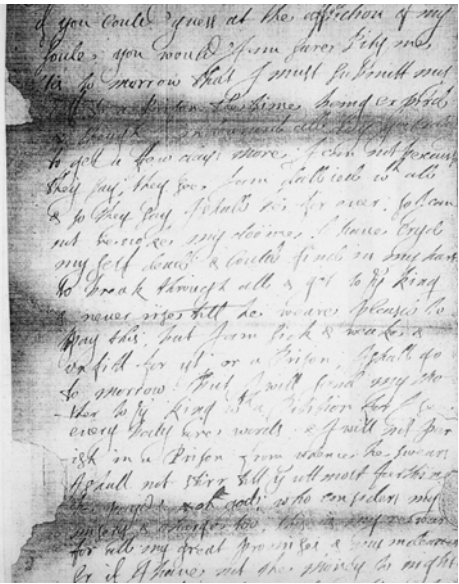


Figure 16 Aphra Behn, handwritten letters dated 1668 (PRO 29/170, no. 88; PRO 29/151, no. 126)

Source: By permission of the Public Record Office, Kew, England.

(If the heightened desperation of this letter is arresting, so is its materiality. Figure 16 (opposite) shows the contrast between a typical letter of Behn's, on the left, and the 1668 letter.) Here, Behn used an unruled sheet the same size as the sheet used for her other letters – approximately nine inches by fifteen inches. The others, however, were written with the page turned horizontally, within a vertical delineation down the middle to make two pages, while this last letter was written on the sheet turned vertically, its short message filling the page from top to bottom, the script huge – twice the size of the small, evenhand script of her previous missives.¹¹)

Behn began writing upon her release from prison, money allegedly the impetus (that she was forced “to write for bread,” turns up in more than one biography¹²). Why, then, if money was so deeply implicated in the process and production of her career is it such a notably weak presence in her fiction, especially since Behn's narrative style was blatantly autobiographical? In other words, why would a writer whose fiction often represented her own experience exclude what was surely one of the most influential experiences of her life? The exclusion of debtors and debtor's prisons is less interesting than the exclusion of what lies behind the credit economy to which Behn succumbed: concepts of value and valuation.¹³ Whether or not the shame Behn once associated with money explains its curious devaluation in her work, what must be considered is the symbolic power of that devaluation.

One need not read much Behn to observe that impoverished characters have no place in her part-romantic, part-realistic worlds. If economics come into play, as they do in the marriage-agreements of *The Unhappy Mistake* and *Memoirs of the Court of the King of Bantam*, they are void of vital importance. In *The Unhappy Mistake*, Miles Hardyman has an estate of four thousand pounds a year. He cannot marry Lady Constance, the woman he loves, because her dowry is only two thousand pounds. Meanwhile, Miles's sister Lucretia, who is in love with Lady Constance's brother and will have an inheritance of ten thousand pounds a year, is forbidden from marrying *him* since his estate is a pitiful twelve hundred pounds a year. After various twists and turns, love triumphs for all concerned, money being merely a strategic device, its value extending no further than its capacity to threaten the love-matches of the plot. By endangering love, money simply appreciates the value of love. Worth is not actual, but symbolic.¹⁴

If the average Behn plot is, like that of *The Unhappy Mistake*, labyrinthine, then the plot of *The Court of the King of Bantam* approaches the surreal. It begins typically, with financial inequity obstructing love. Valentine Goodland has fifteen hundred pounds per year but, like Miles Hardyman, is forbidden by his father from marrying the woman he loves, because Philibella's fortune is only five hundred pounds. Sir Philip Friendly, uncle to Philibella, tells Valentine that he will find a way to increase Philibella's dowry in order to make the match more palatable to Valentine's father. So far, the plot is predictable in layout and outcome alike.

But now, enter Mr Wou'd-be King – called variously “Mock-King,” “King of Christmas,” and, intriguingly, “Property-King.” Mr Wou'd-be is a figure of Renaissance excess. “A Gentleman of large Estate in Houses, Land and Money, of a *haughty, extravagant, and profuse Humour,*” he spends his time “distribut[ing] and dispers[ing] his Wealth . . . so largely, that one wou'd ha' thought he had undoubtedly been King of some part of the *Indies.*”¹⁵ In fact, he is no such thing, the conditionality of his name revealing Mr Wou'd-be's chimerical identity. What makes *The King of Bantam* exemplary is the alacrity with which Behn subsumes her typical marriage-plot to another: the ruse, concocted by Sir Philip Friendly, to get Mr Wou'd-be to increase Philibella's dowry. Friendly's ruse depends on convincing Wou'd-be that he is indeed a royal ruler, and culminates in Valentine's “crowning” him King of Bantam.

Space prevents me from detailing the many complications of this elaborate plot, including the fantastical lengths gone to by Sir Philip and Valentine to convince Mr Wou'd-be of his “true” identity. What I am eager to convey, however, is the degree of diffidence with which Behn treats the ostensibly focal finances of the marriage plot. I cannot agree with Janet Todd when she writes that Behn “gives as much detail about the finances of the romantically named characters as a Jane Austen novel.”¹⁶ To the contrary, financial sums in *The King of Bantam* are notably vague. Sir Philip offers to add “two or three thousand pounds” to Philibella's dowry. His offer is never made more precise than that (never mind that in today's sums, the difference between two and three thousand seventeenth-century pounds is almost \$100,000). Moreover, the feminized narrator establishes early on her unreliability on matters of detail. Sir Philip, we are told, “liv'd – Let me see! in the Strand; or, as near as I can remember, somewhere about *Charing Cross.* . . .” (275) Financial inexactitude appears to extend to narrative detail, both of which evince the same cavalier attitude.

Throughout, money is representative rather than substantive. Mr Wou'd-be fills wine-glasses with guineas,¹⁷ and randomly distributes diamond rings “worth Two or Three hundred Pounds.” (276) The acts symbolize not so much his riches as his excess, his sheer overflowing profusion of character. Following in the tradition of Ben Jonson's equally overblown, immoderate, and deluded Sir Epicure Mammon, Behn uses the symbol of Wou'd-be's money to mock his wealth of vanity, hubris, and credulity.¹⁸ Sums may indeed be cited in Behn, but in stark contrast to later novelists there is no sense that money is crucial to the plot, or for that matter that anyone is paying much attention to financial valuation.

If, in Behn, money takes a backseat to other plot elements, it also represents base avarice, as personified by *The Fair Jilt's* Miranda, whose motivation to acquire her sister's inheritance is soon superseded by the desire to kill her sister. In *The Unhappy Mistake* and *The Court of the*

King of Bantam, money symbolizes a greed-driven and corrupt marriage economy. Isabella in *The History of the Nun* kills her first husband when he reappears and jeopardizes her socio-economic standing (she doesn't want to "fall from all the Glory and Tranquillity she had for five happy Years triumph'd in" (249)), but, again, the motive is by no means purely financial: at stake are power and, it would seem, peace of mind. In a moment of inspired spontaneity, Isabella kills off her second husband while he is disposing of her first. As Villenoy is preparing to heave Henault into the river, Isabella – in a witty if macabre inversion of female domesticity – nimbly sews the corpse's shirt to Villenoy's. When husband number one is plunged into the water, husband number two follows close behind.

In for a pistole, in for a pound

When exact sums of money are referenced in Behn, they are invariably representative and even romanticized – implausibly rounded off, for instance, or cast into a vague foreign currency. Cash is mentioned only a handful of times in *The Fair Jilt* – which is odd, considering the story's action revolves around the greed of its central character. Coins cited are the pistole, the crown, and the louis d'or, none of them indigenous to either Antwerp or Flanders, where the story is set. Despite the near-overlapping careers of Behn and Defoe, a vast philosophical chasm separates her almost perfunctory pistoles and pounds from his minutely particularized financial accounts. Behn's financial diffidence can be traced, at least in part, to her politics. A fervent Tory Royalist, she found in parliamentary Whiggism not only the root of all political evil but the source of much social ill as well. Whigs signaled disorder, a breaking down of the Restoration ideals of gallantry, honor, and virtue that Behn held dear.

Certainly, the slope of the socio-economic hierarchy during Behn's day was vertiginously steep, and the volume of commerce was increasing.¹⁹ The absence in Behn of money-valuation and exacting financial transaction, features that come up under the general heading of accounting, may well be connected to her resistance to what she saw as encroaching commercialization. Again, rather than a lack, this absence might be viewed as a kind of radical ideological presence.

The economy in which Behn lived, moreover, was to a large degree monarchically determined: the king decided the weight of coin – which meant he determined the value of money.²⁰ Though it wasn't until seven years after Behn's death that the king would be divested of this power under the auspices of the newly established Bank of England and the Great Recoinage of 1696, Behn surely heard rumblings during her lifetime of the momentous economic changes afoot. The value of money was dramatically politicized. To support the Stuarts, as Behn did, was to

support fluid (and problematic) valuation. When the weight of coin was subject to monarchic whim, one could not be both a Royalist and a supporter of fixed value.

A close look at one of Behn's short romantic novels will show that her fiction promotes an alternative to late seventeenth-century commerce, an alternative realized in different types of non-valued exchange. (Exchange, H. Aram Veesser suggests, represent not so much a tautology as a constant presence in literature and society.²¹) Exchange in Behn is compelling for two reasons: first, it emphasizes the materially valued world of bodies and coin, and, second, it both symbolizes and reifies her refutation of accounting – that is, the encroaching non-material world of credit instruments and paper substitutes. Tellingly, there are few credit relationships in Behn, situations where one character owes or is owed by another, either financially or emotionally. When a debt *is* incurred (as it is, say, in *The History of the Nun*), it is disposed of with violent finality. Thus Isabella kills off both husbands rather than credit the first for being alive (and be accountable to him for marrying another) and be indebted to the second for ridding her of the first. You will recall the desire for “Tranquillity” that motivates Isabella's serial murders, a tranquility that surely would be shattered by the chronic reciprocity and obligation of debt–credit, zero-sum relationships.

All's fair/fair is all

Published in 1688, *The Fair Jilt* tells the story of Miranda, a beautiful nun described as having, among other beguiling qualities, “false, but snowy, charming, Arms.” (37)²² The image of the deliciously dangerous clasp nicely conveys Miranda's cold, calculating person; she is at once irresistible and entrapping, her flesh as pristine as her spirit is corrupt. Miranda's wickedness is first displayed in her rape of a Franciscan monk and gathers force as she plots to kill off her sister, Alcidiana, in order to obtain Alcidiana's inheritance. She convinces her page, Van Brune, to poison Alcidiana in return for sexual favors, but the assassination attempt fails and the hapless servant is caught. He reveals his instigator and is sentenced to death. For her part in the plot, Miranda is sentenced to a public humiliation. Upon her release, Prince Tarquin, whom she has married for his title, promises to kill Alcidiana. Like Van Brune's, however, his attempt fails and he, too, is sentenced to death. But the executioner's axe wounds without beheading him, and he is rescued – and claimed – by a hysterical crowd. Tarquin and Miranda obtain respective pardons, move to Holland, and live out the remainder of their days in “tranquility” and “penitence.”

The fair-jilt Miranda exploits men and women alike and is driven by a greed free of conscience; to call her “fair” is, of, course a pun. But the question of fairness in this novel extends beyond authorial irony. Given

the lack of moral retribution at the end of the story – Miranda and Tarquin live happily ever after, while the innocent Alcidiana is blamed and ostracized – Behn herself would seem uninterested in fairness as a moral state. Indeed, the “fair” of the title harks back to the economic term “value,” which, in turn, invokes equity. Yet equity only ever gives the *illusion* of fairness; equity falsifies the connection with fairness because ultimately “what is fair” is a moral question, not an economic one. Moreover, in Behn, “fair” is an acutely and exclusively gendered state. “Fair” aestheticizes value by linking it not to monetary value or moral value but to beauty. In other words, fairness becomes a *counter-discourse* of value. Economic discourse is always trying to co-opt competing discourses (of morality, of aesthetics, of the emotions). It does so in part because terms like “fair” raise concepts that economics must conceal.

Miranda wants Alcidiana dead so she can have her portion.²³ Despite this overtly mercenary murder motive, there are remarkably few moments in the story that quantify value. We never learn, for instance, the amount of Alcidiana’s coveted inheritance. And appropriately, the novel itself begins on a note of “de-valuation.” Behn’s epistle dedicatory to her fellow playwright Henry Nevil Payne concludes:

The particular obligations I have to your bounty and goodness, O noble friend, and patron of the Muses! I do not so much as pretend to acknowledge in this little present; those being above the poet’s pay, which is a sort of coin, not currant in this age: though perhaps may be esteem’d as medals in the cabinets of men of wit. If this be so happy as to be of that number, I desire no more lasting a fame, that it may bear this inscription. . . .

The “coin” of the poet’s pay is moribund currency. Removed from circulation (“not currant in this age”), it has become merely ornamental, a medal displayed to symbolize past glories.²⁴ What seems especially significant about this cryptic passage is its deflection of real value. J. S. Peters writes of the shift in Behn’s stance, at the end of the seventeenth century, from aristocratic author claiming not to be writing for money to an understanding that money was any author’s primary motivation.²⁵ Yet here Behn herself defies such well-grounded analysis, for the only authorial currency she “owns” is worthless.

The Fair Jilt’s narrative begins by eulogizing love but quickly becomes an excoriation of a certain social type: “there is no sort of Species of Mankind in whom [love] cannot work some Change and Miracle, if it be a noble well-grounded Passion, except on the Fop in fashion, the harden’d incorrigible Fop.” (7) (Stylistically, Behn uses repetition to invoke collective feeling, though repetition can also signify mob response, as it does in this story during Tarquin’s execution scene.) Behn’s narrator goes on to deride the fop’s “Mathematical Movement,” an intriguing term left

unexplained. In criticizing the fop's presentation, Behn seems to vilify enumeration itself, making it symbolic – and symptomatic – of the premeditated feeling, the rigidity, and the materialism of the narcissistic man.²⁶

Authorial motive is then announced. The following story, writes Behn, “will prove . . . the strong Effects of Love in some unguarded and unguarded Hearts.” (7) By directly addressing the reader, Behn implies that the story itself will be curative, that it will act upon the reader as an antidote to dangerous dispassion. Despite the putative dominion of love, however, money is a given, and a constant, in *The Fair Jilt*, as it is in so much of Behn's work. The Catholic order to which the protagonist belongs is made up of “the best Persons of the Town, young Maids of Fortune. . . .” (9) Behn even goes so far as to conflate religious and financial economies, describing the women's “*Confessor*, who is to 'em a sort of Steward: For, you must know, they that go into these places have the Management of their own Fortunes. . . .” (10) The reader is prepared, then, when Miranda is introduced as someone of already immeasurable wealth. Her parents are dead, and she and her younger sister share a “vast Estate.” Parentheses subordinate crucial information; Behn lets drop that this sister “(. . . liv'd with an unmarry'd old Uncle, whose Estate afterwards was all divided between 'em).” (10) Immeasurability in *The Fair Jilt* – here, vastness of wealth – is implied simply by a lack of enumeration; it is enough to know that Miranda and her sister are heiresses twice over.

In fact, this “vast Estate” remains unvalued until the novel's very last pages. Even the greedy Miranda seems unaware of its size as she squanders her wealth on luxury items like perfume and specialty foods, “and being too young to consider how this State and Grandure was to be continu'd, little imagin'd her vast Fortune was every day diminishing towards its needless Support.” (30) In other words, Miranda is no accountant. Instead, she is the nightmare of those commentators like Thomas Browne who complained bitterly about women's “ill-spent” time and money.

A fair exchange

The Fair Jilt is laced through with what one critic has called a “system of semiological exchange . . . made up of utterances, behavior, and physical appearances.”²⁷ But Behn's spectrum of exchange is broader still, ranging from the symbolic exchanges of confused identities to the material exchanges of currency and flesh.²⁸ And those exchange-systems, I maintain, are predicated on presence, be it the presence of money or bodies. On the other hand, accounting, which, I have suggested, involves the textualizing of money, transposes absent specie into words and numbers. If accounting records what isn't there, then exchange depends entirely upon what *is*. Brian Rotman discusses the evaporation of the material in seventeenth-century mathematics, art, and money, addressing this very

shift from presence to absence, from anteriority to its loss or disappearance. He also writes of the “central role” played by accounting in the rise of capitalism. In order for mercantile capitalism to succeed, money had to function as an international medium of exchange, which in turn demanded a system of written calculation and documentation, to “control the expanding market of credit, debt and commodities engendered by mercantile capitalism.”²⁹ In other words, the world Behn chooses to represent is not the one in which she lived.

In *The Fair Jilt*, the reader is immediately struck by Behn’s perverse logic when the narrator introduces her characters by declaring she will “give my Fair *Jilt* a feign’d name, that of *Miranda*; but my *Hero* must retain his own, it being too illustrious to be conceal’d.” (9) Surely the more recognizable the real person (and “realness” is a given in Behn, whose typically female narrators always claim first- or at the very least secondhand knowledge of their subjects), the more call there is for anonymity. Yet here the already anonymous character is rendered even more so by Behn’s narrator, who exchanges one fictional name for another. She who was known only as “the Fair Jilt” now becomes *Miranda*.³⁰

Another important character, Prince Henrick, we know by his assumed name: Friar Francisco. And, more preternaturally, *Miranda*’s servant Van Brune will replace *Alcidiana*. Though Van Brune’s attempt to kill *Alcidiana* with poison fails, he is successful in wreaking destruction: when she recovers, her beautiful hair has fallen out and her complexion has “blacken’d.” Van Brune’s subsequent execution becomes, in this context, a payment in kind. As Marc Shell writes in analyzing *The Merchant of Venice*, exchanges “involving persons [include] (a) those in which a human life is traded for a human life, and (b) those in which a human life is bought or sold for money.” (Shell takes the definition of the first exchange from Judeo-Christian laws of retaliation for murder – “that one who takes the life of another must take his own life, and that nothing more should be taken from him or his.”³¹) Such are the symbolic exchanges that play out between *Alcidiana* and Van Brune. *Alcidiana* has “lost the finest Hair in the World” as a result of Van Brune’s treachery, and soon thereafter the narrator remarks upon Van Brune’s locks: walking toward the gallows, he “was dressed all in Mourning, and very fine Linen; bare-headed, with his own Hair, the fairest that could be seen, hanging all in Curls on his Back and Shoulders, very long.” (35) This unexpected narrative focus (prior to his execution, Van Brune’s resplendent tresses have gone without mention) points to a “life-for-life” – or more accurately, a “lock-for-lock” – exchange: for ruining *Alcidiana*’s hair, Van Brune’s hair will be destroyed along with his body. Moreover, by means of this head of displaced hair, Van Brune becomes, at his death, an eerie spectre of his still-living victim.

In another moment where identity is subtly usurped, exchanged, or reduced to the nominal, Francisco repels *Miranda*’s attempted seduction and thus displaces *Miranda* as the “fair jilt.” Similarly, we are told *Miranda*

falls in love not with Tarquin but with his “very name” (a name that, ironically, turns out to be fictitious). Yet by far the strangest instance of exchange is Miranda’s punishment for masterminding the attempt on Alcidiana’s life. While Van Brune dangles on the gallows, Miranda is “to stand under the Gibbet, with a Rope about her Neck, the other End of which was to be fasten’d to the Gibbet where the Page was hanging; and to have an Inscription in large Characters, upon her Back and Breast, of the Cause why; Where she was to stand from Ten in the Morning, to Twelve.” (35)

This bizarre linguistic retribution for Miranda’s crime is exacted by punishing – or replacing – deed with letter. Covered in words, Miranda’s body becomes itself a narrative account. And to the narrative account describing Miranda’s transgression is added the symbolism of the slack gallows rope about her neck. The result is a precise and elegant inversion of Miranda’s crime. As Alcidiana’s death was predicated upon Miranda’s verbal instruction to Van Brune, so is she herself “executed” on the gallows by her own words. Miranda’s punishment is the death of her reputation, and the severity of that punishment is hammered home by Behn’s narrator: despite the prevailing belief that the sentence was “too favourable for so ill a Woman . . . there were some who said, It was infinitely more severe than Death it self.” (35)³²

Subtle reversals of financial power also run through *The Fair Jilt*, beginning with the dynamic between Miranda and Friar Francisco. As the novel opens, Miranda is introduced in her catholic order of nuns by way of monetary and religious economies. So, too, the pious and mild-mannered friar: he is carrying the church contribution-box. It is important that Francisco’s worth be established in contrast to his circumstances. “[In] Spight of his profess’d Poverty . . . he had an Air altogether great,” the narrator assures Miranda and the reader as well – the air that “betray’d the Man of Quality.” (12) Just as Behn rejects the discourse of economic and valuation in favor of a barter system of like-for-like exchange, she also rejects socio-economic range. Her main characters are always “People of Quality.” That some appear in disguise (like Francisco) imparts necessary dramatic tension. One must be able to assume economic compatibility between characters, if not economic equivalency, precisely so that other compatibilities may be tested. The novel’s first moment of financial exchange occurs between Miranda and Francisco, and is remarkable for its attribution of female license:

[She] put her Hand into her Pocket, and was a good while in searching for her Purse, as if she thought of nothing less, than what she was about; at last she drew it out, and gave him a Pistole; but with so much Deliberation and Leisure, as easily betray’d the Satisfaction she took in looking on him. . . . (12)

From Miranda's dilated pleasure to her extrication of the almost phallic "pistolet," the passage does more than defy precepts of female modesty. It casts the female in the role of sexual protagonist.³³ Moreover, Miranda not only pays to watch, so to speak, but whatever sexual exchange occurs is clearly non-consensual. Nonetheless, her voyeurism appears to corrupt the unwitting Friar; when Miranda later comes to "confess" to Francisco, it is instead he who involuntarily expiates his sin of attraction. Social roles are reversed as he "confess'd, he had never seen any thing in Nature so perfect, and so admirable." (22)

Tarquin's execution also marks an important displacement of social authority. When the executioner's blow proves inadequate, the partially decapitated but no less limber and quick-witted prince "bend[s] himself over the Rail Backward" and is rescued by the crowd, which then refuses obstinately to hand him over to the authorities. "The Officers of Justice went to demand the Prisoner," the narrator declares, "but they demanded in vain; [the crowd] now had a Right to protect him, and wou'd do so." (46) Notice how jurisdiction shifts from established authority – the "officers of justice" – to mob rule.³⁴ Curiously, the mob is very much on Tarquin's side throughout *The Fair Jilt*, blaming Miranda for his crime and Alcidiana for his punishment.

Meanwhile, back at the confessional, Miranda (claiming the absence of her own confessor), has sought out Francisco. Her sacred colloquy quickly becomes sexual: "*Holy Father (said she;) amongst the number of my vile Offences, that which afflicts me to the greatest degree, is, that I am in Love.*" Francisco tries to find the sinfulness within this assertion. "*Is he marri'd (replied the Father.) No; (answer'd Miranda.) Are you so? (continu'd he.) Neither; (said she.)*" The series of questions culminate in Miranda's real "confession": "*O cruel Charmer! 'tis for you I languish. . . .*" (22 (italics in original))

Immediately prior to this moment (which ends badly for the friar, who is accused of rape by the spurned Miranda), the details of Francisco's life have been revealed. It is a life fraught with a quite different form of sexual "equivalency": incest. Francisco, as Prince Henrick, is married to a "fair young lady." He is usurped in his affections by his brother, leading to numerous plot twists that eventually necessitate – for reasons of bodily safety – Henrick's monasticism. (A full-blown romance, Prince Henrick's story is predictably intricate, although its overarching emphasis is not.)

Henrick's brother's appropriation of Henrick's wife constitutes more than mere cuckoldry, however. It was incest, held by seventeenth-century legal and religious doctrine to be intercourse not only between close blood relations but between those related by marriage as well.³⁵ Still more subtly drawn, though, is Henrick's brother's near-sexualized obsession with Henrick himself, a relationship of charged homosocial behavior. The story

thus constructs a triangle of incest within which both Henrick's brother and Henrick's wife substitute for Henrick. (Incest in Behn's *Love-Letters Between a Nobleman and his Sister* has been interpreted as "a liberation from a materialist economy of sexual exchange."³⁶ To Ellen Pollak, incest subverts the exchange of women within a patriarchal economy. It might be counterargued, however, that in some essential sense incest is the ultimate equitable "exchange," because its substitution value is inherently and exactly equal.)

While the most overt sort of incest occurs in "The Story of Prince Henrick," this minor sub-plot prepares the reader for the triangle of economic incest so vivid in the main plot. Miranda is said to become increasingly dependent upon her sister's fortune, over which Tarquin has authority. Never mind that the dearth of material evidence for this dependence is glaring. Sums actually spent by Miranda appear only twice in *The Fair Jilt*, once when she donates a single pistole to the Church, and again when she gives one hundred pistoles to Van Brune. (Perhaps we are to believe Miranda wants money in order to hoard it; a practice widespread in the sixteenth and seventeenth centuries.³⁷) Economic exchange in the novel is thus three-way, the unvalued money circulating, apparently, within the triangle of Alcidiana, Tarquin, and Miranda.

The same barter economy can be seen in the exchange of Alcidiana's life for Alcidiana's wealth. When monetary amounts *are* brought up, however, they are mentioned so diffidently as to render the sums themselves almost nugatory. After the first assassination attempt, and with Alcidiana's money now protected by a new guardian (who happens to be a merchant), Miranda finds "she must either Produce the value of a hundred thousand crowns, or see the Prince her Husband lodg'd for ever in a Prison. . . ." (37) The wording of that phrase is compelling. Behn's narrator does not claim Miranda must *produce* a hundred thousand crowns, but rather she must produce *the value of* a hundred thousand crowns. If, as I am suggesting, precisely quantified financial transaction has no place in *The Fair Jilt*, then exchange-values are of central concern.³⁸

That concern is symbolized by the locale of Van Brune's and Tarquin's executions: the marketplace. Not, as one might reasonably imagine, a site for the commercial exchange of merchandise and money, this marketplace is instead a site for the exchange of bodies. Flesh substitutes for trade-goods, so that flesh is traded for flesh. (The opposite would be the "priced" body of the prostitute or slave.) Alcidiana's ruination – her "executed" beauty – is paid for in kind by Van Brune's bodily execution. Even the exchange of gibbet for scaffold, of Van Brune for Tarquin, seems part of Behn's powerfully consistent strategy of representation.³⁹

Mercantilism recedes still further from the marketplace as spectacle becomes preeminent. The scaffold on which Tarquin's beheading is to take place even has a low rail "that every Body might more conveniently see." (44) If the people in the marketplace are greedy, they are greedy

not for goods but for the materiality of public display. Their avarice extends beyond spectacle to Tarquin's body and toward authority over that body. Though Behn's emphasis on the tangible can be read into most, if not all, of these incidents of exchange I have cited – from Miranda's pistole dropped seductively in the church contribution-box to Alcidiana's transmigrated hair – nowhere is substance more evident than in the hectic marketplace scenes, where what is material is flesh itself.⁴⁰

As in *The Court of the King of Bantam*, financial information in *The Fair Jilt* seems deliberately unreliable, a source of minimal narrative interest. When Tarquin and Miranda are summoned to pay Alcidiana's portion, the reader is told that "the Officer receiv'd for an Answer, That the Money should be call'd in, and paid in such a time; setting a certain Time, which I have not been so curious as to retain, or put in my Journal-Observations. . . ." (36) Here, unreliable female narrative "accounting" blurs with unreliable female financial accounting. If financial accounts are neglected by narrator and character alike in Behn's story, so, too, is the material presence of money notably irrelevant. Despite the fact that the central character is driven primarily by greed, denominations of currency are cited rarely, and then with historical inaccuracy. Numismatics thus provides yet another context within which exchange acquires meaning in Behn's narrative.

Metal currency is mentioned only a handful of times in *The Fair Jilt*. Three forms of specie are cited: the Spanish pistole, the English crown, and the French louis d'or – despite the novel's being set in the Netherlands. As it happens, the varied nationalities of these coins is historically plausible; evidence suggests that until the eighteenth century, the currency of many countries circulated internationally. By the eighteenth century, however, the combined factors of growing nationalism, currency regulation, and the advent of paper money and other forms of credit would prompt the more economically powerful European nations to exclude currencies other than their own. That is to say, Europe had fairly free-flowing, and highly unregulated, coinage through the seventeenth century. (Even at the beginning of the eighteenth century, Portuguese moidores were more common in Devon than domestically minted guineas.⁴¹)

Still, the fact that none of the coins mentioned in *The Fair Jilt* is indigenous to the area in which the tale is set is intriguing, if only because it highlights the fictitiousness of unregulated currency. By Defoe's time, the specie uncertainties that characterized the 1600s had been all but eradicated. Indeed, his fiction pays close attention to the precise value and purchasing power of money, a concept, as noted, that is anachronistic in Behn. Coins may be exchanged in *The Fair Jilt*, but nothing is bought. The novel's economy is one of direct exchange, not currency for commodity. Just as Behn's fiction upholds bygone Restoration ideals of gallantry, honor, and virtue, so, too, does it uphold the principles of a fading economy.

Fernand Braudel writes of the frequency of payments in kind in the seventeenth century as “relics of a past in which they had been a general rule.”⁴² However, economic historians generally agree that by this time, even payments in kind were valued in monetary terms, a valuation evidenced in part by the century-long debate over the meaning of “money”: was its value intrinsic or extrinsic? Based on bullion value or nominal value?⁴³ Behn, it seems to me, is less concerned with a strict barter-economy than she is with a world free from quantified or “accounted” money. Her late-seventeenth-century conservative and anti-commercial ideology would soon be superseded in literature by the promotion of fixed value. Writers and politicians would unite around their shared resistance to commercialization and the so-called “monied interest.” But never Behn. Not only did she precede the likes of Bolingbroke, Swift, Pope, and Gay, she also depicts a more subtly politicized non-valued exchange.⁴⁴

Coin of the realms

As far as is known, Behn wrote *The Fair Jilt* in England, where the crown, the pistole, and the louis d’or all circulated during the seventeenth century. The crown, valued at five shillings, was fashioned from silver, decisively English in origin, minted domestically and probably rare elsewhere. Unpopular when first issued in 1553, the reissue of 1601 – which figured an unusually detailed portrait of Queen Elizabeth – proved much more winning, and the crown soon made up most of the money in circulation. Like many European coins, the crown had a fixed international standard, though its documented plenitude in England suggests the coin was scarce on the continent. Far more abundant on the continent was the highly denominated guinea, a gold piece worth just over one pound sterling. The wide international circulation of the guinea may be attributable to England’s policy, active through the seventeenth century, of paying continental powers to fight their wars.⁴⁵ Coins of a lesser denomination than the guinea were less likely to be far-flung. Of the three coins, the pistole was the least fixed in definition. It seems to have been used to describe a number of different coins, each from a different country. (The *OED* citation for “pistole” suggests that the coin first circulated in England in 1659, precisely the year Behn’s narrator dates Tarquin’s efflorescence: “we had also heard, that . . . he being about Eighteen Years of age, in the time when our King *Charles*, of blessed Memory was in *Bruxels*, in the last Year of his Banishment, that all on a suddain, this young Man rose up upon ’em like the Sun, all glorious and dazling, demanding Place of all the Princes in that Court.”) (27)

At the end of the sixteenth century, the Spanish escudo was doubled and came to be known in international exchange as the pistole, a gold coin worth from 16s. 6d. to 18s. During the same period it was introduced into the coinage of the Netherlands, France, and Scotland. In the

early 1600s, the pistole became the most commonly used gold coin, especially in international transactions. (A typical minting from the time features the quartered arms of Leon and Castille.) Even as late as 1643, exported Spanish pistoles were important on the European monetary scene. "Pistole" applied as well to the louis d'or of Louis XIII issued in 1640.⁴⁶ The fungibility of the pistole and the louis d'or is significant, as interchangeability is a common trope in Behn.⁴⁷

Tarquin pays his executioner in louis d'ors, gold coins that remained in vogue until the French Revolution. They were machine-struck – among the first coins produced by the Paris Mint – and, as such, were both impervious to depreciative clipping and difficult to counterfeit. The coin's name was subject to various spellings. In 1689, the *London Gazette* advertised for the return of a lost "Silk Purse, . . . therein two 5*l.* pieces of Gold, 13 or 14 Guineas, and 3 Louidores." Two years later, the spelling had become even more anglicized, the same magazine having advertised a "Ring . . . of Gold . . . of the value of about 50 Lewis d'Ors."⁴⁸ The price of the louis d'or was at least as variable as its spelling and was not fixed legally in England until 1714.

Tarquin's louis d'ors serve a weighty symbolic purpose within *The Fair Jilt*. Unlike either the crown or the pistole, the louis d'or was named after a line of French kings. And Prince Tarquin, remember, is likened to a king – Charles II – as soon as he is introduced into the story. By embedding this temporal reference within a long expository sentence about Tarquin's own regal and "dazling" ways, the narrator further conjoins fictional prince and non-fictional king. Tarquin is later described as awaiting his execution wearing "a white satten cap," the very headwear reputedly worn by Charles I at his own execution. If Tarquin's royalty is established at his entrance, then his white cap places his execution firmly in the context of regicide. What's more, the louis d'or also serves a proleptic function here in that one side of a 1640 specimen features the profile – albeit almost obscured by a cascade of curls – of Louis XIII; that is, the "decapitated" head of a king.

Ultimately, the louis d'or's "stability" as a coin inverts these associations. While the regal Tarquin is the only character to use louis d'ors in *The Fair Jilt*, the Prince turns out to be what the coin itself cannot easily be: counterfeit. In other words, though Tarquin's machine-struck louis d'or bespeaks a kind of inviolable value commensurate with Tarquin's own royalty, Behn ironizes the parallel "values" by revealing that Tarquin is in reality "but a Merchant's Son of Holland." (42) In the end, it is the coeval – and readily falsified – pistole that Tarquin most resembles.

Behn's economically constricted world is, to say the least, elitist – a far cry from Roger North's accounting manual addressed to "Lords, Knights, Gentlemen, Commissioners, Comptrollers, Auditors, Farmers, Merchants, Factors, Stewards, and all degrees of Men." And it is therefore appropriate that Behn's characters use gold coins rather than silver, when they use

money at all. Seventeenth-century England and Europe sustained a steeply hierarchized “aristocracy” of coinage. The metal one used in financial transactions spoke volumes about one’s socio-economic standing. The smallest denominations were cast in copper mixed with a trace of silver, which quickly caused the coins to blacken. Known as “black money,” copper coinage was the currency of the poor. Unsurprisingly, copper coins are nowhere to be found in Behn. Gold was very rare, the metal of princes, successful merchants, and the Church. Silver was for mid range and often sizeable transactions; hence Miranda and Alcadiana’s portions are valued in silver crowns.⁴⁹

All of which gives some sense of the monetary unreality in Behn, an inconsistency and interchangeability that is symptomatic of an unregulated currency and the arbitrariness of monarchically determined value. The fantastical, almost romantic quality of Behn’s financial economy is further enhanced by the fact that exact sums of money change hands only rarely. In *The Fair Jilt*, the first monetary transaction occurs when a single pistole passes from Miranda to Francisco’s church contribution-box. Since Miranda offers it as a means of prolonging her voyeuristic sexual pleasure of the friar’s “lovely shape,” the donation is triply displaced from the religious economy to the financial economy and finally to the sexual economy.

The one-hundred pistoles Miranda gives Van Brune to assassinate Alcadiana are similarly valueless. She has already assured her page that “the Pay he shou’d receive for the Service she requir’d at his Hands, shou’d be — what he most wish’d for in the World.” (32) This line comes after Miranda has “treated him more like a Lover, than a Servant; till at last the ravish’d Youth, wholly transported out of himself, fell at her Feet, and impatiently implor’d to receive her Commands quickly, that he might fly to execute ’em.” (31–2) The pistoles seem to be an afterthought. After Miranda gives Van Brune her orders,

the Youth, without so much as starting or pawing upon the Matter, told her, *It shou’d be done*; and bowing low, immediately went out of the Closet. She call’d him back, and would have given him some Instruction; but he refus’d it, and said, *The Action, and the Contrivance shou’d be all his own*. And offering to go again, she — again recalled him; putting into his Hand a Purse of a hundred Pistols, which he took; and with a low bow, departed. (32)

It is a passage rich with implication. Called back initially, Van Brune refuses his mistress’s offer of instruction. Called back a second time, Miranda seems to first offer him the unspeakable in the form of a long dash (note that the identical typography is used only seconds earlier to convey sexual payment) but then quickly substitutes pistoles for sex. And Van Brune appears to take the money only to avoid refusing his enchantress

twice. When he is caught he “own’d ’twas not Reward of Gain he did it for, but Hope he shou’d command at his pleasure, the Possession of his Mistress.” (34) Indeed, he has been promised nothing less. As final proof of the pistoles’ worthlessness, such a highly denominated coin would have been of little use to someone of Van Brune’s low economic standing, and one hundred of them something of a liability.

Such examples illustrate Behn’s subversive devaluing of money in *The Fair Jilt*; still another moment of worthless financial exchange occurs when Tarquin gives his executioner twenty louis d’or “to do his office well,” and the executioner does his office very poorly. In Behn, purchasing power is irrelevant; coins are passed for sexual favors, for assassinations, for executions, but they “buy” nothing. Friar Francisco is not bought, Alcidiana is not murdered, Tarquin is not beheaded.

Marc Shell takes his second type of exchange – “in which a human life is bought or sold for money” – from the institution of blood money: “one who takes the life of another gives not his own life but rather what the life he took was worth in monetary terms.” Shell points out that in Christian jurisprudence, life and money are made commensurable.⁵⁰ Deploying Shell’s exchange system, Miranda is bartered for Alcidiana twice over: first, Miranda’s ruined reputation is exchanged for Alcidiana’s ruined beauty (Alcidiana’s inexplicably “blacken’d face” bizarrely recalling the worthless “black money” of the poor), and, later, Miranda is forced to pay “blood money” – the equivalent of civil damages – for Alcidiana’s ruination. But even in the latter exchange money is valueless, since the money Miranda must pay to her sister is legally owned by Alcidiana herself. Alcidiana’s blood money, in other words, is her own inheritance.

When money is not worthless in *The Fair Jilt*, it is purely emblematic. The reader is told in the story’s final paragraph that Tarquin’s father looks at Miranda not for her character or physical charms but rather “as a Woman who had brought him an hundred and fifty thousand Crowns.” (47) This is one of the last mentions of Miranda, and in it she is herself reduced – or perhaps in Behn’s cosmology of evil, elevated – to a token of value, a coin worth one hundred and fifty thousand crowns. One would do well to remember that Miranda is the only character in the novel to embody money; she is also exemplary in her greed, manipulation, and cruelty. This association with quantification recalls none other than Behn’s vilified fop, and the words she uses to describe him – “harden’d,” “incorrigible,” “Mathematical” – could as easily describe Miranda.

Not to be overlooked is the additional and pressing question of financial circulation in *The Fair Jilt*. Behn’s narrator is not merely inconsistent in her denominations; she is remarkably vague in her exposition of where money is going or has gone. Thus the reader learns nothing of Alcidiana’s coveted portion until the novel’s conclusion, at which point one also discovers the reason for Miranda’s own financial desperation. In a buried

clause it is revealed that her (never-before-mentioned) father-in-law has squandered *her* portion. Similarly, the details of Alcidiana's money are at worst contradictory and at best confusing. When Miranda denies Alcidiana the Count's hand in marriage, the incensed Alcidiana changes her guardian from Tarquin to "a wealthy Merchant, her kins-man." (31) Why then, if it has been out of Tarquin's trusteeship and Miranda's grasp, is her inheritance so very depleted at novel's end? And why, if the wealthy merchant is Alcidiana's financial caretaker, is it Miranda who "pays" Alcidiana? The passage divulging this information is, like so many in Behn, riddled with ambiguous pronouns. Only through knowledge of the full story can one determine who is paying whom:

Alcidiana . . . now sought all Means possible of getting [Tarquin's] Pardon, and that of her Sister: though of an hundred thousand Crowns, which she should have pay'd her she cou'd get but ten thousand; which was from the Sale of her rich Beds, and some other Furniture. (47)

Enumeration occurs only at the very end of *The Fair Jilt*, and even there it seems somehow incidental, the sums themselves token and unreal.

The novel ends with an apposite symbol of Behn's singular economy. After obtaining his pardon, Tarquin decides to leave Flanders (for the rather remarkable reason that it was "a place that had prov'd every way so fatal to him").

[He] writ [Miranda] a Letter, wherein he order'd her, in a little time, to follow him into *Holland*; and left a Bill of Exchange with one of his trusty Servants, whom he had left to wait upon her, for Money for her Accommodations. . . . (47)⁵¹

The prince's bill is for an undefined amount and thereby seems to resonate less as money than as yet another symbolic exchange. As such, the bill encapsulates those very aspects under discussion in *The Fair Jilt*. As has been seen, the novel accommodates every possible discourse of exchange, from linguistic to sexual to the exchange of authority. Behn resists all forms of numerical and social accounting, even denying what is to the reader Miranda's glaring accountability for her crimes. In so doing, Behn urges the reader to rethink the history of the novel. Never mind that the multivalence of accounting is crucial to the realist novel in all sorts of ways; besides the obvious economic implications, the term suggests narration as a way to accumulate subjectivity, with the assumption that the subjectivity or individuality is valued. Accounting, as we have seen, also includes the concept of accountability, an idea crucial to the rise of the individual in the eighteenth century.

Giving *The Fair Jilt* a fair shake

In all fairness to Behn, the English fervor for accounting, although evident in the late 1600s, did not begin to peak until the early eighteenth century. John Brewer writes of the growth of “new forms of borrowing and lending,” from the informal, “face to face” credit that had long been characteristic of village life and that grew more complicated through the eighteenth century, to the more formal credit systems of mortgages, property insurance, promissory notes, and bills of exchange. By mid century, argues Brewer, not only was credit almost universal, but so was debt. And the cost of this new economy was higher still: “the price that eighteenth-century Englishmen paid for easy credit and ready access to money was a concomitant insecurity which stemmed from the volatility of both business and the money market.”⁵²

Accounting was promoted as a way to combat that insecurity and volatility. Yet even when those dangers were successfully contained, the new variety and availability of credit demanded that individuals and businesses keep more precise financial records. Furthermore, investment was on the rise, especially among the English elite, and there was – as has been seen – only one way to gauge profit accurately: through the method of accounting known as double-entry bookkeeping.⁵³

The credit economy found proponents during Behn’s lifetime, in the pro-trade Whig party. Though ironically, it was Behn’s beloved Charles II who issued the first government fiduciary currency,⁵⁴ Behn disliked and denounced anything that bespoke the strengthening of commerce. Whether one locates this response in her own distressing financial experiences as a young woman or in reactionary Tory partisanship is, in the end, irrelevant. More to the point, we see in her work what Rotman calls “the disruption and moral disintegration inherent in capitalism’s threat to commoditise social reality.” Judith Kegan Gardiner echoes a generally held critique when she asserts that “Behn’s speakers set their loyal feudal values against greedy, selfish, and implicitly capitalistic ones.” Behn’s ideal community, according to Gardiner, consists of “an equality of mutual devotion” and is “free of capitalistic interest.”⁵⁵

The part-romantic, part-realistic world created by Behn deliberately excludes a particularized financial economy. Moreover, the triumph of love so ardently upheld by Behn at some level actually *depends* upon that exclusion. To be sure, that very “equality of mutual devotion” Gardiner describes would be rendered impossible by financial inequity. As William Reddy writes:

The forms of exchange that a new group of economic theorists wished to defend in seventeenth-century England were undoubtedly grounded in a desire for monetary profit. Speculation in grain, lending at interest, foreign currency transactions, and enclosures of common

land were all highly structured established practices that involved individuals who had *no desire to create broader, multivalent relationships with one another*. [my emphasis]

Yet Behn's ideal community of "Persons of Quality" depends on just such relationships. According to Marx, money is terrifying in part for its "anti-social implications."⁵⁶ Behn's community may be unlikely as a marxist model, but it, too, depends upon socio-economic equality.

Consistent with Behn's anti-Whig tenets is the specie inconsistency within *The Fair Jilt*. Wayward and far-flung currency comes to symbolize a pre-capitalistic time when the monarch, not market forces, ruled the economy. In this context the very disparity among pistoles, crowns, and louis d'ors is reconceived as a unifying device. With varying degrees of nostalgia, Behn recreates an era when England and the continent shared not only feudal values of honor and loyalty but currencies as well. As Rotman writes, "the arrival of accounting practices" was concomitant with "the death of a feudal classical order and . . . the commoditized reality of mercantile capitalism."⁵⁷ In other words, Behn's pre-capitalistic community was not so long gone.

And yet her letters from 1666–68 make very clear her awareness of the ways monetary systems were changing. In her catastrophic and humiliating indebtedness, Behn herself experienced the worst of that new, credit-driven economy. As if to make perfectly obvious her authorial awareness, she sets *The Fair Jilt* in Antwerp, at that time the financial capital of Europe. And Tarquin's bequest to Miranda is, after all, a bill of exchange, one of the earliest and most recognizable forms of paper credit and one with which Behn herself was quite familiar. Further investigation into the bill of exchange, however, reveals that it was not, in fact, intended to circulate in place of coin. Rather than fully fledged paper credit, the bill of exchange was a kind of intermediary step between coin and credit.⁵⁸ As such, the meaning of Tarquin's bill is – like the meaning of his louis d'or – inverted. Instead of representing Behn's concession to the new economy of credit and accounting, the bill of exchange may actually reiterate Behn's loyalty to fluidly valued and monarchically determined coin and her rejection of more fully conceived credit-systems. Certainly, Behn subverts the bill's financial viability by leaving its value, as it were, blank. And because the bill is blank, it is, like so much that is financial in *The Fair Jilt*, worthless. Behn's world of mutable worth and like-for-like exchange demands that we question the origins of the apparently required economic constituent of the realistic novel, and ultimately, that we question the meaning of value itself in the eighteenth century.

3 Birds of a different feather

Going toe-to-toe with Defoe

Keith Hoskin and Richard Macve write of accounting as “centrally involved in constructing the world wherein modern economics and psychology are invented.” One may apply this provocative idea to the development of the novel, a genre arguably dependant upon a potent combination of economics and psychology. It has long been thought that economic factors influenced the subject-matter of early novels. Critics like Sandra Sherman and James Thompson have recently considered the prose fiction of the decades immediately before and after 1700, alongside the economic developments of that period, to see if there are discernible differences in the ways those texts depict finance. Indeed, according to Thompson, with whom I share crucial concerns:

[E]conomic discourse and novelistic discourse are both forms of ideological expression, two parallel forms of writing which represent or mediate the real. Both perform the main cultural work of the eighteenth century: re-conceptualizing property relations, . . . or . . . representing . . . the relationship between the individual subject and the object he owns. (30)¹

Yet certain pressing questions remain unanswered by critics: in what ways does the novel change when it begins to incorporate precise financial calibration and transaction? How integral is a financial element to the structure of the realistic novel? To what extent do writers of the period blur financial accounting with the literary “accounting” that is narrative? Finally, how might we connect the female money-manager to the more obvious role women in eighteenth-century fiction assume: that of narrator, or literary “accountant”?

As I have been arguing, the economic presence in early novels shifts from exchange to accounting, and this shift depends as plausibly upon an external economic structure to which writers respond ideologically and politically as it does upon the novelistic tradition from which writers emerge. Given that context, the contrast of Behn and Defoe is, if critically unorthodox, highly illuminating. Both writers straddled an era

of remarkable economic change, and their respective reactions to that changing structure were powerful and partisan. In looking extrinsically, however, one risks reductive explanations. To locate outside cause alone is, at some level, to refute agency. Thus in Behn, accounting is more than an encroaching foreign entity; within her particular fictional world, it reverberates as a threat of symbolic dimensions. Defoe, however, has a very different take on accounting: it is no less than imperative to his fictional landscape.

Jailbirds, but not together

Like Behn, Defoe was well-acquainted with indebtedness. And, like Behn, he was no stranger to debtor's prison. In October of 1692, at the age of thirty-two, he walked through the same gates in the Fleet that Behn had entered less than twenty-five years earlier.² He was, however, imprisoned only briefly, having been released pending payment of debts due. But when those debts remained unpaid, he was re-incarcerated in February 1693, this time at the King's Bench Prison.

If Behn's incarceration was a fluke – a nasty surprise – Defoe's was almost expected. A merchant of unusual energy and enterprise, balanced chronically between owing and being owed, he lapsed into debt generated by an intense involvement in the still-new and rapidly expanding market economy. Defoe's life makes clear the financial gambles he constantly undertook (including the purchase of seventy civet cats for perfume-musk and a £200 investment in a scheme to recover buried treasure), not to mention the financial frauds he perpetrated against friends, family, and fellow tradesmen. Risky ventures were typical of the trade community. As John Brewer points out, the “highly speculative and volatile economy” of the time made merchants daring.³ Even so, Defoe's wheeling-and-dealing was exceptional, and though debtor's prison may well have been as horrific for him as it was for Behn, it was an ever-present prospect that loomed ominously in his life.

Nefarious as his business schemes may have been, they made Defoe money. By 1692, he was a fairly well-off merchant; certainly, he prided himself on appearing so. He was known to wear huge wigs, extravagant clothes and, most notably, a large and raffish diamond ring on his little finger. When he fell, he fell hard. Biographer Paula Backscheider describes Defoe's bankruptcy and its consequences as “the most traumatic influential experience of [his] life.”⁴

Defoe “broke” for what was then the astonishing sum of £17,000 (in today's terms, about \$2 million – but the conversion rate does not reflect the sum's far greater value in the 1690s).⁵ His debts were the result of hundreds of failed but unextraordinary transactions with London tradesmen and citizens. Remember that in Defoe's late seventeenth-century business world, credit was still a new phenomenon. But within a few

decades credit and debt would become widespread, the inevitable result of a shortage of coin and a surge in trade-volume. As Brewer writes, “producers, distributors and consumers were linked not only by the products of the market, but also by a highly elaborate (and extremely delicate) web of credit.” Defoe was caught in that web by a doubly destructive business practice: he gave out excessive credit and collected very few of the debts owed to him. (Considering that his lax accounting methods landed him in jail, it is perhaps unsurprising that his hortatory text *The Compleat English Tradesman* (1725–27) revolves around the need to keep good accounts.) Defoe’s bankruptcy was caused by a combination of factors, all of which might fall under the general heading of “poor accounting”: inattention to financial detail, speculation, over-expansion, investing in too much stock, and, quite simply, too many debts due.⁶

The respective biographers of Behn and Defoe have noted that the writing careers of each began after release from prison.⁷ Indeed, although Behn kept “Journal-Observations” prior to her imprisonment and Defoe had written numerous essays and pamphlets, including *Meditations* (1681) and *Historical Collections* (1682) prior to his, for both, release from prison marked the real beginnings of authorship.

Considering that Behn’s previous job of spying had proved monetarily unrewarding, doubtless even writing presented a more stable financial prospect. Defoe’s situation, on the other hand, was somewhat different. His reputation as a tradesman ruined by the scale of his bankruptcy and his pride surely tarnished, Defoe seems to have turned to authorship in part as an act of privatization, of withdrawing at least physically from a world in which he had been highly visible. According to Backscheider, bankruptcy transformed Defoe “from a prominent joiner of respected groups to a solitary with secrets, and from a tradesman to a writer.”⁸ The irony was, of course, that Defoe’s life became less private, not more so. As a journalist he would soon become a well-known figure in the most public forum of the age – a forum where financial vicissitudes “counted” as experience. In sharp contrast to Behn, Defoe’s accounting found its way into almost everything he wrote. If Behn absented her shameful financial experiences from her fiction – absented it to such a degree that one may think of that absence as a kind of radical presence – then Defoe created the value of his experience by the marking of it.

The root of the root of all evil

Behn’s economy, as noted, was unregulated and monarchically determined. Although forms of paper credit existed, public credit institutions had not yet been established and paper money was still unknown. Coins were hammered rather than manufactured (or “milled”), which meant they were susceptible to counterfeiting. Counterfeit coin had a copied

inscription, but was of lighter weight than real coin. Another unlawful practice was known, evocatively, as “sweating” (shaking silver or gold coins in a bag until a small but valuable residue of dust could be collected); still another was clipping, which John Chown describes this way: “[a] private citizen would receive coins in payment, clip as much as he thought he could get way with from the edge, and pass it on as payment. In due course he would collect a useful store of gold or silver bullion.” Some coins, like the Pillar Dollar – also known as the Piece of Eight – were actually designed to be clipped. The Piece of Eight was “do-it-yourself” money; one clipped off up to eight pieces, as needed. (Until recently, the New York Stock Exchange, established in 1792, used eighths in their valuations, predicating them on the Spanish Pillar Dollar rather than the unstable American coin.)

While France had introduced machine-struck coins in 1639, England did not permanently adopt the practice until 1696, along with Recoinage.⁹ In the seventeenth century, most people dealt in coin and bullion, living in a world that “was still perceived primarily in terms of cash, not credit.”¹⁰ Behn’s economic world was thus unreal in numerous ways. “Value” was highly mutable, at one level determined by the monarch, who set the weight of coins, and at another determined by goldsmiths, moneychangers, and counterfeiters, all of whom were able to alter the metallic make-up of currency. In *The Compleat English Tradesman* (1725–27), Defoe includes this anecdote from the late 1600s:

[If] you went but to buy a pair of gloves, or stockings, or any trifle, at a shop, you went with bad money in one hand, and good money in the other, proffering first the bad coin, to get it off, if possible, and then the good, to make up the deficiency, if the other was rejected.¹¹

The English economy of the time contradicted itself. Money was still material – coin had not yet evaporated into the insubstantiality of paper – and yet the worth of that material coin was by no means stable.

When Behn died, disillusioned and nearly penniless, in 1689, William and Mary had been on the throne less than a year and Defoe was twenty-nine years old, a successful if sometimes feckless businessman. Defoe’s achievement was itself the result of a wave of production and consumption that had been building century-long, but not until 1680 (and lasting through about 1715) did England experience a boom in economic development, with trade swelling and revenue trebling from customs and excise.¹² Suddenly there was more to sell and more people who were able and eager to buy. Compared to a century earlier, the range of goods available to the late seventeenth-century consumer was vast. Orchards yielded sixty different varieties of apples and thirty-five types of plums; even the poor were buying pots and pans and knitted stockings.¹³

The new consumer market catered to just about everyone, from lords to laborers and shopkeepers. Defoe was in the wholesale hosiery trade, a business that nicely illustrates the expansion of commerce during the late 1600s, as well as the quality differential the market sustained: while the more expensive jersey and silk stockings were manufactured for the gentry and nobility, the lower and middle ranks provided a large market for coarser wear (in 1688, Gregory King estimated that the English bought 10 million pairs of stockings every year). Joan Thirsk writes of “mutually sustaining” purchasing power and productive capacity: “consumer industries were multiplying in pastoral areas, and dispersing extra cash among wage-laborers, cottagers, and smallholders, their wives and their children.” In the towns, meanwhile, rural yeoman and gentry kept up demand for consumer goods, just as the goods themselves were often sold by out-of-work wage-laborers who had migrated to the city. These few decades marked the beginning of the democratization of consumption and economic opportunity.¹⁴

We know that this diversification intensified the need for precision accounting. Certainly, double-entry bookkeeping developed in direct relation to the demands of trade and commerce. With relative suddenness, both buyers and sellers were handling a plenitude of goods previously unseen. Joyce Appleby writes that “the increase in the number and kinds of market exchanges, with money as their measure, was perhaps the most striking fact” in the latter half of the seventeenth century.¹⁵ Out of sheer necessity, the increase of monied exchanges generated more records of what was bought and sold, of what was owed to you and what you owed to others. And whereas the exchange of, say, eggs for wool may well have involved a surplus or deficit of value, the presence of money brought with it a far greater possibility of credit and debt. (“Barter,” writes A. C. Littleton, “needs no bookkeeping.”¹⁶) Even in small transactions, it was not uncommon for a customer to buy something and not pay for it for weeks, months, even years after the original transaction.¹⁷

Credit affected everyone, regardless of income, and made up as much as two-thirds of all transactions.¹⁸ Its widespread use meant an individual – whether consumer or merchant – could buy and/or sell far more than previously; he or she could also invest. But by the same token, credit made transactions more nebulous and abstract and therefore riskier to borrower and lender alike. Rather than making one’s supply of coin visibly increase or decrease, credit-transactions meant that one pledged or was pledged what was essentially an invisible amount, predicated, as it were, on future valuation. That amount, however, was made visible and material on paper in the form of promissory notes, bills of exchange, and the like – but note that these were credit *instruments*, not records.

If the combination of poorly synchronized credit–debt relationships and slipshod accounting could result in debtor’s prison for Defoe, he was by

no means exceptional; one historian has written that the “Dickensian picture of Marshalsea was common enough in the eighteenth century.”¹⁹ When twenty shillings owed could mean imprisonment for merchant and consumer, man and woman alike, keeping track of one’s finances became imperative. Thus the intensified need for accounting, which was first popularized by the shift from barter to monied exchanges and was then made mandatory by the rise of credit.

Indeed, as financial transactions increased in the early eighteenth century and the credit economy widened, the need for accounting grew exponentially. Accounting can be described as the process of textualizing and narrativizing money, of at once abstracting and fixing sums. Credit is, after a fashion, equally dualistic; it may be unreal, but because it represents *expected money*, it is at the same time promissory. Thus credit creates money even as its immateriality denies money’s existence. Accounting was one way to stabilize the vagaries of credit, much as the Great Recoinage of 1696 would “fix” the worth of coin by removing valuation from monarchic authority.

Because the coin shortage so constrained consumption, the English government began to look for other ways to promote trade and commerce. In keeping with the entrepreneurial spirit of the age, Parliament turned for ideas to the getters and spenders themselves. Ordinary citizens were encouraged to propose schemes to revitalize the economy. These so-called “projects” were typically aimed at paper alternatives to coin; coin being not only susceptible to counterfeiting (and thus devaluation), but inconvenient to transport. (Imagine the weight of, say, £1,000 in coin.) In the late seventeenth century, over sixty projects were proposed to create government credit – Defoe himself wrote a number – including the taxation of featherbeds and the recovery of wrecked ships. Despite the obvious efficacy of paper over coin, and the worsening coin shortage, the Parliamentary projects were overwhelmingly unsuccessful. Only two worked, and worked well: the bank, and the lottery.

Question 26 of William Petty’s 1682 *Quantulumcunque concerning money* asks: “What remedy is there if we have too little money? Answer: We must erect a Bank. . . .” Petty intended to “create a machine to produce credit,” so that money already in existence would be made more effective. Those in favor of credit saw banks as a preferable alternative to goldsmiths, whose services were unregulated and therefore often exploitative. Goldsmiths, moreover, ran what were sometimes precarious businesses, and the rate of bankruptcy among them was high. By generating a greater volume of safer, more effective money, it was hoped that banks would not only meet consumer demand but increase the country’s purchasing power. Increased purchasing power would, in turn, improve facilities for manufacturing, and manufacturing would employ the poor. Banks, in other words, would expand trade, commerce, and consumption.²⁰

But not all banks were equal. “Lombards,” or “Lumbards” – banks named after Lombard Street in London, which housed many pawnshops – were indeed little more than glorified pawnbrokers, issuing receipts against goods and merchandise brought in. Credit would be issued on the value of these goods, and that credit would supposedly pass as money.²¹ Other credit projects, like the bank that was to be “erected” on the yield of tin mines, revealed the same bias toward the material and resistance toward credit’s still bewildering extrinsicality. Grander and more extensive than most credit schemes was the Land Bank, which proposed issuing paper credit against mortgages on land, the value of bank-notes to be based on the value of a given piece of land.

Though economic power had already begun to shift from land to foreign trade and credit, the association of land with fiscal stability still ran deep. So much so that for all his “progressive ideology,” Defoe himself declared that land was “the best bottom for Publick Banks.”²² The Land Bank was “symptomatic of the persistent urge [in late-seventeenth-century England] to find some means of expanding purchasing power.”²³ It garnered much support, its proponents equating the security of land with secure credit and believing, as they did, that credit based on land was secure because land, like money, possessed intrinsic value. They were wrong. The Land Bank failed, in part, because it had no cash reserve; its notes were backed solely by land.²⁴ In one sense, the concept of intrinsic value (be it of land or money) was irreconcilable with the concept of credit. In the words of one economic historian, “credit currency depends for its acceptance not upon containing within itself a substance with a value apart from its value as money, but upon people’s belief that a promise to exchange it for other money will be honoured.” Those who backed the Land Bank inaccurately anticipated where the public wanted to place its trust.²⁵

The failure of the Land Bank exemplifies just how confusing and troubling credit was, even to those actively involved in England’s economy and those who foresaw credit’s vast economic potential. But the failure of the Land Bank as a credit scheme is perhaps far more revealing, for it implies that credit, even when backed by real estate, was simply too insubstantial, too removed from material worth, to be fully trusted. Though ultimately ill-conceived, the Land Bank was and remains a powerful symbol of contemporary popular opinion. Somehow, credit had to be imbued with intrinsic worth.

By 1694, England’s coffers were bare, emptied by five years of war against France. A long-term loan was needed, and in March, Parliament passed a bill authorizing a lottery of one million pounds. Tickets cost one pound each, and the so-called “unfortunate” ticket-holders – those holding blank tickets – would at the very least receive an annuity of one pound per year for sixteen years.²⁶ For the 2,500 lottery winners, prizes ranged from

the jackpot of £1,000, to 2,000 prizes of £10 each. In this way, the government obtained a sizable and badly needed advance. For their part, the subscribers all made a profitable investment, since both so-called “fortunate” and “unfortunate” ticket-holders received annuities. P. G. M. Dickson is surely right when he asserts that the Million Lottery “tapped the general rage for gambling.” Just as lotteries today play – and prey – upon people’s fantasies of wealth and leisure, so too did the lottery of 1694.²⁷

The tremendous and unexpected success of the Million Lottery doubtless emboldened the government in its attempts to generate money. One month later, the public was invited to submit loans to the government for the establishment of the Bank of England. Those who could afford to subscribe – speculators, businessmen, and gentlemen – were eager to do so, anticipating dividends. Earlier decades had shown how lucrative banking could be, and more than a few scribes and goldsmiths had made their fortunes handling other people’s money. Many saw a government-managed financial institution as a fail-safe speculation. Within ten days, 1,268 subscribers had fulfilled the loan request of £1,200,000 (“... to the Amazement of ourselves, as well as the Astonishment of our Enemies, in less time than could have been imagined,” wrote one subscriber). And the project had royal approbation. Heading the list of investors were King William III and Queen Mary.²⁸ Another early subscriber was Sir Robert Clayton, who, through the latter half of the 1600s, had owned his own large and influential money-scrivening firm. Clayton’s chief accountant had been Stephen Monteage the elder, author of the previously discussed *Debtor and Creditor made easie*. Monteage went on to become a staff accountant of the Bank of England in 1695, Clayton – who figures prominently in Defoe’s *Roxana* – its governor in 1702.²⁹

Although the institution of public credit was one way of relieving the economic stress of England’s dire coin-shortage, by no means did it alleviate that shortage. Two years after the establishment of the Bank, an anonymously written book was published entitled *How to Secure our Wealth now that Money is Scarce* (1696). Its biased prescription for security: invest heavily in the bank (“The more Currency we give now to Bank Paper . . . the more we do encrease our Wealth”). But its topical title – part tranquilizer, part alarm – indicated that in the public’s imagination, the coin-supply remained inadequate. By this time, the government was desperate to make money less “scarce.” Like transfusing blood into a dying patient, England reminted and then reissued the national currency. What came to be known as the Great Recoinage of 1696 only furthered the demand for accounting by exacerbating the growth of credit. The Great Recoinage was proof of a transforming world, a world dominated by commerce and consumption.

The flip side of clipping

Until 1696, as has been noted, coins were created by a process known as “stamping,” which left their edges uneven. These uneven edges could then be snipped off, or “clipped,” reducing the weight of the coin and allowing the owner to accumulate a small but potentially valuable amount of gold or silver. “Milled,” or machine-struck coins, on the other hand, created an even and therefore unclippable edge. Clipped coins needed to be removed from circulation, so that devalued coins could not be passed off at face value. Contemporaries estimated that the face value of silver coin in circulation was five million pounds, but the silver content was closer to half that. If those coins were called in, melted down, and then reminted at the old standard; thus the number of new coins in circulation would be halved. As a remedy, Secretary of the Treasury William Lowndes proposed reminting silver coin with only 80 percent the silver-content of the old standard, thus the new coins, with their unclippable edges, would have roughly the same amount of silver in them as the old clipped coins. This, in turn, would deter money-changers and goldsmiths from melting down the new “heavy” coin for bullion.³⁰

But John Locke, far less enlightened an economist than he was a philosopher, believed that the only value money possessed was intrinsic. (Interestingly, Locke’s economic position seems to contradict his philosophical position on the newborn mind as a “*tabula rasa*” – that is, free of intrinsic value.) In Lowndes’s proposal, the intrinsic value of money would be reduced. Locke believed – rightly – that such devaluation would mean substantial losses for those whom Sir Richard Temple identified as “the Landed men in their Rents, and the Creditors in their Debts”; that is, anyone who had set rents or lent money when coin was worth more.³¹ Locke’s ideas represented the interests of parliamentarians, most of whom were themselves creditors and landlords and therefore stood to gain. And so, despite the fact that his ideas about the value of money had long been proved incorrect (people wanted money not to hoard, as Locke insisted, but primarily to trade with, its worth therefore residing in its exchange-value rather than in its use-value), Locke’s proposal to re-mint at the old standard was adopted.

Locke’s economic ideas were informed by his experience with paper credit, which was minimal. As Temple wrote scathingly:

Although Mr. Lock, by all his Writings hath justly acquir’d the Character of a very Ingenious Person, yet without detracting from his Merit in this late Discourse of his, he hath fallen into the Error which often attends those who write upon Subjects of which they have no Practical Knowledge or Experience, and lay down Suppositions, which are either False or Fallacious. . . .³²

The very idea of what Appleby calls “an infinitely expandable credit system” frightened Locke. To theorists like him, “the gold standard could redress the confusion inherent in deteriorating coinage and unreliable paper credit systems,” explains J. S. Peters. And so, on January 17, 1696, the House of Commons passed the “Act for Remediating the Ill State of the Coin of the Kingdom.” Clipped silver coins were called in and reminted. By the end of that year, the face value of the coinage in circulation was essentially half of what it had been.³³

According to Feavearyear and Appleby, the results were disastrous. As Locke’s critics had predicted, most of the newly minted silver, worth more in Europe than at home, had been melted down and exported as bullion in order to reap the profitable difference. The demand for coin grew ever greater, but because demand was not met with supply from the mint, wage-earners, shopkeepers, and the poor found that what money they had was essentially unusable. Though taxpayers and those who lent to the government could continue to pass clipped coin, everyone else had only a six-month grace-period in which they could sell their debased coin – at a great discount – to whomever would buy it. The buyers were, of course, the taxpayers and government creditors who could themselves use it. To make matters worse, those debtors and tenants who couldn’t use clipped coin saw their financial obligations almost double overnight.

In the end, those who gained from Recoinage were, predictably, people who handled or had access to considerable sums of money – the people identified by Feavearyear as landowners with land and property taxes to pay, merchants with customs and excise duties to pay, bankers, and wealthy townspeople who could afford to lend money to the government. The losers, those left holding clipped coin they couldn’t use, were, he writes, the wage-earners and the poor. These people, desperate to meet their simplest daily needs because shopkeepers refused to take the clipped coin at face value (valued by weight, it now bought only half as much as previously), panicked, sometimes violently; within six months, riots had broken out in Kendal and Halifax.³⁴

If Locke did not predict the economic catastrophe his proposal would cause, he was fully cognizant of two powerful and lasting results. First, the new milling process standardized the shape of coins, thus all-but-eliminating the threat of counterfeiting. Second, Recoinage standardized coin *value*, an effect that had great political and symbolic resonance, removing, as it did, the monarch’s power to set the price of coin. Largely because of Locke, writes Feavearyear, the price of gold was fixed at 3*l.* 17*s.* 10½*d.* an ounce.³⁵

The 1696 standardization of coin-value is crucial to accounting’s impact on literary history. In removing economic value from royal whim, Recoinage dealt the final blow in the monarchic demise so dreaded by Aphra Behn.³⁶ Nine years old when Charles I was beheaded, Behn saw the forced termination of the Stuart line in the year before she herself

died. In that last year of her life, although she wrote a poem for Queen Mary – James II’s daughter and so a Stuart by birth – Behn refused to swear allegiance to the Queen’s husband, King William, the Dutch William of Orange. To do so would be to renounce faith in and loyalty to the Stuarts. Peters makes a useful – and in Behn’s case, particularly apt – distinction when she writes that to disbelieve in William and Mary as rightful heirs to the throne “was less to be a traitor than to believe in an archaic system of idols.”³⁷

Yet by 1688, whatever devotion Behn declared had been sorely tested by economic change. The deleterious economic policies of both Charles I and Charles II had made clear that national finance left in royal hands was always risky, and occasionally catastrophic.³⁸ Nevertheless, in the 1660s, popular opinion among the conservative gentry and aristocracy held that a government bank was not in the country’s best interest. Writes Peters, “the public identified banks with the examples of those in republics or free cities [like] Amsterdam or Venice.” Post-Reformation anti-republicanism employed those very examples to argue against a national bank in England.³⁹ Such an institution would be “unsafe,” wrote Samuel Pepys; many others thought it “incompatible with monarchy.” It was no coincidence, notes Dickson, “that the foundation of a national bank in England followed the overthrow of James II in 1688, and the effective establishment of parliamentary government – under a Dutch monarch.”⁴⁰

As royal power weakened, commerce and credit, along with the popularity of accounting, grew ever stronger, and the value of coin was fixed as it had never been before. By 1696, Defoe was immersed in that value – the very value that Behn, now dead for almost a decade, had anticipated with such apprehension. During the reign of William III, Defoe would hold two official positions, each involving him significantly in government finance. Considering his own bankruptcy only three years prior, not to mention his life-long struggle against indebtedness, there is magnificent irony to the nature of those posts. One was as “manager-trustee” of the government lotteries. Even less plausible was the other: accountant for the commissioners of the glass duty.⁴¹

Social accounting: reading and writing arithmetick

In 1722, two decades after William III’s death, Defoe published *Moll Flanders*. The novel is set in the 1680s, the very same time-period in which Behn probably wrote *The Fair Jilt*. Like *The Fair Jilt*, the story of *Moll Flanders* includes currency, though where paucity of mention characterizes Behn’s novel, abundance characterizes Defoe’s. However, while Defoe’s references to pounds, shillings, and guineas are innumerable, foreign coins are mentioned just once. After stealing some cloth in an elaborate theft, Moll takes the ferry from Harwich to London, where she must then go through customs. To divert the customs officer’s attention from her stolen goods,

and to deceive him into believing she has travelled from Holland, she plants among her packages “a parcel of Money in *French Pistoles*, and some *Dutch Ducatoons*, or *Rix Dollars*.” (207) Few would question the emphasis, in *Moll Flanders*, on economic realism, or that money itself looms large in the novel. Yet given the prevalence of foreign specie in seventeenth-century England,⁴² its virtual absence in *Moll Flanders* is intriguing. Perhaps more notable still, on the single occasion that Moll does employ non-English currency, it is as part of a deceit. Whether or not the coin in *Moll Flanders* manifests Defoe’s famous fiscal nationalism, one should be alerted by its near-exclusive, and inaccurate, Englishness.

When in 1692 – thirty years prior to writing *Moll Flanders* – Defoe was imprisoned for debt, one friend described him as “not well vers’d . . . in accounts.” If not altogether ironic, the description was a kind one. Defoe’s poor accounting was in large part to blame for his bankruptcy, and he remained throughout his life dogged by the consequences of his ill-kept finances.⁴³ He was imprisoned twice for bankruptcy, and his letters in the early 1700s to his employer, Robert Harley (then speaker of the House of Commons), express lingering worries about being cast again into debtor’s prison. Yet despite the chronic chaos of his personal records, Defoe would in print extol the virtues of diligent bookkeeping, going so far as to declare disordered accounts “unnatural.” In his fiction and non-fiction alike, exact financial documentation always pays off. Successful commerce depends upon it in *The Compleat English Tradesman*, and the eponymous heroine of *Roxana* arguably thrives by mastering the same skill. But accounting in Defoe is by no means confined to money. Robinson Crusoe is as careful to count the turtle eggs on his desert island as he is the number of coins he saves from the wrecked ship’s locker. From *A Journal of the Plague Year* to *A Tour Through the Whole Island of Great Britain*, from the number of dead in London to the tons of cheese produced in Chester, everything, it seems, is counted. One may, in fact, locate Defoe within the movement of “social accounting” as propounded by early demographers John Graunt, William Petty, and Gregory King.⁴⁴ And this new sensibility fuels Moll’s desire to count.

In *The Fair Jilt*, as has been seen, enumeration was reserved for Behn’s most unlikable characters: the “mathematical” fop who, rigidified by narcissism, is unable to experience love; and the greedy, manipulative, and murderous Miranda, the only character described as a sum of money. But by the time we encounter Defoe’s heroine, enumeration has shed many of its pejorative associations. Characters may be disturbingly anonymous in *Moll Flanders*, but they are thoroughly quantified – numerically “written” if blank in name. This “counting” of character actually starts before the novel begins, as the title page summarizes Moll’s life arithmetically:

The Fortunes and Misfortunes of the Famous *Moll Flanders*, &c. Who was Born in Newgate, and during a Life of Continu’d Variety for

Threescore Years, besides her Childhood, was Twelve Year a *Whore*, five times a *Wife* (whereof once to her own Brother) Twelve Year a *Thief*, Eight Year a Transported *Felon* in *Virginia*, at last grew *Rich*, liv'd *Honest*, and died a *Penitent*.⁴⁵

Through the seventeenth century, numbers played an important part in religious symbolism and allegory, and numerology figured in poetry and philosophical speculation.⁴⁶ Douglas Brooks identifies numerology as a “dominant compositional mode” in literature, music, and the arts through the eighteenth century, and a device with which the average contemporary reader was acquainted. He also defines two kinds of numerology in literature – “substantive number symbolism,” involving “the explicit mention of numbers in the text” (the recurrence of the numbers seven and nine in *The Fairie Queene*, for instance); and “formal number symbolism,” in which the structure is determined by spatial patterns that are themselves numerically based.⁴⁷ Neither of which, however, encompasses the forms of enumeration exemplified in *Moll Flanders*. That form, as will soon become apparent, is idiosyncratic indeed.

There is little Moll leaves untallied, and yet the reader is not told where or when Moll becomes numerate: valuation seems an almost innate skill. Presumably, she learns some arithmetic in the Gentlewoman's household – by the later 1600s, many believed it should be part of everyone's education, including women's – but the omission is nonetheless puzzling, since Moll is careful to tell of other skills she acquires at that house, like dancing, French, and writing.

Defoe, on the other hand, was probably more familiar with numbers than most. For six years, beginning at the age of fourteen, he had attended one of the most respected dissenting academies in England: Charles Morton's Newington Green Academy, where the Medieval Quadrivium of arithmetic, geometry, astronomy, and music formed a substantial part of the core curriculum. And despite his imprisonment for debt at age thirty-two, he later had occasion to put his classical education to commercial use – as mentioned earlier, first managing the government lotteries, and two years afterward keeping books for the new window tax.⁴⁸

Demonstrably, Defoe had caught the quantification fever sweeping through England and Europe, and his interest in accounting went far beyond the practical. If most of the English population was still experiencing numbers on a small scale at the end of the seventeenth century, there was a vigorous movement afoot to make them preeminent. The mathematical probability theory posited by Blaise Pascal and Pierre Fermat in 1654 had given rise to lotteries and insurance schemes and a general interest in record-keeping. (The connection between probability and accounting is powerful and centuries-old. Lorraine Daston identifies Luca Pacioli as the first to introduce a mathematical context for probability in games of chance – the problem that initiated the famous Pascal-Fermat

correspondence. Pacioli's *Summa de Arithmetica, Geometrica, Proportioni et Proportionata* [1494] also included in its magisterial pages the first printed treatise on bookkeeping.⁴⁹) One manifestation of this "near-quantiphrenia" was the so-called social accounting of demography. Conceived by Sir William Petty, whose *Political Arithmetick* was published posthumously in 1690, social accounting did not simply count people (though that was a central aim), it quantified all aspects of the social system. As Petty explained rather modestly, his text employed a "Method . . . not very usual," to analyze social phenomena. According to a contemporary, Petty believed his methodology would show that arithmetical "Reasoning" is "not only applicable to Lines and Numbers, but affords the best means of judging in all the concerns of humane [*sic*] Life." Or as Petty himself put it, "instead of using only comparative and superlative words . . . I [will] express my self in Terms of *Number, Weight, and Measure.*" His inductive approach to economic questions would soon preoccupy politicians, administrators, and men of letters, and would later influence economic thinkers from Adam Smith to Karl Marx.⁵⁰

Defoe, as it happens, had a more-than-passing familiarity with *Political Arithmetick*. In one of his earliest full-length publications, *An Essay Upon Projects* (1697), he wrote of Petty's "very Ingenious Calculation" and cited *Political Arithmetick* numerous times to support his own ideas.⁵¹ And while his character Moll Flanders is neither statistician nor near-innumerate representative of the masses, her engagement with numbers, I argue, owes much to Petty. His inquiry into the nominal value of everyone and everything from foundlings to the Navy, from wool exports to public levies, helped spawn a demand amongst the middle ranks for what – as seen earlier – contemporaries termed "useful knowledge." As the eighteenth century progressed, writes Lorraine Daston, calculation in all forms came to both symbolize and generate "regularity." This ordering was part of the rising middle-rank ideology that "fostered an ethos of control and predictability."⁵² As numeration became ever more popularized, almanacs and diaries catered to this avid acquisition of information by cramming their pages with charts and densely tabulated knowledge about the phases of the moon and the weight of current gold coins.

Defoe was clearly an early practitioner of useful knowledge, deploying it first as a merchant-entrepreneur and then as an accountant. When he turned to writing, the role of lay political arithmetician was one he readily assumed. Certainly, the effect of enumeration – the "science of number" – on the narrative of *Moll Flanders* is perceptible, and cumulative. So too is the very idea of "useful knowledge" – of quantified and accounted information. (A marxist reading would attribute a kind of exchange value to "useful knowledge" as it appears in *Moll Flanders*, as well as in the demographic work of Graunt, Petty, and King.⁵³)

John Brewer writes that quantified information provided the reader “with a means of viewing and analysing the world,” and through the sensibility of Defoe’s protagonist, numbers do indeed become a double-medium of observation and analysis. What little we know about Moll’s first surrogate mother, whom she calls her “Nurse,” is presented thus: “[She was] herself a very pious sober Woman. (2.) Very Housewifly and Clean, and (3.) Very Mannerly, and with good Behaviour.” (9) Some pages later, Moll compares her eighteen-year-old self to the Gentlewoman’s daughters in similarly enumerative terms: “First, I was apparently Handsomer than any of them. Secondly, I was better shap’d, and Thirdly, I sung better . . .” (16) Moll’s vanity notwithstanding, these passages hint at the novel’s recurrent trope of specified and consecutive ordination, a trope that articulates in the midst of an otherwise blanketing anonymity. As critics have pointed out, few of the characters in *Moll Flanders* are named, and the real name of the novel’s protagonist is itself left unrevealed. Yet if numbers record and describe reality in the novel, they also *create* reality. Quantification, Theodore Porter observes, has always been a “social technology.”⁵⁴

This singular form of description, in which qualities are less narrated than they are calibrated and calculated, occurs throughout the novel, even when it hardly seems necessary. In Virginia, for instance, Moll’s “mother-in-law” (soon-to-be revealed as her mother) describes the inhabitants of the colony as being “of two sorts, either (1.) such as were brought over by Masters of Ships to be sold as Servants . . . Or, (2.) Such as are transported from *Newgate* and other Prisons . . .” (68)⁵⁵ Since the compound subject would be comprehensible in sentence form, it seems a motivation other than clarity is at work. Worth noting, too, is the singularly textual privilege assumed by a non-narrator here: rather than speaking this description for Moll’s retelling, Moll’s mother “writes” it as a numbered list. In early editions of *Moll Flanders*, the very same parenthesized numbers define the novel itself. Lacking chapters, the visual structuring of the text is done by way of parenthesized pagination (see Figure 17, p. 113). At other times, the structure of these narrated “accounts” is such that they allow for sub-quantities, as when Moll describes the variety of ship-captains she meets while living in the Mint:

[They] were generally of two Sorts. 1. Such as having good Business, *that is to say*, a good Ship, resolv’d not to Marry but with Advantage, that is, with a good Fortune. 2. Such as being out of Employ, wanted a Wife to help them to a Ship, I mean. (1.). A Wife, who having some Money could enable them to hold, as they call it, a good part of a Ship themselves, so to encourage Owners to come in; Or, (2.) A Wife who if she had not Money, had Friends who were concern’d in Shipping . . . which to them is a good as a Portion . . . (53)

With their explicit presentation of numbers, these passages begin to resemble tabulated accounts, the figures and tables of “useful knowledge” as well as Petty’s own demographic quantifications. Throughout his work, Petty favored ordinated information and used this same kind of parenthesized numbering to order and emphasize socio-economic information. In *Moll Flanders*, such moments are compelling because they are reserved – as was Petty’s numeration – for descriptions of “human life.” The historical taboo against counting living people had been broken only within the half-century prior to the publication of *Moll Flanders*, when the first local census in England was conducted in 1676 (the first national census wasn’t taken until 1801). The dead, of course, had been tallied since 1562, when the Bills of Mortality were initiated as a means of warning the rich of the possibility of a plague epidemic.⁵⁶ Counting the living, however, was another matter. Petty’s *Political Arithmetick* is the first known attempt at demography beyond the mere counting of heads, followed closely by the more exhaustive work of Gregory King. Both were published in the 1690s, less than thirty years before the publication of *Moll Flanders*.⁵⁷

You’re nobody till somebody owes you

Few would argue that Defoe succeeds in representing conventional psychological states that “articulate” Moll and are unrelated to quantification or arithmetical figures. Moll’s enumerative habits employ social accounting and “useful knowledge” in order to make society, and the trajectory of her own life, more easily navigable. Notably, this descriptive tabulation – this exact counting of character – transmutes almost without notice into quantification of a distinctly economic type.⁵⁸ Nowhere is the conformation clearer than when, early on, one of the Gentlewoman’s daughters (the very same daughters so overshadowed by their servant-girl’s beauty and talents) declares of the impoverished Moll, “if she have not Money, she’s no Body.” (17) At first glance, this statement seems obvious in its intent: Moll has no money; therefore she is insignificant, a nothing, a “no Body.” But given the context of accentuated enumeration, Moll, I suggest, seeks to articulate herself out of economic anonymity. The “Somebodiness” Moll desires is in other words a quantified state, a body almost solely and at times literally defined by numbers.

This literal definition can be striking. Numerous critics have focused on Defoe’s heroines’ obsession with money,⁵⁹ but what has been overlooked is the way in which money is used to define the body *physically*, to render an absent body – a “no Body” in the phrase of the Gentlewoman’s daughter – an articulated body. After Moll turns to thieving, she tells us that she “never went out without . . . a sum [of 20 Guineas] about me.” (212) Again, while Moll’s meaning appears to be transparent – simply that she carried the money with her – the image of money actually surrounding the body is a powerful one and should not be discounted.⁶⁰

Nor is the image of accounted corporeality confined to the novel's heroine. The reader is also told that Jemy's stock "was a Hundred and Eight Pounds, which he had about him all in Gold." (244) Individual worth is inseparable from the individual, and, as will be seen, attempts to cleave the two have disastrous results.⁶¹ The power of accounted value to articulate the self culminates in a final scene, where Moll's substantial cargo has arrived in Maryland from England:

[Jemy] was amaz'd, and stood a while telling upon his Fingers, but said nothing, at last he began thus: Hold, lets see, *says he, telling upon his Fingers still*; and first on his Thumb, there's 246 *l.* in Money at first, then two gold Watches, Diamond Rings, and Plate, *says he*, upon the fore Finger, then upon the next Finger, here's a Plantation on York River, a 100 *l.* a Year, then 150 in Money; then a Sloop load of Horses, Cows, Hogs and Stores, and so on to the Thumb again; and now, *says he*, a Cargo cost 250 *l.* in *England*, and worth here twice the Money . . . (267)

The narrative lens appears to readjust in this moment, slowly – and with almost microscopic intensity – focusing in on each of Jemy's fingers. Under such disarming scrutiny, the body becomes a kind of abacus, a counting-machine. Jemy uses the fixed materiality of his body, reduced though it may be to its smallest parts, to reify the value of his own and his wife's wealth.⁶²

Jemy's concern reflects a growing historical emphasis on carefully accounted property. In the 1690s, Petty and Gregory King both tabulated – in their separate studies – the wealth of the nation; in eighteenth-century America, the taxation system required an exact record of a property-holder's animals and goods.⁶³ At the same time, the quoted passage conveys something much more complicated. A kind of meta-accounting is at work, for Moll's meticulous enumeration of Jemy's "digits" is as precise as Jemy's enumeration of the wealth they have accumulated. The body is used to define accounts, just as accounts are used to define the body. The acts become indistinguishable, and tautological. What is more, the body is at its most articulate when so defined.⁶⁴

Now you see it/now you don't

Accounting, or bookkeeping – that is, the exact counting of money – was still relatively new to England when Defoe wrote *Moll Flanders*, but it was very much a part of the "near-quantiphrenia" mentioned earlier. Accounting can be described as part of a process of dematerialization; to be more precise, a process of "disappearing" money out of its material form and *rematerializing* it into words and numbers on a page.⁶⁵ But there is also a way in which accounting, in its broader sense of enumeration

as well as its more technical sense of a financial system, naturally presupposes the existence of *fixed value*. Keith Hoskin and Richard Macve address the important connection between accounting and value this way:

[A]ccounting, as a form of writing, does not just record transactions; it rewrites them as “entries” with a certain value specified in writing. In this rewriting, the nature of value is in turn transformed. For value no longer simply resides in objects or the process of their exchange . . . Value now has a separate independent existence attested by the written account of the goods or services rendered.⁶⁶

This tension between concrete or embodied value and abstract value, between highly fixed value and dematerialized value, makes accounting worthy of critical notice. What Hoskin and Macve do not point out, but what is crucial to an understanding of *Moll Flanders*, is accounting’s instrumentality. Max Horkheimer and Theodor Adorno have argued that mathematical procedure, in spite of its “axiomatic self-restriction . . . establishes itself as necessary and objective: it turns thought into a thing, an instrument.”⁶⁷

When money disappears to reappear as an *account* of money, materiality is redefined in the textual. For even as value shifted from specie to the paper on which it was recorded as bills and notes, that paper became the site of success or ruination. Early bookkeeping manuals, as we saw in Chapter 1, drew a causal and epigrammatic relationship between good accounting and prosperity: “None can be Poor who keep their Books correctly,” promised the popular *Rudiments of Book-keeping*, and the sentiment was repeated by many.⁶⁸ So, too, could accounting reveal turpitude: remember that the South Sea Company and the hapless excise-officer John Cannon were both “found out” – albeit in different ways – by the “bad books” they kept. Because accounting is by its nature closely linked to conceptions of value, one must also address what was – in the early eighteenth century – a shifting representation of value. Furthermore, if accounting creates value by redefining materiality as textuality, one must then ask, in what way does the transformation affect those who account?

You are what you count

What Behn derided and rejected in the mathematical and rigid fop, we see in Defoe as a necessary system of definition in relation to identity. Like the didactic accounting books of the early eighteenth century, in which one’s financial probity mirrored one’s spiritual, religious, and even social rectitude, enumeration in Defoe becomes the articulating factor: identity is configured through a template of numbers.⁶⁹ To be sure, quantification in *Moll Flanders* preserves an early association with the vice of vanity – as seen, for instance, in Bunyan – but in somewhat more

complicated form. When the Elder Brother feeds Moll's vanity with "handfuls" of gold, Moll's narcissism is transferred to the gold itself. Instead of looking at herself in the glass, she gazes at the money: "as for the Gold," she says, "I spent whole Hours in looking upon it: I told the Guineas over and over a thousand times a Day." (22) If value constructs the self in *Moll Flanders*, here that valuation is as much physical as it is psychological: Moll mistakes her mirror-image (that is, her money) for her identity. (A "reflection" similar to that in the ladies' diaries, with their various metaphoric mirrors.) I am suggesting that Moll is, in Ian Watt's term "individualized" – in Michel Foucault's "named," and "singled out"; in Louis Althusser's "interpellated" – by her enumerated material worth. Her identity depends upon what she can count as hers.⁷⁰

If Moll's vanity manifests itself in accounting, it is this narcissistic attention that in part insures her economic rise in the world. Nor can representations of value be entirely separated from representations of acquisitiveness. In late seventeenth-century thought, the "vice" of acquisitiveness becomes first naturalized and then valorized. What had been opprobrium turns to approbation; writers "stressed that free reign be given to the acquisitive urge" in order to enhance English trade and commerce. Moll seems to reflect this new sensibility. Everything in her world is subject to her meticulous accounting; in one scene, she collapses "Fortune" and "Character" into a single quality and spends six pages justifying this conflation. (54–60)⁷¹

It is worth noting here the important difference between an accumulated identity and a developed identity. In the eighteenth-century novel, female subjectivities (and for that matter, most male) are primarily cumulative; while characters like Moll Flanders, Roxana, Clarissa, and Betsey Thoughtless may experience a great deal, one would be hard pressed to say they "grow" as people. Not until the nineteenth century does one encounter the developed subjectivities that illustrate, in George Eliot's words, that "character . . . is a process and an unfolding."⁷²

Accounting is obviously a form of accumulation. Here, however, one begins to see a strong parallel emerge between the ways in which the novel posits an accumulation of accounted money, goods, even physical and social qualities, and the way it posits an accumulation of subjectivity. When Moll "tells" her money – as she does with the Elder Brother and throughout the novel – she is using the alternate and now-obsolete eighteenth-century definition of the verb, meaning "to count." But she is also, of course, "telling" her story through narration, and she is doing so through an accumulation of "valued" identity. Put another way, the very act of storytelling accrues and accounts subjectivity.

At one point Moll appears to recognize that her identity depends not just upon an accumulation of "told" wealth, but an accumulation of told personal narratives. She discovers that her plantation-owner husband is actually her brother: Moll's mother-in-law/mother "tell[s] her Name," and

the truth is out. Yet Moll seems decidedly less concerned about the incest itself, however horrifying it may be, than she is about the “telling” of it. “Had the Story never been told,” she reports, “all had been well.” (70) It is not just the revelation of this information that troubles Moll; equally dangerous is its inclusion in her accumulated, or accounted, identity.

These parallel accumulations include still another layer, for both *Moll Flanders* and *Roxana* use the word “account” as a synonym for “history,” with a concomitant claim to truth value. Michael McKeon defines his concept of “naive empiricism,” or the claim to historicity, as “empirical epistemology derived from many sources.” (Behn falls under this classification.) If Moll has any claim to “authenticity” and “truth,” then that claim may derive less from her insistence upon autobiography and eyewitness authority than from the powerful discourse – and sheer empirical weight – of her arithmetical equations. That is, her “authentic truth” seems to be Petty’s: the unequivocal reality of numbers. Yet recent work has convincingly questioned the “truth” and “reality” of numbers and finance in the eighteenth century, suggesting a more subtle and complex reading. In fact, what Moll is accumulating may necessarily be *false* subjectivities.⁷³

Moll frequently describes her identity using an economic system of reduction and recuperation. “I was reduc’d to between two or three Hundred Pounds,” (83) she declares, at which point a new identity becomes necessary to replace the one attenuated by dispossession. Thus, identity and monetary value are not simply inextricable in *Moll Flanders*, as critics like Mona Scheuermann have argued, they are one and the same. The heroine’s identity expands and contracts – is “reduc’d” and increased – according to a fixed price; that is, her current financial worth. At times this mutability appears potentially life-threatening, as when Moll admits her fear that her body may be worth less than the total value she carries on that body:

[To] keep and carry about with me Bank Bills, Talleys, Orders, and such things, I look’d upon it as unsafe; that if they were lost my Money was lost, and then I was undone; and on the other hand I might be robb’d, and perhaps murder’d in a strange place for them; this perplex’d me strangely, and what to do I knew not. (102–3)

One might see in Moll’s intense self-accounting an example of what Hoskin and Macve term “calculability,” the principle through which an objective measure of value is placed on the individual and upon which, they contend, modern individuals and organizations depend.⁷⁴ (It’s worth noting, too, the historical moment when “calculate” acquires a negative accent; that is, when the word loses its neutral and singularly numerical sense, and develops the additional meaning of shrewd and typically self-interested consideration. The *OED* dates this new definition precisely in 1809, in Maria Edgeworth’s novel *The Absentee*.)

Published two years after *Moll Flanders*, Defoe's *Roxana* (1724) shares many of the same economic preoccupations.⁷⁵ In fact, the later novel provides an even more disarming example of the valued body. When Roxana finally marries the Dutch Merchant, he insists they compare fortunes and duly extracts records of his property from innumerable "Boxes and Bundles." But when it comes time for Roxana to produce evidence of her own wealth, she gives no indication of either boxes or bundles. Instead, she tells only of "producing" and "pulling out" mortgages, securities, and receipts of "Ready-Money" in a supply as seemingly endless as silk scarves from a magician's sleeve. The image is of wealth not only located on, but *generated by*, Roxana's own body. It is as if her very flesh "produces" these riches in a sudden flaring of financial fertility.⁷⁶

Of haggling and the body prix fixe

Moll's predilection for fixed price is one reason she finds bargaining so distasteful. When she leads a customs-officer to some smuggled Flanders lace, he begins to haggle with her, "believing [she] did not understand the right [she] had to a Share in the Prize." He offers her a paltry twenty pounds, and Moll is offended by his presumption of her economic ignorance. Yet, she says, "I was glad too, that he offer'd to bring me to a certainty." (164) Although bargaining might have yielded more, Moll is gratified by the officer's suggestion of a fixed price for her efforts: the sum more than compensates the offense. (Not to be overlooked is the symbolism of this contraband: it is Flemish, or "Flanders" lace, the commodity after which Moll is named. Moll associates herself with the lace, for which she obtains a specific price, and value is again at once extrinsic and intrinsic to the self.⁷⁷)

Moll's dependence upon specified value is forced to adapt to circumstance when she takes up thievery. The goods she steals are in themselves worthless to her; watches are mere trinkets until they are exchanged for money. She is as keenly aware of this discrepancy as she is of the difficulty of securing an acceptable exchange:

I was loth to dispose of [my goods] for a Trifle; as the poor unhappy Theives in general do, who after they have ventured their Lives for perhaps a thing of Value, are fain to sell it for a Song when they have done; but I was resolv'd I would not do thus whatever shift I made, unless I was driven to the last Extremity . . . (153)

As Scheuermann notes, Moll's discovery that her Governess has turned pawnbroker is serendipitous.⁷⁸ Even more propitious is the preceding incident: a fleeing thief hurls his stolen bundle at Moll as she is walking along "*Lombard-street*." (As noted earlier, a street famous for its many pawnbroking shops in the early eighteenth century. Lombards, as they were

called, offered credit backed by objects of negotiable value such as plate, jewelry, clothing). This is a crucial moment for Moll, the point at which she transforms herself from whore to thief, and it should be viewed in historical context. Like the tension exerted by accounting in this cultural moment, a tension between concrete or embodied value and abstract value, Moll's body is forfeited for stolen goods. In an aging body, even material value is no longer necessarily stable.⁷⁹

Moll's identity seems, at these moments, to depend less upon an inner essence than on a variable worth. Jean-Christophe Agnew has argued that the developing market society of the sixteenth and seventeenth centuries generated what he calls a "commodity self" – a self that embodied "a mercurial exchange value." But rather than the serial commodity self identified by Agnew, Moll seems – at least at one level – to perceive herself as a cumulative self.⁸⁰ If she fears the loss of her capital, she longs as much for the security promised by fixed monetary worth. Her identity, then, is not merely a function of "monetary value," but such value within a historical moment and community, a time and place where – as has been seen – money itself was mutable and variable.

Delivery à la carte

One of the novel's most curious and critically unaddressed moments occurs almost exactly midway through, when the pregnant Moll is presented with three alternate "bills" for her lying-in. The reader learns that the midwife (whom Moll will later call Governess) brings Moll "an Account of the Expences . . . in two or three Shapes, and like a *Bill of Fare*, I should chuse as I pleas'd . . ." (128) Suddenly the very contours of the text change. What has been an unbroken series of sentences and paragraphs – recall that there are no formal chapters in *Moll Flanders* – realigns itself into a series of accounts, thus abruptly altering the spatial narrative (see Figure 17, opposite). Earlier we scrutinized those moments when Moll and her mother use enumeration and in so doing saw the ways in which accounting threatens to alter narrative space. Thus, while enumeration may be seen as a recurrent trope within the narrative, in terms of the material, spatial narrative it occurs abruptly. No attempt is made to incorporate the bills of fare into the main text through narrativization. They stand alone, separated by single, identifying sentences ("This was the first Bill . . . This was the second . . ."). The typography of *Moll Flanders* alters only once, here in the middle, to tabulate Moll's bills. This is the closest the novel comes to a printed account, and one may recognize a similar alphanumeric ordering of figures in a typical late-seventeenth-century didactic manual on accounting (see Figure 18, p. 115).⁸¹

Moll is to choose the bill that most suits her, which is entirely appropriate. In eighteenth-century life, accounts were considered guides as much for the future as of the past. Yet bills, as every reader knows, generally

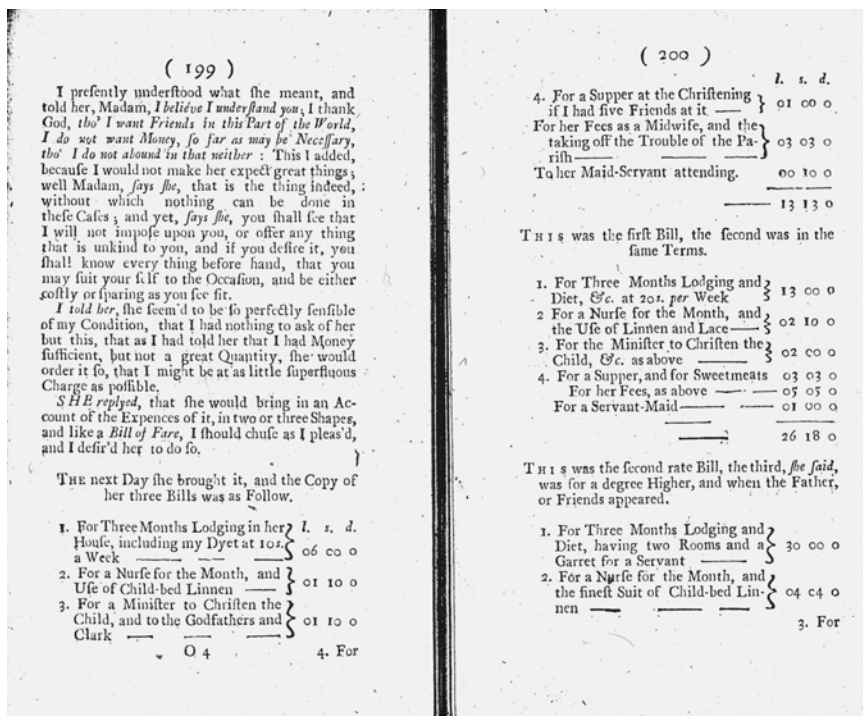


Figure 17 From Daniel Defoe's *Moll Flanders*, 1722 edition

Source: By permission of the University of Chicago Library, Special Collections Research Center.

represent obligation, not freedom; restriction not license. It would follow then that if Moll's bills have a spatial impact upon the text, that impact should be constraining. Instead the effect is liberating. In material terms, an uninterrupted narrative should take us to the end of the novel, but as a result of the bills of fare, it is numbers that "take over" in the middle and in some sense propel us toward the conclusion.

If the bills of fare disturb narrative space, they reassure the subjectivity depicted within. Sir William Petty believed numbers alone reduced "uncertainty," and once again Moll's logic seems to resemble his.⁸² These explicit tabulations clearly please Moll, despite their unexpectedness for the reader. Even before she meets the midwife "Mother Midnight," Moll tells us that pregnancy has caused both physical and psychological disturbance: "I fell very ill," she says, "and my Melancholy really increas'd my Distemper . . ." (126) But Mother Midnight quite literally revivifies her: Moll feels "new Life and Spirit in . . . my very Heart; my Blood began to circulate immediately, and I was *quite another Body* . . ." (italics added, 127).⁸³ And when

she is presented with Mother Midnight's accounts, she is only heartened further: "I look'd upon all the three Bills, and smil'd, and told her I did not see but that she was very reasonable in her Demands, all things Consider'd . . ." (129) With these bills of fare, the enumerative impulse to describe characters ordinally, by way of "accounted" traits ("First, I was . . . Handsomer . . . Secondly, I was better shap'd . . ."), becomes fully realized and reinforced: by the middle of the novel, narrative is momentarily made subordinate to account. If the material text is propelled by the bills of fare, then those same bills also liberate Moll herself. And because quantification offers choice, it is no longer sufficiently explained by Horkheimer and Adorno's paradigm of a constraining and even repressive Enlightenment device.

Just as Moll is relieved by the order the itemized accounts impose upon her fractured life, so do numbers and columns recuperate a narrative that has threatened – briefly – to collapse into repetition and contradiction. Explaining her "Melancholy," Moll's language mirrors her desperation:

[My] apprehensions were really that I should Miscarry; I should not say Apprehensions, for indeed I would have been glad to Miscarry, but I cou'd never be brought to entertain so much as a thought of endeavouring to Miscarry, or of taking any thing to make me Miscarry; I abhorred, I say so much as the thought of it. (126)⁸⁴

This disordered thought is uncharacteristic of the pragmatic and clear-sighted Moll, who prides herself in her competence. Notably, her confused despair is the result of what she perceives to be an absence of choice: she wants to miscarry but, apparently for moral reasons, will not abort. What strikes the reader is that choice, and indeed, recuperation, come to Moll specifically through the metaphors of enumerated and itemized *accounts*. (William Petty wrote of geometry and "arithmetick" as being "sure guides and helps to reason, and especial remedies for a volatile and unsteadie mind."⁸⁵)

Recuperation comes in the same form when Moll wants to begin anew her life of crime. Realizing that everyone who knew her as Moll Flanders is either hanged or transported, she sees a certain freedom before her: "no old Sins could be plac'd to my Account; so I began to run a Tick [tally] again." (174) Though there has been no previous mention of a material ledger, it seems Moll has kept close accounts throughout the novel.⁸⁶ Whether she is speaking of a literal or a figurative ledger seems to matter little; it is through the image of the account-book – and perhaps Hoskin and Macve's principle of calculability – that Moll finds reparation, renewal, progress, and success.⁸⁷ She is freed by her anonymity, but numbers in the novel do more than replace names. They pave the way to prosperity as Moll's accounted, nameless identity leads inexorably to her American wealth.

The Multiplication Table.

$$\begin{array}{r}
 \{ 2 \\ 3 \\ 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \} \\
 \times \{ 2 \\ 3 \\ 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \} \\
 \hline
 \{ 4 \\ 6 \\ 8 \\ 10 \\ 12 \\ 14 \\ 16 \\ 18 \}
 \end{array}$$

Two times

$$\begin{array}{r}
 \{ 4 \\ 6 \\ 8 \\ 10 \\ 12 \\ 14 \\ 16 \\ 18 \} \\
 \times \{ 4 \\ 6 \\ 8 \\ 10 \\ 12 \\ 14 \\ 16 \\ 18 \} \\
 \hline
 \{ 16 \\ 24 \\ 32 \\ 40 \\ 48 \\ 56 \\ 64 \\ 72 \}
 \end{array}$$

Four times

$$\begin{array}{r}
 \{ 6 \\ 8 \\ 10 \\ 12 \\ 14 \\ 16 \\ 18 \} \\
 \times \{ 6 \\ 8 \\ 10 \\ 12 \\ 14 \\ 16 \\ 18 \} \\
 \hline
 \{ 36 \\ 48 \\ 60 \\ 72 \\ 84 \\ 96 \\ 108 \}
 \end{array}$$

Six times

$$\begin{array}{r}
 \{ 8 \\ 10 \\ 12 \\ 14 \\ 16 \\ 18 \} \\
 \times \{ 8 \\ 10 \\ 12 \\ 14 \\ 16 \\ 18 \} \\
 \hline
 \{ 64 \\ 80 \\ 96 \\ 112 \\ 128 \\ 144 \}
 \end{array}$$

Eights times

Example 1.
In 1256 pounds it is required how many bushels, Multiplicand, 1256
 as you see, then draw a Line, and because the
 first figure of your Multiplier is a Cypher, let a Cy-
 pher under your first Figure, then go to the next
 Figure of your Multiplier, saying 2 times 6 is 12, let down a under the next
 Figure and carry 1, then 2 times 5 is 10, and 1 as I carried is 11, let down 1 un-
 der the next Figure and carry 1, then 2 times 2 is 4 and 1 as I carried is 5, let
 down 5 under the next Figure, then say 2 times 1 is 2, to let down 2, and 0, all
 now is your Multiplicand finished, say 12, and 12, and 12, and 12, and 12, and 12, and
 that is twenty five thousand one hundred and twenty bushels.

Example 2.
In 25120 shillings I demand how many pence? Multiplicand, 25120
 I let down my Multiplier under my Multipli-
 cand, and having draw a Line, I begin, saying 2 times
 0 is 0, for I let down 0 under my first Figure, then
 I say 2 times 2 is 4, which I let under the next Figure,
 then 2 times 1 is 2, letting a under the next, then
 2 times 5 is 10, letting down a 0 and carrying 1,
 then 2 times 2 is 4 and 1 as I carried is 5, which I
 let under the last Figure, now for the next Figure of the Multiplier, which
 being 1 neither Multiplies nor Divides, therefore I let down the Multiplicand
 25120, and let him one place short of the last Multiplication, then draw a
 Line and add the two rows of Figures together, saying 0 is 0, 4 is 4, 2 and 2
 is 4, 1 is 1, 5 and 1 is 6, 0 and carry 1, 1 as I carried and 2 is 3, do that the
 Product be three hundred one thousand four hundred and forty, the number of
 pence contained in 25120 shillings as was required.

Example 3.
In 428 Tuns of Wine it is required how many
 Gallons? 252 is the Multiplier, being the num-
 ber of Gallons contained in one Tun, to the Multi-
 plicand being let under the Multiplicand and a Line
 drawn, I begin saying 2 times 8 is 16, let down 6 and
 carry 1, then 2 times 2 is 4 and 1 as I carried is 5,
 letting down 5 under the next Figure, then 2 times
 4 is 8, which let under the third Figure, next mul-
 tiply your Multiplicand by the second Figure of your
 Multiplier, saying 5 times 8 is 40, let 0 under the second Figure of your
 Multiplicand,

Figure 18 From Robert Chamberlain's *The Accountants Guide, or Merchants Book-keeper* (1696)
Source: By permission of The Annenberg Rare Book and Manuscript Library, University of Pennsylvania.

Moll of America

The relationship between Moll's gender and her economic life has been critically addressed and need not be repeated here.⁸⁸ However, as detailed earlier, eighteenth-century Englishwomen not only dealt extensively with money but participated actively in the world of commerce and credit. And in order to fully understand Moll's engagement with money and value, two important historical precedents bear repeating: first, that tutelary accounting texts began to target women starting in the late 1600s, and second, that women across the social spectrum – whether farmers' wives, Quaker gentlewomen, or aristocratic ladies – successfully managed finances.⁸⁹ Thus, it comes as no surprise that Moll possesses a formidable talent for financial appraisal: she either intuits the value of the goods she steals or effortlessly imposes value on them.⁹⁰ And when value becomes too abstracted and inaccessible, she simply manufactures it. Her reunion with her son in America is marked by his reimbursement of her moving expenses, in the form of “a Deerskin Bag . . . with five and fifty Spanish pistoles in it.” (263) When they next meet, she reciprocates with “all [she has] of value”: one of her two stolen gold watches. As Humphry hesitates over accepting this extravagant gift, Moll's ruminations run to her favorite subject: “it was not much less worth than his Leather-pouch full of Spanish Gold; no, tho' it were to be reckon'd, as if at London, whereas it was worth twice as much there, where I gave it him . . .” (264) In other words, Moll – whether consciously or unconsciously – has given her son an object worth, on the London market, almost exactly the fifty-five pistoles he gave her.

In America, however, it is worth twice as much, and this final value-conversion is critical. Moll may have entered a very different economy, but her accounting (or “reckoning”) acumen is as sharp as ever. There is no room for unvalued, or unconditional, exchange, even between mother and son. A maternal gift is as precisely priced as a bundle of stolen plate. In the end the gold watch is doubly profitable to Moll; in addition to the fifty-five pistoles her son has already given her, he tells her that “the Watch should be a Debt upon him, that he would be paying, as long as [Moll] liv'd.” (264) Like the incident with the contraband lace, in which she secures both compensation from the custom's officer and fifty pounds worth of lace for herself, the watch is a profitable transaction twice over for Moll. Moreover, what should have been an anxious moment of fluid valuation – the American money-conversion – isn't. After the lace episode, Moll is no longer in a position to be devalued.

Friends of Flanders

According to Defoe's chronology, Moll and Jemy arrive in Maryland in 1673. Almost immediately, they are approached by “a very honest

Quaker,” a man who proves indispensable to the establishment and subsequent success of their plantation – and one who, I suggest, signifies a new stability grounded in fixed rather than variable value. That a Quaker would be in Maryland in 1673 is more than plausible; recent studies suggest that Quakerism in the American colonies came first to Maryland, not to New England as previously supposed. Certainly, from about 1660, what have been called “viable” Quaker communities existed in Maryland and Virginia. A second influx of Friends in 1672 strengthened the community still further, so that by the time Moll and Jemy arrive in Dorchester County, well-attended “Meetings” were being held there.⁹¹

In 1673, the Society of Friends was just twenty years old, yet within that time it had worked a profound change on the English commercial landscape and would prove just as influential in the American colonies. Quakers were highly successful merchants, goldsmiths, and bankers. Though they believed that prosperity led – at least in the abstract – to pride, the concept of value was itself a religious belief. As one Quaker wrote, “we lived perpetually with the value of money and the fear of God before our eyes.” If Protestants of the era had a predilection for eliding spiritual and financial security, then Quakers exhibited what is perhaps an extreme – or at least overt – manifestation of the same tendency “to be spiritual and to be solvent.”⁹²

Even those who disparaged the movement acknowledged the scrupulousness of its followers. A popular book of 1684 dismissed the Quakers as “a herd of silly insignificant People,” but in the same paragraph went on to extol their business practices:

They are generally Merchants and Mechanicks, and are observed to be very punctual in their Dealings, Men of few Words in a Bargain, modest and compos'd in their Deportment, temperate in their Lives and using great Frugality in all Things. In a Word, they are singularly Industrious, sparing no Labour or Pains to increase their Wealth, and so subtle and inventive, that they would, if possible, extract Gold out of Ashes.⁹³

Almost despite itself, the passage shifts from derision to admiration. By the end Quakers appear less silly than exemplary. Moreover, in the final suggestion of alchemical powers (“they would . . . extract Gold out of Ashes”), the author reveals just how “inventive” he fears Quakers may be.

Unlike most of those involved in commerce, Quakers avoided debt and credit, their own as well as that of their customers and colleagues. To this end, Quakers were admonished against “buying, bargaining or contracting beyond one’s abilities.” (Paul Emden identifies the two dangers of Quaker existence as “debt” and “eternal punishment.”) Meetings were held against running into debt, for bankruptcy signaled spiritual as well as financial failure. If a Friend went bankrupt, he could be disowned

by his Quaker community. Unsurprisingly, the steadfastness and diligence promoted by Quakerism also found expression in assiduously kept accounts, for which its followers soon became renowned.⁹⁴ But the Quaker in *Moll Flanders* does more than exemplify Weber's thesis connecting the Protestant work ethic and the rise of capital. One fact alone transforms his presence from the merely incidental to the instrumental: Quakers were the first merchants to eliminate bargaining.

Commodities, Quakers believed, had fixed values; to exploit a customer's ignorance for personal gain was therefore morally and religiously unconscionable. "Trading [is] become a Trap," wrote James Nayler in the late 1600s, "to captivate Men into deceitful Dealing." And a well-known Quaker author offered this advice and admonishment:

All ye who buy or sell . . . live in the fear of the Lord . . . and do not speak better or worse of the Creatures than you know them to be, thereby to get greater gain . . . Keep in the Light . . . and let that be your rule, and not the price of the market.

Founder George Fox himself warned against "deceitful merchandize, cheating, and cozening," and cautioned all "to let their Yea be Yea, and their Nay be Nay." Fox drew a straight line from religious to commercial probity – "Be true, be faithful to God, be just, be innocent, and ask no more for the thing than you will have." Thus, Quaker goods were set at non-negotiable prices.⁹⁵

While the Quaker appears quite late in Moll's story, he casts a long shadow backward, shedding light on her sustained accounting throughout the novel as well as her economic apex in its last pages.⁹⁶ Viewed within this context, Moll's interest in stabilized value is given new urgency. Moll's shift from selling her body to selling stolen goods, her "gladness" at the customs officer's "certainty," as well as her eager and accurate conversions of English and American value – all become moments that anticipate the Maryland Quaker.

I would like to turn back briefly to the quoted characterization of Quakers as "Mechanicks." Many male "Friends" were what were called workingmen, also known as "mechanicks": shoemakers, weavers, box-makers, farmers, shopkeepers.⁹⁷ But "Mechanick" and "Mechanical" had additional meanings in the seventeenth and eighteenth centuries; thus the *OED* defines "mechanical" as "pertaining to the mere technicalities of a profession or art; . . . persons occupied with or skilled in the practical application of an art or science" – including commerce, banking, and accounting. Another definition describes "mechanical" as "persons, their actions, etc: resembling [inanimate] machines or their operations; acting or performed without the exercise of thought or volition; lacking spontaneity or originality." During Behn's time, one synonym for "mechanical" was "mathematical." The word defined what was certain and precise, but is used

pejoratively by Behn to describe *The Fair Jilt's* "harden'd incorrigible fop," whom she derides for his "self-love," his "formality," his falseness, and his materialism – the single "species of mankind" in whom love "cannot work some change and miracle." (102–3) Yet whereas Behn used precision and exactitude to rigidify and denounce her fop, by Defoe's time, such qualities carried dramatically different associations. Defoe himself praised projects of "Mechanical Motion," and the men for whom and about whom he wrote *The Compleat English Tradesman* were proudly referred to throughout as "Mechanicks."⁹⁸

More pertinent still are the ways in which *Moll Flanders* returns repeatedly to the fixed and individuating world of numbers. If the prototypical Quaker "mechanick" was, indeed, a man of precision and exactitude, then in Defoe's terms he was a man worthy of approbation, not opprobrium. (Capitalism, writes Basil Yamey, depends upon the "mechanization and depersonalization of business."⁹⁹) At least at one level, Quakers profited by way of their very predictability, their "fixity" of character. As Moll says, her Quaker "prov'd a faithful and steady Friend," implying he remains with Moll and Jemy throughout ("We manag'd by the Direction of the Quaker," she allows (259)), and is integral to the plantation's growth and prosperity.¹⁰⁰

Moll's plantation life generates fiscal order on a scale hitherto unimaginable in the novel. At various times created, represented, and manipulated by Defoe, value becomes more controlled and more predictable. Moll's income is steady, she now calculates future profit and loss (an ability that has been called the basis of mercantile capitalism), and, finally, her son frequently and punctually renders her "a faithfull Account" of the plantation's yield (263). Accounting in *Moll Flanders* is more than a financial mnemonic or system of notation. If, as I have argued, the practice creates value by redefining materiality as textuality and this transformation necessarily affects those who employ the practice, then Moll herself can be viewed as a kind of ever-increasing account within the novel – an account, that is, of so much whoring, so much theft, and, finally, so much primitive accumulation in the agrarian capitalist society of the colonies. Though quantification may emphasize acquisition, as Horkheimer and Adorno assert, here it is neither inherently nor axiomatically self-restricting. To the contrary, the metaphor of the account offers liberation through quantification.

At the end of the seventeenth century, William Petty believed he saw the limitless future of enumeration and asked excitedly, "Can you apply Arithmetick to Every Thing?"¹⁰¹ Moll, who has from adolescence found in numbers definition, recuperation, and choice, would surely answer yes.

The calico caper

The Quaker in *Moll Flanders* embodies, we see, the narrative need for historically accurate valuation. At other points in the novel, however,

temporal accuracy is fully subordinated to fixed value. At one point, Moll steals a bundle wrapped “in a Piece of painted Callico, and very Remarkable.” (187) She is around forty years old at the time, which would locate this particular theft in the 1660s. The date is important, because Moll wants the reader to know that the fabric is both recognizable and valuable. But calico generated little to no interest in England until later in the century, when the 1678 ban on the importation of French fabrics created a market for Indian cotton. Indeed, it was calico’s remarkable resemblance to silk – sheer, lightweight, and soft to the touch – that gave the fabric prestige, despite being relatively inexpensive. For the next decade, it was worn as a lining for silk clothing. Defoe was as cognizant of calico’s chronology as he was of the powerful associations of Quakerism. And just as he would opine in print about Quaker prices a few years after publishing *Moll Flanders*, so, too, would he journalize on the subsequent popularization of the Indian fabric and its endangerment to English trade.¹⁰²

When Moll calls attention to her stolen calico, she betrays Defoe’s eagerness to establish worth. In 1721, when the novel was written, the importation and wearing of calico had been banned in England for one year. Its sudden scarcity made the fabric even more desirable, so that by the time *Moll Flanders* was published, calico was at perhaps its most valuable.¹⁰³ Circumstances suggest that Defoe is reacting to the 1721 valuation of calico, *not* its value in the mid 1660s. In other words, Defoe is not documenting worth but again manufacturing it – an inventiveness that will eventually extend much further than a gift watch or the wrapping on yet another stolen bundle.

Going broke and breaking back

At the age of forty-two, having saved the substantial sum of 550 pounds, Moll enlists the financial services of a goldsmith.¹⁰⁴ The year being approximately 1665, that she would do so is – like the Quaker’s appearance earlier on – historically convincing. Modern banking begins, after all, with the goldsmiths, who, until the establishment of the Bank of England, provided the safest and most profitable means of storing money. Scriveners, who were notaries and thus drew up commercial contracts, also came into frequent contact with people who wished to both lend and borrow money, but goldsmiths had an automatic advantage: as dealers in coin and precious metals, their livelihood demanded a thorough familiarity with different aspects of the market, from bullion to specie to currency. What’s more, goldsmiths already had strong-rooms for the safe storage of their own valuables, and these “safes” were made available to customers and banking clients who wished to deposit with them. The most significant difference, however, was that goldsmiths paid interest on the money deposited with them, while scriveners were banned by law from profiting from the money they held in trust.

Always wealthier and more powerful than scribes, goldsmiths grew popular during the Civil War, when those landowners who did not support Cromwell feared the seizure of their treasure and so sent it to London goldsmiths for safekeeping. Goldsmiths were nonetheless highly susceptible to bankruptcy; when Moll's man "breaks" soon after she deposits her money with him, he succumbs to a common fate.¹⁰⁵

Not nearly so historically convincing are Moll's later banking efforts. After her loss with the goldsmith, she realizes her own financial vulnerability and actively seeks a safer place to deposit her money. Moll has been carrying this money on her person, in the form of "Bank Bills," "Tallies," and "Orders," all early forms of paper credit issued by the government in return for short-term loans. The bills to which Moll refers, however, are probably goldsmith deposit receipts,¹⁰⁶ though it should be noted that Defoe's contemporary readers would likely think them something else altogether – either sealed Bank bills, which were interest-bearing and issued by the Bank of England, or Exchequer Bills, which were printed bills of credit first issued by the Exchequer in 1696 and managed by the Bank of England.¹⁰⁷ Tallies were originally pieces of wood upon which notches were made according to the money one paid into the Exchequer for taxes. Tallies were revised by Charles II to include money lent to the king, and eventually replaced by paper orders called Exchequer orders – the first government-issue paper money. Since tallies were subsequently known as orders, it is difficult to know whether Moll is using two different terms for what is essentially the same thing. In any event, paper tallies/orders were not in circulation until the late 1600s, so that Moll's use of them in mid century is somewhat anachronistic.¹⁰⁸

Moll's "misplaced" money, incidentally, raises a far larger anachronism in the novel: the very presence of banking itself, which was not an everyday fact of life during Moll's time. (Nor were innovations such as the Bank of England and Recoinage a panacea for the prevalent anxieties about the dematerialization of money. In fact, in some ways, economic anxiety was actually exacerbated by standardization of monetary value, because what was institutionalized was the most thoroughly dematerialized money of all: credit.) Nonetheless, Moll writes, "[it] came in my thoughts one Morning that I would go to the Bank my self, where I had often been to receive the Interest of some Bills I had, which had Interest payable on them. . . ." (103) Because she has already described in some detail a prior relationship with a goldsmith, Moll is unlikely to be making loose reference to goldsmith banking practices in this passage (although as noted, goldsmiths did pay interest on deposits). To the contrary, her relationship with the goldsmith having ended so calamitously, she would have been deterred from engaging the services of other such money-handlers. Besides, the services offered to Moll by the clerk are fairly complex:

He told me I might lodge the Money in the Bank as an Account, and its being entred in the Books would entitle me to the Money at any time, and if I was in the North might draw Bills on the Cashire and receive it when I would; but that then it would be esteem'd as running Cash, and the Bank would give no Interest for it; that I might buy Stock with it, and so it would lye in store for me, but that then if I wanted to dispose of it, I must come up to Town on purpose to Transfer it, and even it would be with some difficulty I should receive the half yearly Dividend, unless I was here in Person, or had some Friend I could trust with having the Stock in his Name to do it for me, and that would have the same difficulty in it as before; and with that he looked hard at me and smil'd a little; at last, says he, why do you not get a head Steward, Madam, that may take you and your Money together into keeping, and then you would have the trouble taken off of your Hands? (104)¹⁰⁹

Presumably, the clerk is referring Moll to the services of his private bank.

Feavearyear dates what he calls “the business of banking” at about 1665, led first by the banks of Backwell and Viner and then, in the 1670s, by Child’s Bank. Goldsmith bankers established the fundamental elements of what one thinks of as the modern banking system – those being the deposit, the “running cash note” and the “drawn note.” When the Bank of England supplanted the goldsmiths, these practices were simply adopted, so the reader must look carefully in Defoe’s citations for clues distinguishing the two. The clerk offers Moll all three services, for example, as well as the option to buy stock. A running cash account with a goldsmith banker involved no receipt; instead, the depositor drew upon the account in writing whenever he wished, and for any amount up to the total balance. This written request would then be handed directly to his creditor, for whom it was payable on demand. Running cash accounts were so-called because money did not exchange hands but “ran” direct from depositor’s goldsmith-banker to depositor’s creditor by way of a written request from the depositor.¹¹⁰

Yet the clerk’s proposal of running cash does not fit the services offered by private banks. For one, goldsmith’s running cash accounts typically gave interest. Further, they required a recognizable and reputable signature, something Moll hardly possesses. (This requisite signature meant that running cash was used mostly by landowners and the nobility. So integral to this fiduciary transaction was reputation that bankers sometimes required a signifying token, commonly a signet ring, along with the written draft, before they would pay.¹¹¹)

The banking services Moll’s clerk proposes may not correspond to those offered by goldsmith banks, but they correspond very nicely to the services offered by the Bank of England. Moll is told she may “lodge” (deposit) her money in the bank and “draw Bills on the Cashire.” The drawn bill,

also called the drawn note, was the Bank's early version of today's check. Bank of England running cash distinguished itself from the running cash of goldsmiths in that it did not, generally, bear interest. Moll's running cash will not earn interest, and she tells us so quite pointedly. She is also told she may buy stock. The Bank of England was a joint-stock company, but goldsmith banks were not. Moreover, women had owned stock in the Bank of England from its inception.¹¹² Within a few pages of this episode, Moll's Lancashire Husband queries her repeatedly about whether she has "Money in the Bank of England." (113) There is just one problem with these references: the Bank of England was established in 1694, 30 years after the incidents Defoe describes.

Critics have questioned not only the time-scheme of *Moll Flanders* but also that of *Roxana*. Roxana is, according to the novel's first page, born in 1673, a date that instantly sets the story at odds with the novel's title page, which claims the protagonist is "the Person known by the Name of the Lady Roxana in the time of Charles II." Then there is the matter of Sir Robert Clayton, a man whom Roxana calls "thorowly vers'd in Arts of improving Money." Like the Bank of England, Sir Robert is a non-fictional reference, a man prominent in the reigns of Charles II and James II. In terms of dates, Sir Robert's appearance is, if not anachronistic, ambiguous at best.¹¹³ His presence in *Roxana* is also more conspicuous (cited, as it is, two dozen times) than is the Bank of England in *Moll Flanders* (mentioned only twice); this disparity is unsurprising when we consider how crude Moll's economic life appears compared to Roxana's. Certainly, the wealth Roxana accrues is substantially greater, and as befits such sums, the services Clayton provides are also more complex than those of Moll's clerk. Moreover, Defoe goes to far greater lengths to make Clayton's services "real." Frank Melton observes that Defoe's characterization of those services "comes closer than any other contemporary description to an accurate perception of the scrivener's business."¹¹⁴ In the deposit services Clayton offers, in his calculation of Roxana's interest, in his moneylending with real security, Roxana's "faithfull Counsellor" is drawn with self-conscious detail.

Both *Roxana* and *Moll Flanders* may contain temporal anomalies other than Sir Robert Clayton and the Bank of England, but these two are surely the most striking. Each is also, of course, economic in nature. And while Bram Dijkstra may be right in asserting that "Defoe makes 'good Sir Robert' the mouthpiece for his favorite directives concerning capital management," this explanation seems restrictive and, given Dijkstra's thesis, perhaps somewhat tendentious. The unconcealed *realness* of Clayton seems to demand a fuller interpretation – but more about that later.¹¹⁵

Meanwhile, to return to *Moll Flanders*, the references to currency in the novel are innumerable and, with few exceptions, in the form of pounds, shillings, and guineas. Yet when assessing her Virginia plantation, Moll tallies her American wealth in "Pound *Sterling*." Sterling was called,

variously, bank-money, “ghost money” and “imaginary money.”¹¹⁶ (The last two terms nicely evoke the way in which bank-money, like credit, spectralized money, evaporating its materiality. Indeed, in 1657 Samuel Lambe used the term “imaginary money” to describe paper-based credit.¹¹⁷) Such money was issued to preclude the clipping and counterfeiting that had debased coin and consequently destabilized international trade. The idea, according to Brian Rotman, “was for a bank of the state to create a new ‘imaginary’ coin [such as the English pound sterling], whose value was specified externally, in a global sense, as a fixed weight of gold or silver. It was also specified internally, in a local sense, as a determinate but variable amount of gold money exchangeable for it.”

“Imaginary” money measured, but did not embody, value. Because it had no physical currency, it was noncirculating. And because it was non-circulating, it could not be debased.¹¹⁸ As Fernand Braudel points out, bank-money provided a much-needed means of common measurement for international trade. Thus “imaginary” units like the French livre and English pound sterling were used to “reckon up and estimate the respective values of the coins, to fix prices and wages, and to keep commercial accounts that could later be translated into any real money, local or foreign, when it came to moving over from book-keeping to actual payment.” This dual nature in bank-money is not unlike the doubleness in accounting itself, which seems to rematerialize money into narrative even as it fixes numerical value on the page. Though the physical presence of imaginary money was patently unreal, its *actual* value (which Adam Smith would later declare “represented money exactly according to the standard of the mint”) was unchangeable.¹¹⁹ To be sure, Moll’s money is very real: she would have it no other way. And while Moll invokes the pound sterling just twice, specifically as a means of converting her American worth, she is also conjuring money’s multivalent values: that it may contain value as intrinsic wealth, convey value as a medium of exchange, and measure value as a unit of account.

Deconstructing Defoe

Defoe’s economic scenario is of fluctuating accuracy. If a generous interpretation allows calico in mid century, the reader is still brought up short by subtle and not-so-subtle allusions to the Bank of England. While these discrepancies may be written off as examples of Defoe’s famous compositional sloppiness,¹²⁰ there is another interpretive possibility for narrative errors: one cannot discount the fact that Defoe takes pains to note carefully Moll’s age at certain points in the story and to date the story itself at its conclusion. In so doing, the reader is able – even urged – to calculate backward, accurately dating events like Moll and Jemy’s arrival in Maryland. This degree of chronological precision, intermittent though it may be, cannot help but alert the reader to glaring historical inaccuracies.¹²¹

The references to the Bank of England, for example, must have been “patently” anachronistic “to the original readers of the work,” writes Samuel Macey. But Paul Alkon disagrees, questioning the very concept of “anachronism” for its pejorative connotation: “the kinds of anachronism in Defoe’s fiction are as important to notice as the fact of their occurrence.”

“Defoe was scrupulous about historical accuracy,” Alkon continues, conceding only “a very few small mistakes . . . in [Defoe’s] placement of minor historical events.” Belying himself somewhat, he goes on to say that the “chronological misplacements” in *Moll Flanders* (and *Roxana*) are not mistakes and suggests we regard Defoe’s major anachronisms “as intentional, not accidental, strategies.”¹²² Deliberate or not, there is no denying that the specific inaccuracies scrutinized here are made all-the-more puzzling by Defoe’s thorough knowledge of English economic and commercial history.

To explain Defoe’s repeated mention of an institution still decades in the future as either ignorance or slipshod methodology is surely to underestimate his intent. As G. A. Starr writes, the tale *Moll* tells “ultimately eludes calendars and clocks, and hovers in a timeless fictional once-upon-a-time.” Yet Starr’s explanation is unsatisfactory, its romanticism clotting whatever purpose Defoe may possibly have had. More incisively, Maximillian Novak has written of Defoe’s “methods of shaping history to suit his narrative purposes.” And Alkon, for all his initial minimizing of Defoe’s inaccuracies, goes one step further than Novak:

[There is an] advantage to Defoe’s freedom from the requirements of temporal verisimilitude: references to time may readily become symbolic. Dates and settings can thus convey meanings instead of primarily serving as a background of authenticating detail.¹²³

Alkon is getting nearer to a useful explanation. If Defoe’s references do indeed serve symbolic purpose, then the Bank of England, for instance, is transformed from a jarring historical error to a vivid symbol of the world of calculation and fixed value. Anachronism in *Moll Flanders* thus becomes the aperture through which we may view authorial pre-occupation. Indeed, Defoe’s references to still non-existent banks and paper money suggest real anxiety over the creation of value and the need to “account” that value. And the sheer detail of Defoe’s economic indicators – his Sir Robert Claytons, his Banks of England – disrupts the neatness of an equation that posits those signifiers solely as symbols or images. It is this disruptive element to which we should pay particular attention.

In the passages cited, Defoe’s purpose is at least in part to create a quantified self. While my argument cannot be conclusive (for the simple reason that a causal relationship between external events and works of fiction cannot be proven), much may still be gained by addressing how

preoccupations change over the course of only a few decades as well as the homological relationship between those preoccupations and external events. In this case, what may emerge from such analysis are suggestive ideas about the development of the novel.

“Defoe’s world is always synchronic rather than diachronic,” argues Novak.¹²⁴ This designation may hold true for novels like *Roxana*, which, as Novak points out, creates an impossible double time-frame of both Restoration and eighteenth century in order to create an allegory of luxury and decadence. Likewise *Robinson Crusoe*, where Michael Shinagel believes the opposition between the austere Puritanism of Crusoe’s father and the “radical adventuring spirit” of Crusoe himself “dramatizes a phenomenon drawn more from [Defoe’s] own generation and experience than Crusoe’s.”¹²⁵ The disjointed temporality of *Moll Flanders* cannot be explained away so easily. In the end, it is difficult to abstract – or for that matter allegorize – the temporally specific presence of calico, or the Bank of England, or the pound sterling. Their very specificity makes them awkward symbols. Nor, with any real conviction, can they be minimized into “minor historical events” carelessly misplaced by Defoe. Because of this, and because, furthermore, they did not exist in the time-frame Defoe creates with such painstaking detail, one well may question why they are present at all. I hope in the pages above I have begun that process of inquiry.

4 He said/she said

From the picaresque to the pointedly personal

If late-seventeenth- and early-eighteenth-century England's preoccupation with accounting manifested itself in novels of the time, the eighteenth century, as it progressed, saw the genre undergo a transformation in narrative style based in part on extrinsic economic factors. I'm referring here to a shift from one type, or subgenre, of novel to another; specifically, from the picaresque to what I will be calling the "novel of personality." The picaresque seems to represent an older form of narrative in that it charts the search for real property, or land, while the novel of personality charts a newer search for personal property, or material goods. Differing in structure, too, the picaresque depends on numerous interpolated and autonomous stories, while the novel of personality insists – often vehemently – on only one story. Finally, the picaresque is rarely narrated in a female voice, and its use of the first person often belies what is typically a third-person narrative. Conversely, the novel of personality tends to be narrated by a single female subjectivity. The picaresque, in other words, charts the picaro's (or orphan or bastard's) recuperation of an older conception of land-based property, while the novel of personality follows a female protagonist's acquisition of money and material goods.

This generic change is inextricable from the reconception of wealth that occurred after the Reformation. By the 1700s, land was no longer considered the sole basis for wealth, and many new fortunes were being drawn from the world of commerce. At the same time, the eighteenth century developed numerous laws and customs – among them primogeniture, strict settlement, and entail – that essentially denied women the inheritance of land. Consequently, their portions and jointures – settlements before and after marriage – tended to be made up of personal, or moveable, property. If land came to be thought of as "masculinized" property at this time, then moveable property developed strong associations with the feminine. For personal property was anything of value that wasn't land: clothing, jewelry, silver plate, furniture, textiles, and, most valued of all, money. Which brings us back to accounting women, because money – as we have seen – can be accurately assessed and kept track of only through bookkeeping.

This chapter will consider the cultural resonances of a common eighteenth-century synonym for moveable, or personal property. Such possessions were known, intriguingly, as “personalty” or “personality.” The word “personality,” of course, calls up important associations with the individual; that is, personhood, subjectivity, and originality – all pressing concepts in eighteenth-century thought. The following pages will explore the intricate connections between those women accountants who keep track of both narrative and finance, and their respective “personalities” of property and individuality.

Pick a peck of picaresques

The Spanish *Lazarillo de Tormes* (1554) is generally accepted to be the very first picaresque; the genre first saw popularity in England at the beginning of the seventeenth century, when Mabbe’s translation of Alemán’s *Guzman de Alfarache* (1604; English translation 1622) became a best-seller. In non-Spanish picaresques, the picaro tends to inherit land,¹ usually at the end of the novel and only after many adventures and much confusion as to his real identity. Eventually his noble birth is revealed and a family estate is at least recovered if not inherited. Thus the French Gil Blas at last retires to an estate in Southern Spain; the English Roderick Random, the initially disowned son of a lord, is in the end able to buy back the ancestral estate in Scotland; and the German Simplicissimus (with some variation on the bourgeois theme) retires to an island in the Indian Ocean.

Alexander Parker writes that the model of the Spanish picaresque undergoes a process of “aristocratization,” specifically in *Gil Blas* (1735) and *Roderick Random* (1748), while other critics have argued that concealed aristocracy is vital to all picaresques. Michael McKeon points out that the orphaned Lazarillo “is ripe for the discovery of aristocratic parentage.” Likewise, the destitute Guzman is convinced he comes of a good family. This element of concealed high birth is characteristic of Defoe’s Colonel Jack, as well. Jack may be an orphan, but his Nurse tells him that he is by birth a gentleman, and in the novel people remark on his “good face.”² Within the course of his story, Colonel Jack sees his fortunes shift from penury to property; once a slave, he finishes as a wealthy plantation-owner in Virginia. Even Defoe’s piratical Captain Mission comes “of a good Family.”³ An even neater “aristocratization” occurs in *Tom Jones* (1749). Unjustly banished from his family estate, Tom seeks adventure and escapade, returning at the novel’s close to receive his withheld patrimony and settle on the familial estate. Richard Bjornson points out that the non-Spanish picaresques tend to end with either inherited or acquired nobility.⁴ In fact, the picaro almost invariably ends up with something tangible, too. He acquires the outward manifestation of his newfound nobility: land.

If the picaresque relies for its conclusion on the acquisition of land, it seems to harbor, throughout, a concomitant and related anxiety about money. In *Colonel Jack* (1722), the hero's increasing hoard of money does not bring with it greater security. As Lars Hartveit points out, if anything the hoard only heightens Jack's "sense of precariousness." There are many examples of this uneasy response to money. For instance, Jack doesn't know where to store the money he acquires: "I had really more wealth than I knew what to do with, for Lodging I had none, nor any Box or Drawer to hide my Money in, nor had I any Pocket, but such . . . was full of Holes." The hollow tree in which Jack eventually stores his money is useless, for, like his pocket, it too has a hole at the bottom. When money is surplus to his needs, it causes him acute psychic discomfort, as the following excerpted dialogue shows:

Gentleman: "What wilt though do with this Money now thou hast it?"
Jack: "I don't know . . ."
Gentleman: "Where will you put it?" . . .
Jack: "In my Pocket."
. . .
Gentleman: "And where will you put it, when you come Home?"
Jack: "I have no Home." . . . *cry'd again.*

And one page later:

Gentleman: "Well, . . . now you have this Money, won't you buy some Cloths, and a Shirt with some of it?"
Jack: "Yes . . . I would buy some Cloths."
Gentleman: "And, what will you do with the rest?"
Jack: "I can't tell" . . . and cry'd. (37-8)

Even when, later in life, Jack has secured a "great Estate" and thus safe storage for his money, the money remains hoarded and never invested.⁵ When Bjornson declares that "non-Spanish pic heros all need – and get – money," he overlooks the tenuous quality of that money.⁶

A similar example may be found in Tom Jones' expulsion from Paradise Hall: Tom is given 500 pounds by Allworthy, and it is promptly stolen. Nor is Black George the last person to rob Tom. Money is an equally unreliable possession in *Roderick Random*, whether the hero is being "bubbled" out of money at cards or robbed by a Capuchin priest while he sleeps (278, 242). As Roderick fluctuates between destitution and degrees of grandeur, money subjects him to constantly (and usually downward) moving fortunes. Indeed, throughout the picaresque money is something of a liability, a potential danger only eradicated when the picaro inevitably acquires land.

Money, then, may be necessary to the picaresque's rise but it is not the culmination of that rise. In the picaresque, money is a fluid rather than solid possession. There is little indication of its pre-eminence in, for instance, *Gil Blas*, where the hero is given 1,000 ducats by a wealthy widow but loses it soon thereafter to the swindler Camille and her two accomplices. And when Don Aphonse entrusts him with 3,000 ducats, Gil "returns" it to the cheated Jew Samuel Simon. McKeon's identification of money as in some way land's "opposite" in the eighteenth century seems applicable here.⁷

Land of the free(holders)

Until the early sixteenth century, much of the land in England was owned by the church. With the Reformation, however, came the dissolution of monasteries, which freed up a great deal of very valuable property. Those few families that already had land bought more, causing what Peter Roebuck calls a "spectacular growth in the size and wealth of the landed classes."⁸ Nonetheless, most of these large landowners were little more than leaseholders, essentially renting their property from the Crown under a system of guaranteed royal revenue called "feudal tenure." Given the amount of dissatisfaction on the part of landowners, not to mention the opportunities for corruption, it is perhaps unsurprising that feudal tenure was abolished in 1646. I see this as a significant date in the connection between changing conceptions of property and the development of different types of novel. Abolition meant that for the first time, writes Hill, "landowners gained absolute ownership over their estates," becoming what were called freeholders. Only freehold property, that is, land owned autonomously, was considered "real" property.⁹ In 1647, one year after the demise of feudal tenure, the legal device of strict settlement, by which land was entailed to a succession of usually male heirs, came into being. The picaresque novel is deeply associated with this absolute right to land and, I propose, the male inheritance of that land.¹⁰

As the value of land rose through the seventeenth century, previously dispossessed Royalist families were able to recuperate wealth and power through strict settlement and secure mortgages. By the eighteenth century, according to Paul Langford, landed property was afforded tremendous respect. "Even the greatest magnates," he writes, felt a need "to appear more 'acred' than they really were." (In fact, it was to create the illusion of far-flung property that landscape gardening initially developed. "The first essential of greatness in a place," declared Humphry Repton, "is the appearance of united or uninterrupted property.") Even at the end of the century, Charles Butler was writing of the "superior stability of landed property, and the importance which the ownership of it confers."

Property that was not "real" (i.e. property that was not freehold land) was called "moveable," or "personal," for which English law had always

provided separately. Personal property, as has been seen, could be furniture, jewelry, clothes, textiles, plate; it could also be investments and debts. Most of all, it referred to money rather than land. Although Langford writes that “[t]raditional wisdom had always dictated the superiority of real over personal property,” and Pocock has famously pointed out that to possess civic virtue one had first to possess land, by the mid eighteenth century, as economic expansion multiplied and personal property became ever more diversified, it was clear that land and finance were mutually dependent concerns. Yet despite a growing population of men whose property was primarily moveable – printers, publicans, potters, merchants and tradesmen of all kinds – personal property maintained a strong association with women. Nor was this relationship confined to the metaphorical – the “feminine” uncertainties of money compared to the “masculine” stability and dependability of land. Instead, due to inheritance practices dating from the latter half of the seventeenth century, what property women owned did indeed tend to be moveable.¹¹

In the early modern period, writes Amy Louise Erickson, “land pulled inexorably toward males.” Women could own land, but law and custom made ownership difficult. Primogeniture gave the eldest son the right to inherit land; strict settlement and entail meant that in theory, at least, land was kept intact for generations of male heirs. There were, of course, exceptions. Solely female heirs were not unusual (a full 20 percent of marriages produced only daughters), and some landowners simply refused to perpetuate unequal inheritance practices.¹² Nonetheless, for the most part, women inherited personal property, and this was true in families from the aristocratic to the most ordinary. Yet Erickson makes an important point about inheritance in early modern England: “although girls inherited personal property and boys more often real property . . . daughters inherited from their parents on a remarkably equitable basis with their brothers.” Today the value of land far outweighs that of moveables, but this was not so in the seventeenth and eighteenth centuries. In the early 1600s, for example, a Sussex yeoman left his wife Agnes the best featherbed in the house and his son a portion of land, yet it is clear from the will that the two forms of property were considered of comparable worth. Among ordinary people, then, the eldest son might get the land, but daughters and younger sons would likely inherit moveables of equivalent value. And between sisters and brothers, it was sisters whose assets “consisted principally in bonds or ready cash.”¹³

With these issues in mind, I suggest a connection in certain novels of the period between personal property and *personality*. Personal property was also known as “personalty,” a term the *OED* defines as “personal goods, personal estate, personal belongings.” An alternate spelling of personalty is “personality.” Flipping back a few dictionary pages, the definitions of personality prove to be more elusive and considerably more suggestive. One definition is “personal existence.” Another, “that quality

or assemblage of qualities which makes a person what he is, as distinct from other persons; distinctive personal or individual character.” Still another, “a personal quality or characteristic; an individual trait” (the first cited usage of this latter definition is in Richardson’s *Clarissa* (1747–8), made in reference to Lovelace). The final definition completes the circle, citing the alternate spelling of personality as “personalty,” which describes personal belongings.

What one sees emerging, in the early part of the eighteenth century, is a connection between a person’s moveable property and a person’s individuality – between, that is, “personalty” and “personality.” And because it was women who were increasingly associated with personal property, I further suggest that within novels of the period, women were also coming to be associated with a certain type of originality. This, then, is distinct from John Locke’s possessive individualism, which posits the male ownership of land as the basis for individualism. It is this emergent form of originality that one sees (long before the likes of Samuel Johnson espoused it in print) expressed in novels where a single female narrator tells a story of acquired personalty, and does so in a narrative style that is distinctly her own.

Though the picaresque novel – which charts the search for real property and culminates in regained birthright – continues well into the mid eighteenth century, I see it as endorsing an older form of property. In this ideology, land – as G. E. Mingay writes – “was not the only type of important property, but it was supreme.”¹⁴ Yet novels of personality, appearing as early as the 1720s, show a far greater interest in accumulating a newer form of wealth: the personal property of money, material possessions, investments, and even debt.

She’s got personality

In novels of personality, as noted, the narrators and protagonists are often female, a gender bias related to the disparate property concerns enumerated above. Thus, though discussions of the picaresque invariably include *Moll Flanders*, Defoe’s early novel conforms more closely to the ideological structure of the novel of personality, in part because Moll is fueled not by a need for reinstated birthright but rather by a need to accrue personal property.¹⁵ It is true that *Moll Flanders* is, like many picaresques, an often episodic story of a sometimes criminal outcast. It is also true that its heroine searches throughout for the trappings and status of “gentlewoman,” arguably an aspiration well-fitted to the picaro. But *Moll Flanders* deviates in one important way from classic picaresques like *Tom Jones* and *Roderick Random*: the protagonist seeks genteel status in order to live well, not to gain ancestry. It is money Moll seeks, not land. As it happens, she ends up with land – not one but two plantations; one bought and one inherited – though the land itself lacks all symbolic significance.

It represents no restoration of birthright. This is not Roderick's ancestral home or Tom's beloved Paradise Hall. Moll's plantations are no more than money-making ventures, and as such fulfill exactly her intention. One need hardly be told she buys with cash.¹⁶

Moll's "inheritance" however, complicates the discussion of her response to land. Before she dies, Moll's mother lets it be known that she has left Moll a trust generated by her own plantation in Virginia. But when Moll finally reunites with her son, Humphry, it turns out that the plantation itself has been left to Moll. Seemingly uninterested in the land as property (she has already bought her own plantation in Maryland), Moll immediately asks Humphry how much it would be worth if she rented it out. Less, he replies, than if she lived there herself. Given the attraction of more money, Moll's decision is noteworthy: she is still determined not to inhabit her mother's plantation. Instead, she asks Humphry to be her steward. He agrees, assuring her of a tobacco-yield worth £100 a year. (253, 263) Moll's attitude toward her purchased plantation holds for her inherited land: she is far less interested in the land itself than she is in the income it produces. Conversely, the likes of Colonel Jack, Roderick Random, and Tom Jones have no intention of "working" the land they inherit or acquire. The typical picaro expects nothing from his land except its permanence. In this way, the picaresque may be called a "land-plot." And just as a marriage-plot ends in marriage, so the acquisition of land marks the conclusion of the picaresque land-plot. Moreover, the picaresque often *begins* with land, as the hapless picaro (be he Tom Jones, Roderick Random, or David Simple) is, through the actions of avaricious relatives, rejected from the familial estate.

If land is not Moll's primary goal, few would dispute her desire to accumulate "personalty" – clothes, plate, watches, and as much money as possible. One might even argue that thieving gives her infinite license to do so. Indeed, what gives Moll pleasure, once she and Jemy are established in Maryland, is what their land affords them: new affluence in the form of material possessions. In contrast to the few vague sentences Moll devotes to describing the plantation itself, she details these possessions with great specificity:

Here we had a supply of all sorts of Cloaths, as well for my Husband as for myself; and I took especial care to buy for him all those things that I knew he delighted to have; as two good long Wigs, two silver hilted Swords, three or four fine Fowling pieces, a fine Saddle with Holsters and Pistoles very handsome, with a Scarlet Cloak . . . I order'd a good Quantity of such Household-Stuff, as we yet wanted, with Linnen of all sorts for us both . . . The rest of my Cargo consisted in Iron-Work of all sorts, Harness for Horses, Tools, Cloaths for Servants, and Woolen-Cloth, stuffs, Serges, Stockings, Shoes, Hats, and the like. . . . (266)

And she's got funds

In its comparable emphasis on personal over real property, Defoe's *Roxana* also qualifies as a novel of personality. If anything, the avoidance of real property is even more acute in *Roxana* than in *Moll Flanders* because the accumulation of wealth is so much greater. A few years after Roxana's marriage to the Brewer, her father dies, bequeathing her an inheritance of personal property in the sum of 5000 livres. The money is left in trust to Roxana's elder brother, a merchant who subsequently loses the money in trade. Roxana's first brush with potential landownership comes, appropriately, by way of a man known as the Landlord. Her dire financial straits – combined with his amorous designs – prompt the Landlord to offer Roxana the rents from his properties. When they eventually become romantically involved, he offers her a good deal more – not only a maintenance fee, but also an abandonment fee and a kind of life-insurance policy against his death. In addition, his will promises “a Thousand Pound more . . . and Household-Stuff, Plate, &c. which was considerable too.” (42) In other words, everything but the real property he owns. The omission would be unremarkable if this man had not been presented as primarily an owner of real property. So why doesn't he give Roxana real estate? As so happens, his will presents an odd combination of material generosity toward Roxana and a lack of obvious bequest. And Roxana is aware of the distinction. At an earlier point the Landlord asks her to “show me your House.” To which Roxana replies “No, Sir . . . but I'll show you *your* House, if you please [emphasis mine].” (33)¹⁷

Roxana may have grand economic aspirations, but they do not include landownership. Even the French Prince – next to the Landlord, the man most likely to give Roxana real property – leaves her “very Rich” in plate, jewels, clothes, and money, but as poor in land as she was before she met him. Yet one should not assume that Roxana is a passive recipient of personal over real property; indeed she seems to deliberately reject land as both manifestation and source of value, despite its desirability as a secure form of wealth. When discussing the comparative merits of wives and mistresses, she notes that “a Wife appears honourably and boldly with her Husband; lives at home and possesses his House . . .” but admits that the draw of property proves weak when mitigated by wifely subordination: “a Wife is look'd upon, as but an Upper-Servant, a Mistress is a Sovereign.”[132]). Despite the likelihood of “possessing” a house, Roxana has no intention – early on, at least – of marrying the Dutch Merchant. One might see an active resistance to real property when, after the landlord dies, Roxana makes no claim whatsoever on his house. The text hints that as a tenant, she might claim some right; instead she instructs her companion Amy to vacate the house so it can be possessed by the executors of the Landlord's estate. (55)

As it was with the Landlord, so, too, with the French Prince. He showers her with diamond necklaces, gold brocade dresses, plate, and

thousands of pistoles. Although he owns land – during Roxana’s numerous confinements, he accommodates her in one of his country-houses – he gives his mistress no house of her own, even when she has produced for him a family of sons. But Roxana’s most interesting resistance to real property occurs when she starts investing her money. Only when she is trying to shift her wealth from Paris to Rotterdam do we find out that she has “an Assignment” (not ownership of property, but a purchased instrument of loan) on the townhouse in which she has lived, “for 4000 Pistoles, at 3 *per Cent.*” (120) And once in London, Roxana, through the services of the influential scrivener Sir Robert Clayton, lends a mortgage of £14,000 to an estate-owner, who then pays her 5 percent interest on the loan – £700 annually – in addition to a pledge on the estate’s worth of £1,800.

The very concept of a mortgage, incidentally, was still new, estate capital having only been freed with the abolition of feudal tenure in 1646. Nonetheless, by the early 1700s, the mortgage had become essential to the landed family’s comfort, and in some cases its survival. (In Richardson’s *Clarissa*, Lovelace’s estate is declared secure in part because it has never been mortgaged.) But John Brewer argues that the use of mortgage went far beyond the world of dissipated aristocrats desperate to shore up declining fortunes. Mortgage was, he writes, “a highly flexible and widely used means of borrowing.” Sir Robert Clayton and his partner, John Morris, while not in the business of selling the land itself, arranged mortgages for clients as securities for loans. And so it is that through Clayton, Roxana invests in other people’s land; she makes money from land but owns no land herself.¹⁸

Soon Roxana is investing further. She deposits another £2,200 with Clayton, at 6 percent interest, thus adding £132 to her income. Clayton soon invests this money in another mortgage. (169) Later, when Roxana totals her income, she happily reports on the money coming in “upon very good Land-Security.” (202) The difference between “land-security” and land itself is notable, “land-security” meaning that Roxana’s wealth (of close to £60,000) comprises *personal property* alone – that is, investments, jewels, plate, indeterminate “Goods,” and money. Moreover, despite her vast accumulation of riches, she continues to rent her lodgings, just as she has since her early days of penury. The rooms may be more luxurious, but they are still someone else’s property. (It might be argued that at one level, Roxana’s lodger-status engages her in another kind of “land-security,” one yielding not money but physical assurance in the form of accommodation.)

By the time Roxana describes herself as a wealthy woman, her lack of land has become conspicuous. And when her husband-to-be the Dutch Merchant purchases a title (at Roxana’s behest), the reader is forced to take notice of that lack, for the title brings with it no estate. To the contrary, the newlyweds continue to rent lodgings from the Quaker. Even

when the Dutch Merchant finally admits to a familial estate of his own, it, too, is glaringly “empty” of real value. The reader is told he had “a Right of Reversion . . . to a Paternal Estate in his Family, and a Mortgage of 14000 *Rixdollars*, which he had upon it, in the Hands of the present possessor.” The Dutch Merchant’s claim to this “inheritance” is not dissimilar to Roxana’s claim upon the land in which she has invested: he has lent the current possessor of the estate a kind of mortgage. For her own part, Roxana sees this inherited “estate” as nothing more than another cash-source, providing them, as she says, with “about 3000 *l.* more.” (258) Again, one would do well to remember what Roxana’s refusal of land means at a time when, culturally, land was highly valued and sought after. Throughout most of the eighteenth century, writes Hartveit, England was a nation split in two, and the split was between those with property and those without.¹⁹

She’s got good and plenty

Recently, Mona Scheuermann has thoroughly combed Richardson’s *Pamela* (1740) and *Clarissa* (1747–8) for evidence of accumulated and accounted material possessions. She rightly points out, for instance, Pamela’s preoccupation throughout with wages, clothes, money, linens – even, at one point, the laces from two old pairs of shoes.²⁰ What is left unaddressed, however, is that Pamela’s accrued possessions represent a very particular, and gendered, type of property: personalty. Pamela’s association with moveable property is immediate, her first letter revealing that she was hired by Lady B to “cast accounts.” (45) The reader also learns, early on, that whatever small realty Pamela might have inherited – the school her father opens – has been converted to debilitating debt. Like Moll and Roxana, Pamela also refuses property, rejecting Mr B’s offer of his Kent estate in exchange for being his mistress. (228) On the other hand, when Mr B gives Pamela’s parents his Kentish estate *for their lifetimes*, there is a kind of mock-inheritance of realty set up for Pamela. (309) Mr B’s steward Mr Longman, meanwhile, declares that if he were a younger man, he would take Pamela for his wife and “settle all he had upon her [which was] a power of money.” (76) And after Mr B proposes marriage to Pamela, he immediately settles upon her £200 a year in pin-money, for which, he says, he “expects no account.” (391) One later learns that she intends to keep precise accounts of this money “like an accomptant,” with quarterly balances.

The reader is also apprised of Mr B’s monied interests. Unlike the characters to be found in, for instance, the picaresques of Tobias Smollett, Mr B appears to revel in financial speculation. He has “large sums in government and other securities”; he is even, like Roxana, a mortgagor. (390, 400) And he hands over cash, in lump sums, to Pamela (“I have too much money,” he explains to Longman). Asked to “tell out” 200 guineas, Pamela then disperses the sum among Longman, Mrs Jervis, and even the

once-despised Mrs Jewkes, as well as other, less-prominent servants (see 484–6). Mr B adds to her personal property by giving Pamela his mother’s diamond jewelry, along with “books, pictures, linens, laces, &c.” After Pamela’s early refusal of the Kentish estate, Mr B never again declares that his land is her land; in fact, when he writes his will, he appears to settle only his personal property on his wife. The rest, he declares mysteriously, “will go to another line” if he dies without issue. (511)

And she’s got it all

Pamela’s socio-economic rank cannot compare to Clarissa’s, but Richardson’s later novel displays a similar unease about female ownership of land. Ever since Christopher Hill’s pioneering essay “Clarissa Harlowe and Her Times,” critics have examined the prominent role played by property in Richardson’s novel.²¹ As has been well-established, the Harlowes are steered primarily by a desire to expand their landed estate and secondarily by an urge to increase their monetary wealth, with both forms of property – real and personal – heightening their prospects of entitlement. What has been ignored, however, is the less dramatic – but surely no less significant – question of Clarissa’s own regard for property. Her problems begin before the novel starts when her grandfather names her heir to his house, The Grove, along with the adjoining “dairy-house.” In doing so, he overlooks Clarissa’s father, uncles, and elder siblings.²² He has also left her an unstated amount of money, which comprises a moiety shared by her elder sister Arabella. I am not the first to notice that this inherited land gives Clarissa an unusual amount of power for an eighteenth-century woman: as a feme sole, she has as much control over her property as a man (when married, she will have none whatsoever).²³

Tellingly, Clarissa immediately hands over management of this estate to her father, an act of submission that leaves her brother unappeased. The younger James Harlowe makes it quite clear that as sole grandson, the real property should by rights of primogeniture be his. (78) Nor does the possession of his inherited Yorkshire estate mollify him, especially when the Harlowe uncles declare they may settle *their* estates on Clarissa, in the hope that, by marrying Lovelace, she “might one day be a peeress.” (79) Having conceived a hatred of Lovelace in college, Clarissa’s brother now promotes her marriage to Solmes, in part merely because Solmes is not Lovelace. But his reasons are also deeply mercenary: Solmes has promised to settle his whole estate upon Clarissa if they marry; if she dies without issue, and Solmes remains unwed, that estate will revert (or “fall in”) to the Harlowes, as will grandfather Harlowe’s estate itself. (81) In other words, all the land will remain within the family. In this scenario James stands to acquire a great deal more land than The Grove, for – as the reader discovers over 200 pages into the novel – Clarissa’s estate is contiguous to not one but two of Solmes’s own properties.

This contiguity is of great significance in the proposed alliance between Solmes and Clarissa. Solmes has intimated that he may purchase the estate that borders the Harlowes' on the north side, which would not only allow the Harlowes to buy in their own area but would conjoin the two families' estates. Solmes may also exchange his local estate for this northern one. Either way, the Harlowes' immediate estate will be appreciably expanded.

As has been seen, landowners sought, always, to maximize their influence through topographical expansion. Mrs Harlowe illustrates this point beautifully: "you know," she explains to Clarissa, "it must be entirely consistent with the family views that we increase our interest in this county." (101) To the Harlowes, the land Solmes offers is his greatest attraction. This pull of realty means that Clarissa cannot remain unwed to him, for if she does, not only will she be dangerously independent but the land itself will leave the family's possession when she eventually marries someone else. If, on the other hand, she marries Solmes, the Harlowe land will be both secured and substantially increased. (Although land is of great consequence to the Harlowes, it must be kept out of female ownership – and this despite, as Scheuermann points out, much of the Harlowe estate being inherited from female relatives.) Margaret Anne Doody sees in the Harlowes' passion for property "the spirit of Locke and of post-Revolutionary England," but, she adds, property is most of all "a symbol of power." If, as H. J. Perkin has argued, English society in the mid 1700s was a multiple-graded hierarchy, then property alone determined one's place in that hierarchy.²⁴

Clarissa learns early on that the economic manifestation of her grandfather's preference has made her the object of resentment within the family. Arabella and James resent their comparative exclusion from his will, while Clarissa's parents seem to feel patriarchy itself is threatened by their daughter's anticipated possession of her grandfather's estate and the autonomy the bequest bestows on her (a view strongly held by Lovelace also (see 168)).²⁵ Mrs Harlowe expresses their fear thus: "... having a view to the independence you may claim ... whether, I say, you will break with us all; and stand in defiance of ... the authority of a father. ... " (96) Two pages later, Mrs Harlowe states flatly that to wed Solmes "will very probably prevent your grandfather's estate from going out of the family." Herein, then, lies the true appeal of that alliance.

The references to Clarissa's inheritance are constant enough to suggest a family-shared obsession; even uncle Antony joins in, contributing his fair share of spite: "your grandfather left his estate to you," he writes to his niece, "though his three sons, and a grandson, and an elder sister were in being ... " (157) In other words, four men (and, less offensively, an eligible sister) were passed over. As Clarissa is fully aware, however, no one is more galled than James:

[My] brother, as the only son, thought the two girls might be very well provided for by ten or fifteen thousand pounds apiece; and that all the real estates in the family, to wit, my grandfather's, father's, and two uncles', and the remainder of their respective personal estates, together with what he had an expectancy of from his godmother, would make such a noble fortune and give him such an interest as might entitle him to hope for a peerage. Nothing less would satisfy his ambition. (77)

Note the clear distinction in this passage between the two types of estate that I have been emphasizing. It seems evident that land – in Clarissa's words, “real estates” – matters more to James than the residual personal property he hopes to inherit after monetary settlements upon Clarissa and Arabella. Note, too, that there is no suggestion of the two sisters' inheriting land. In this division of property the Harlowes would be considered unexceptional.

It is significant that in marrying Solmes, Clarissa would also disrupt the rightful distribution of realty in *his* family, for their “natural rights and reversionary prospects” would be displaced onto Clarissa herself. (105) Indeed, the very “unnaturalness” of Clarissa's own inheritance is an issue in the novel, angrily verbalized by Mr Harlowe. Ever since her inheritance of what he calls his father's “indiscreet bounty,” she “has never been what she was before.” (177) Moreover, one of the very few relatives willing to intervene on Clarissa's behalf – her aunt Hervey – is ultimately prevented from doing so by an obligation having land as its source: her husband's mortgage has been paid off by Clarissa's brother James (see 212). Solmes's real motivation for persisting against Clarissa's wishes is revealed soon after this: her “estate, by the convenience of its situation, would richly pay him for all he could bear with [her] shyness.” (238) And so the Harlowes remain intent upon marrying Clarissa off to Solmes before the almost mythic Colonel Morden appears – otherwise, as James declares, “she'll be made independent of us all.” (226) (Throughout the novel, it is James who fuels this fear of Morden's arrival.) Amidst all the agitation over Clarissa's land it is easy to miss a critical piece of information: Clarissa, as she reminds her sister, has been bequeathed *less than half* of her grandfather's real property, a fact shrugged off by Arabella; to her, actual size means less than full and immediate ownership: “[what's] all that to an estate in possession,” she retorts, “[he] left you with such distinctions as gave you a reputation of greater value than the estate itself.” (194)

Clarissa is urged repeatedly to take possession of her estate by both her best friend, Anna Howe, and – before the abduction – Lovelace.²⁶ The Harlowes are terrified of this eventuality, but Clarissa gives them no cause to be. If anything she seems devoid of any desire to own the land she has been given.²⁷ Quite apart from her continual protestations against

litigating with her father over her real estate she displays precious little pride of ownership. She seems to see herself, instead, as a kind of caretaker, musing to Anna Howe, “are not all estates stewardships, my dear?” (104) Clarissa makes clear her diffidence when she offers to “resign” her estate and make it over to Arabella (see 255). Clarissa’s primary perception of The Grove is as a place of refuge (first from her emotionally coercive family and later from the predatory Lovelace). Yet at the same time, there is a way in which real property is to Clarissa confining, even imprisoning, rather than freeing or empowering. Richardson, writes Doody, “has invested the word ‘house’ [along with the related words ‘mansion,’ ‘lodging,’ and so on] with ambiguous meanings . . . houses are prisons and coffins, places of implicit mortality.” I would add that it is both the concept and the reality of *real property* that imprison Clarissa, for it is with land, after all, that her troubles begin.²⁸

Certainly, the money Clarissa inherits poses no such threat. To the contrary, her interest in personal property is avid and acute. Whereas the discussion of her realty is vague at best (the reader knows neither where it is nor how much it is worth), her personal property is consistently described in exacting detail. Throughout most of the novel one has a running account of precisely how much cash she has on her person; the fabric, style, and cost of the clothes she wears; the jewelry at her disposal, her linens; and – no less important as material possessions – the letters she keeps with her. Nor should those passages in which others describe Clarissa be dismissed, for they illustrate the powerful associations drawn throughout between Clarissa and her belongings. In a much-quoted passage, Lovelace describes to his friend Belford Clarissa’s abduction outfit:

Her head was a Brussels lace mob, peculiarly adapted to the charming air and turn of her features. A sky-blue riband illustrated that . . . Her morning gown was a pale primrose-coloured paduasoy: the cuffs and robings curiously embroidered . . . in a running pattern of violets and then leaves; the light in the flowers silver; gold in the leaves. A pair of diamond snaps in her ears . . . Her ruffles were the same as her mob. Her apron a flowered lawn. Her coat white satin, quilted: blue satin her shoes, braided with the same colour, without lace . . . Neat buckles in them: and on her charming arms a pair of black velvet glove-like muffs, of her own invention. (400)

More than a mere itemizing of Clarissa’s sartorial splendor, Lovelace draws attention here to the intimate connection between Clarissa and the clothes she wears – clothes so “fitting” that they seem here to almost replace the body they adorn. The passage also highlights the marked difference between her relationship to real property and her relationship to personal property – compare her reluctance to “possess” The Grove to

the idiosyncratic personalization of her clothes; clothes either “peculiarly adapted” to her looks and personality – or actually fashioned by her.²⁹

Yet Clarissa seems no less aware of – and invested in – her other forms of “personalty,” most notably her money. For a nineteen-year-old, she knows a great deal about money-management; witness her fiery retort to her sister’s spluttering accusations:

[Arabella] “What then have you done with the sums given you from infancy to squander? Let me ask you . . . has, has, has, Lovelace, has your rake put it out at interest for you?”

[Clarissa] “. . . It *is* . . . out at interest! – And I hope it will bring me interest upon interest! – Better than to lie rusting in my cabinet, as your does.” (195)

Even as she subtly parallels Arabella’s hoarding – that is, her “rusting” money – to sexual or reproductive decay, Clarissa makes clear that she controls her own cash and, moreover, that she chooses to speculate with and invest that money. A far cry from her reluctance to visit her dairy-house for fear of flaunting, in the face of an already resentful family, her economic independence.

It comes as no surprise that more than any other document in the novel, Clarissa’s will illustrates her intense awareness of – and identification with – her material possessions. Jocelyn Harris astutely observes the recurrence in the will of the “passionate, powerful phrase ‘I desire.’”³⁰ What does surprise are the specific details of Clarissa’s bequests. She first bequeaths to her father “all the real estates” made hers by her grandfather. The reader assumes she refers to The Grove and the dairy-house – until, in the next paragraph, she names those bequests separately. Which means, of course, that Clarissa owns more land than we have been led to believe. And because this is the first time in over 1,400 pages that other realty has been hinted at, one can only conclude a marked diffidence toward it on Clarissa’s – and perhaps Richardson’s – part.

Clarissa’s will reveals a strong emphasis upon personal property – one might even say *extremely* personal property. Indeed, almost everything she gives away is less a possession than it is either an image or a product of herself. Thus Cousin Morden is bequeathed an example of her finest needlepoint as well as an Italian miniature of herself. Anna Howe gets a full-length portrait, while Aunt Hervey receives another likeness, this one “in the Vandyke taste.” Miss Dolly Hervey gets a gown Clarissa made for herself. Though Mrs Norton is bequeathed Clarissa’s “book of *meditations*,” Mrs Harlowe takes the original, “as it was all of her dear daughter’s handwriting.” (1425)³¹

Self-product and self-image are conjoined in the remembrance rings, of which Clarissa bequeaths what seems to the modern reader an astonishing number. Everyone receives a ring, from the closest friends and

family to kindly but tangential characters. Anna Howe gets one, as do Mrs Howe, Mrs Hervey, Dolly Hervey, Morden, Lovelace's female relatives, a bevy of young women unknown to the reader – women whom Clarissa calls her “worthy companions” – Dr Lewin, and the apothecary Dr Goddard. The list finally dwindles down to the anonymous “Dr H.” and “the reverend Mr –.” In fact, Clarissa leaves to these people not the remembrance rings themselves but instead *money to buy* remembrance rings. It is only the sums bequeathed that distinguish, say, the Herveys – who are left, respectively, 50 and 25 guineas for theirs – from Clarissa's childhood companions, who are left a mere 5 guineas each for their rings (final and material testimony, perhaps, to their prior absence from the novel).

In the early eighteenth century, writes Philippe Aries, the heart of the deceased was sometimes embalmed, made into a kind of “souvenir” that could be carried about and passed down through generations. A more popular and considerably less gruesome memento was hair. Like the heart, fragments of hair were a part of the body, but hair was “dry and incorruptible.” It was also far more transportable and could easily be carried on the friend or relative's person.³² Funerary jewelry, popular from the late sixteenth to the late nineteenth centuries, developed in part to fill this demand for “wearing” the deceased. Frequently, such jewelry contained, or was intended to contain, hair; a gold pendant in the shape of a tiny coffin, for example, would open to reveal a miniature depository. Mourning, or remembrance, rings of the type Clarissa decrees were often actually fashioned from the deceased's hair. Though none of Clarissa's rings are to be woven from her own locks, she designates a number to contain strands of her hair. Yet with or without hair, all the rings surely represent that ring of hair – that body-part rendered into wearable souvenir – favored in eighteenth-century funerary jewelry.³³

All of which is to say that Clarissa – along with Pamela, Moll, and Roxana – displays an emotional, psychological, and even physical investment in material property that is noticeably greater than her investment in real property. And this investment is largely in keeping with women's relationship to property in the eighteenth century. If the picaresque novel culminated in the appropriation of land and throughout imparted a marked anxiety toward the possession of money, the novel of personality reveals what is a near-opposite response: the rejection of land over money. This brings me to my final point. Within what I have been calling the novel of personality resides still another form of moveable property: narrative itself.

The *I* of the narrator/the *He* of the well-born hunk

As critics have long observed, the picaresque progresses by way of numerous autonomous stories that are often tangential to the picaro himself. The

novel of personality, on the other hand, represents a much newer conception, in part because its frequently female narrator-protagonist excludes from her narration all stories other than her own. I see this narrative possessiveness as integral to the genre. Conversely, the absence of such possessiveness frequently defines the picaresque, which thrives – even arguably depends – on interpolated and self-contained stories. J. Paul Hunter has discussed what he calls the “topos” of omitted information in the eighteenth-century novel. “[It] becomes an excuse for not giving more detail,” he writes, “as well as a way of implying that less detail is given than actually is.” I would like to suggest that omitted information in the novel of personality indicates more than what Hunter calls “a short cut and a lie.”³⁴ In my reading, the rejection of picaresque-style digression is itself a strategic, schematic, and often self-consciously executed literary device that has profound implications for a distinctive type of narration. When the likes of Moll and Pamela discriminate against other life-stories, they are defining and protecting their own property. While “personality,” in its dual sense of both moveable property and singular subjectivity, is irrelevant to the picaresque, narrative in the novel of personality is deeply rooted in those accumulated personal belongings known as personalty, or “personality.”

In the eighteenth century, writes Tzvetan Todorov, a type of third-person narrative developed in which:

the *I* of the narrator is on a basis of equality with the *he* of the hero, both are informed in the same way as to the development of the action . . . the narrator attaches himself to one of the characters and observes everything through his eyes; in this type, the fusion of *I* and *he* into narrating *I* makes the presence of the real *I*, that of the narrator, still more difficult to grasp.³⁵

Todorov does not distinguish between the narrating *I* of, say, the first-person picaresque and the narrating *I* of the epistolary novel, but it seems to me his categorization applies more readily to the former than the latter. In other words, the *I* of Defoe’s women seems much closer in type and purpose to Richardson’s letter-writing women than it does to the picaresque *I*, because it is at one level an exclusive rather than inclusive narrating voice. This, I believe, applies even to *Clarissa*, whose multiplicity of voices is still ultimately subordinated to Clarissa’s own editorial pen.³⁶

The idea of “owning” one’s words first developed in the eighteenth century. Copyright laws were invented to protect this new and controversial concept of what we now think of as “intellectual property,” a concept which itself sprang from the still recent ideology of possessive individualism. When, in 1690, John Locke declared that “Every Man has a Property in his Person,” he discovered, writes Mark Rose, “the priority

of the individual and the sanctity of property.” In Lockean terms, a person owned what had been created from the labor of his body and/or mind, be it an armchair or a novel. Those who supported a copyright law did so on the grounds that a work of literature belonged inviolably to its creator. Such a text was, Rose argues, an embodiment of the individual who wrote it: “The basis of literary property . . . was not just labour but ‘personality,’ and this revealed itself in ‘originality.’”³⁷

Rose is talking here about authorial personality and originality, but his observations can be applied to the particular type of eighteenth-century narrator I’ve been focusing on. (Recall, for instance, the various “embodiments” of *Clarissa* in the novel: the infinite number of rings; the portraiture; indeed, the text of the very novel itself.) Moreover, as Rose points out, titles of the period (*Moll Flanders*, *Roxana*, *Pamela*, *Clarissa* – but also, of course, the masculine *Tom Jones* and *Tristram Shandy*) suggest that when buying novels, readers sought, more and more, a “record of personality.” “A logical point of connection between originality and property was *value*; another was *personality* – and of course the notions of value and personality were themselves deeply entwined.”³⁸ Rose does not, unfortunately, define the term “personality,” though he seems to mean something like the *OED*’s “distinct assemblage of qualities.” His argument nonetheless bears upon the relationship between personal property and personality in the eighteenth-century novel.

In the sixteenth and seventeenth centuries, authorship was typically figured as a kind of paternity. Over time, this image of author as father yielded to a metaphor of property – that is, literary property as landed estate. Eventually, even that metaphor proved inaccurate and insufficient. Land suggested tangible value, writes Rose, while literary property, in contrast, “was moving away from its old foundation in the materiality of the manuscript as object.” In 1747 William Warburton defined literary property as a form of moveable property. Though Rose does not explore the connections this idea draws between women and the written word, they seem clear. If women were associated with moveable property and literary property was coming to be defined as moveable property, then the “possession” of literary property by women *narrators* as well as authors becomes almost inevitable.

Meanwhile, writers like Edward Young and Francis Hargrave were using the originality of the human face as “proof” of the distinctiveness of each human mind. If, as Rose argues, Young “metaphorically fused textuality and personality,” then Hargrave, fifteen years later, only underscored the connections already drawn between property, originality, and personality. Particularly fitting is Hargrave’s determination to show that the identity – and therefore, the value – of a literary work could be “fixed and established.”³⁹ First-person narrative can be seen as a form of “immaterial self,” and therefore akin to copyright (what Rose calls “immaterial property”). Copyright is thus also connected to the “immaterial self”

implied in personality. One can begin, then, to draw out the relationship among narrative, property, and personality. "Genres," writes Todorov, "communicate indirectly with the society where they are operative through their institutionalization . . . a society chooses and codifies the acts that correspond most closely to its ideology."⁴⁰ First-person narrative of the kind under discussion here might more acceptably be called a sub-genre or narrative type; yet like a genre, it is a literary convention that makes possible the production of meaning. And as a convention, it must be viewed within a cultural context of pressing property questions.

On an ego trip with the girls

Narrative is closely guarded throughout each of the four novels of personality focused on here. In the early pages of *Moll Flanders*, Moll will not even allow the intrusion of her mother's story, despite its obvious relevance to her own. "The Circumstances are too long to repeat," she explains unconvincingly. (8) (When she finally allows her mother to tell "a long Account" of her history she does so only, it seems, because her mother's story suddenly bears so oppressively upon her own: Moll suspects she may be married to her brother. (69)) Despite the financial and emotional trust Moll places in the Bank-clerk, and despite his telling her "all the Circumstances of his Case," she won't interrupt her narrative with his, it being "too long to relate here." (106) Even more arresting is her similar treatment of Jemy's story. Given that she loves him best of all her partners, and given how "surprizing" and variegated she says his life is ("a much brighter History for its Adventures and Incidents, that any I ever saw in Print" (124)), one can only marvel at – and puzzle over – Moll's deliberate omission.

Toward the end of the novel, however, Moll begins to reveal her narrative strategy. Instead of simply telling us she is omitting information, she offers reasons why. She chooses to relate neither the "diverting Account" of her fellow transported prisoners nor information concerning her own activities between being ordered transported and actually boarding the ship, because, she explains, "I am too near the End of my Story, to allow room for it." (231) In fact, she is still some distance from the end. Her next explanation seems, therefore, rather more honest: she declines to relate Jemy's "Adventures" because, she says, "I consider that this is my own Story, not his." (235) And this literary solipsism is the explanation she uses henceforth. Though she could "fill a larger History than this" with tales of Jemy's American reformation, she declines to: "as this is to be my own Story, not my Husband's, I return to that Part which relates to myself. . . ." (265–6) This kind of textual proprietorialism, in which the narrator refuses to include a story other than her own, stands in sharp contrast to picaresque novels like *Roderick Random*, *Tom Jones*, and even *David Simple*, in which the stories of Melopyn, the Man of the Hill, and

Isabelle (among others) comprise digressions that often fill many pages, with little discernable impact on the protagonist's own trajectory. And Moll's narrative exclusivity, I propose, is entwined with her representation of her own originality, her distinct assemblage of qualities. Unlike the picaresque, a historically stock, and in certain ways unvarying character in literature, Moll's is a very singular personality.

In contrast to the novel of personality, the picaresque is endlessly generative.⁴¹ And this generative quality is apparent in the very numericity and "moveability" of its chapters. The story of Melopyn in *Roderick Random*, for example, could as easily fall elsewhere in the novel – or, for that matter, nowhere at all. (Unlike the picaresque, the novel of personality is decidedly deterministic; there are no chapters because, in a sense, there can be no chapters, no point at which each episode definitively ends. Every incident in, say, *Moll Flanders* leads inexorably to the next.) J. Paul Hunter argues that in the eighteenth-century novel, "[other] individuals may appear and affect the hero's or heroine's life, but they seldom compete for central attention."⁴² I contend that this is not necessarily so. While it is true that the eighteenth-century picaresque is always putatively and titularly singular in its focus, one cannot overlook the fact that in novels like *Peregrine Pickle* and *The Female Quixote* individuals other than the protagonist fully monopolize the reader's attention. Nor should one underestimate the sheer space taken up by these interpolated tales. In Lennox's heavily (if not classically) picaresque novel, almost fifty pages are given over to Sir George's "History," with no narratorial interference whatsoever. Such interpolated tales as Sir George's, I argue, *do* compete for central attention and, hence, necessarily weaken the dominance of the protagonist's own story.

It seems significant that as notions of literary property changed in the early to mid eighteenth century, and originality came to be valued above imitation, an assessment of an author's work became an assessment of his character. John Bowle, for instance, wrote of the author as minter of money. In his representation, "imitators" like Ben Jonson become counterfeiters.⁴³ Bowle's simile calls to mind Moll's stint with the counterfeiters, in which her physical self (and by, association, her "original story") is valued above the money she is promised for this illicit act.

Roxana presents a similarly proprietary narrator. When, to her horror, Roxana rediscovers her Brewer-Husband in Paris, she enlists one of his fellow gendarmes as a spy. The man subsequently sends her weekly briefings on her husband's movements, reports that Roxana refers to as an on-going "Journal." But though she paraphrases the details of this journal ("... he only rose in the Morning, to go to Bed at Night," and so on), she refuses to relate the actual words of the briefings:

The Journal of his Life . . . was the least significant of any-thing of its Kind, that was ever seen; as it had really nothing of Earnest in it,

so it wou'd make no Jest, to relate it; it was not important enough, so much as to make the Reader merry withal; and for that Reason I omit it. (95)

The fullness alone of Roxana's "excuse" is worth considering. The fact that the journal's information is unamusing seems, like Moll's reasons for omission, somehow unconvincing; there is, after all, much else in the novel that could be characterized in such a way. Moreover, Roxana has already told the reader what the journal contains, so why bother to explain the withholding of information that would now be redundant? ("[It] need take me up no Time to relate it," she says of an incident already described. (211)) The answer, I suggest, lies in the narrator's need to *tell us* she is disallowing other narratives – to make clear, in other words, that the singularity and solipsism of her story is fully intentional.

Examples of this device are everywhere in *Roxana*. At one point, the Dutch Merchant tells Roxana that he will regale her with "a Story, which will be very long, and . . . very pleasant," but, again, it is a story the reader never hears (136). (When, one hundred pages later, she reminds the reader that the Dutch Merchant's story still has not been heard, what she is actually doing is "reminding" us that she has chosen not to tell it.) Of returning to London a rich woman and being besieged by opportunistic suitors, Roxana says, "It would be diverting to set down here in what manner I repuls'd these sort of People [but] these things wou'd be too tedious to bring in here. . . ." (185) The reader, of course, is left wondering how information could possibly be at once "diverting," and "tedious." Even the crucial – and integral – account of Susan's appearance is abbreviated by an abrupt declaration: "But I return to my own Story." (207) Similarly dismissed is information that might shed light on Roxana's most intimate companion: "I might have interspers'd this Part of my Story with a great many pleasant Parts, and Discourses, which happened between my maid Amy and I; but I omit them, on account of my own Story, which has been so extraordinary." (83) Although one may marvel at Roxana's inability to acknowledge Amy's (or, for that matter, Susan's) prominent role, one cannot help but be struck by the recurrent "privatization" of her narrative. Like Moll, Roxana refuses to tell certain stories about others, even when those stories involve herself. It is as if the mere association of another narrative is enough to contaminate – or at the very least dilute – the effect of her "own Story." Roxana's story, from beginning to end, is hers and hers alone; it is not a picaresque of almost communal narrative property, in which many life-stories are told.

Mark Rose points out that up until the early eighteenth century, "ownership" of a book was collectively shared among printer, bookseller, and author. While the differences between author and narrator are undeniable, it seems clear that both Defoe and Richardson were invested in the emergent connections between property and personality, and that those

connections were played out in the novels they wrote. Roxana is not, obviously, the literal “author” of her novel. But in assigning her the determining role of first-person narrator, Defoe devolves upon his heroine a form of “telling” power that is highly individualized. For what seems to be played out, in Roxana’s singular tale, is nothing less than a desire for private “ownership” of the narrative.

Richardson’s female protagonists also “guard” their stories from narrative intrusion, though arguably in more subtle ways. When Mr B asks Mrs Jewkes to tell Pamela a diverting story, Pamela puts a stop to it immediately. “Dear Mrs Jewkes, interrupted I, no more of your story, I beseech you,” she protests, “I don’t like the beginning of it.” But Mr B presses on: “Go on Mrs Jewkes, said my master. No, pray, sir, don’t require it, said I, pray don’t. Well, said he, then we’ll have it another time, Mrs Jewkes.” (373) It is the very awkwardness of the moment that proves most revealing. Richardson risks what might be called “dead air” here. The text mirrors almost exactly the uncomfortable silence that follows unrecuperable speech, and the reader can almost feel the three characters shuffling their feet until Abraham appears in the next paragraph to tell Mr B his carriage is ready. Yet the cost of reader unease seems worth the assertion of Pamela’s textual authority. Though she may not come out and declare, like Moll and Roxana, that this is her “own story,” she makes it clear that external narratives will not be indulged.

Which is not to say that *Pamela* and *Clarissa* are first-person narratives in any traditional sense. They are epistolary, and as such include – ostensibly at least – the perspectives of other characters. That being said, and as both Ian Watt and Terry Castle point out, Pamela’s predominant viewpoint creates the effect of first-person narration.⁴⁴ *Clarissa*, on the other hand, presents a more complicated case; as Castle writes, it is a novel in which “no single voice prevails.” Nonetheless, if there is a dominant subjectivity in *Clarissa*, it is undoubtedly that of the novel’s eponymous heroine. However different the perspectives of the letter writers may be, they do not tell their own stories. Their letters do not constitute interpolated tales but rather variations on the same story: Clarissa’s. And it may be this singularity that J. Paul Hunter pinpoints when he writes of Richardson’s novels as “still basically first-person narrative, despite Richardson’s sophisticated manipulation of perspective [in *Clarissa*].”⁴⁵

In *Unspeakable Sentences*, Ann Banfield re-examines two categories of literary text: narration and discourse, distinguishing her definitions from those of literary and linguistic theorists like John Stuart Mill, Kate Hamburger, and Emile Benveniste. Banfield’s categories are defined not through the presence or absence of the I-voice, or first-person, but rather the presence or absence of the implied or real *you*, or second person. Thus the epistolary novel is a discourse form, because it always includes a “you,” while the first-person novel conforms to the category of “narration,” because no interlocutor is necessary.⁴⁶ Yet if the first-person novel is at some

level an extended monologue, then one might consider Todorov's assertion that "monologue is always a dissimulated dialogue." And if first-person is necessarily a dialogue of sorts, then it also becomes a discourse rather than a narration.⁴⁷ Thus, when Roy Shafer writes that "[we] are forever telling stories about ourselves," he perceives an audience of others and also an audience of ourselves – that is, "a someone else serving as audience who is oneself or one's self." "[On] this view," he continues, "the self is a telling." Though Shafer's interests are neither literary nor semantic – he does not, for instance, pursue the duality of the term "telling" – his work suggests a way in which first-person narration is always a kind of discourse with the "telling" self, where the "telling" self both narrates and counts. The narrator, writes Todorov, "does not speak, as the protagonists do . . . he recounts."⁴⁸ But what of the "recounting" narrator, the narrator whose story narration is a form of property, and counted (and valued) as such? She is the protagonist of Defoe and Richardson, as displayed through either the epistolary or the first-person novel, and she is the narrator as well.

Property rights and wrongs

Both Defoe and Richardson were active and vocal proponents of English copyright law. As authors in the marketplace, both were understandably intent upon protecting their own literary creations (and, as shown, the connections between property and personality are played out in their novels). As early as 1704, writes Mark Rose, Defoe was agitating for a parliamentary law that would define and protect authorial property ("to secure to the Authors of Books their Right of Property"). If Defoe was not the first such advocate in English history, he was undoubtedly one of the earliest and was influential in the passage, six years later, of the first copyright law.⁴⁹ The Statute of Anne, as it was called, determined that unless sold exclusively to a bookseller or printer, copyright automatically belonged to the author of the work.

The statute, however, did not extend to Ireland, and so Richardson could not sue the Irish booksellers who advertised *Sir Charles Grandison* as being for sale in Dublin before it had been published in England. He did, though, vehemently protest the injustice in a quasi-legal piece entitled *The Case of Samuel Richardson*. Because Richardson had not only written the novel but also printed it, his claim to total ownership was stronger than that of most authors, who could assert no more than ownership of their text's content.

Of particular interest is Richardson's outrage, in the *Case*, over the violation of his *material* ownership of his text – that is, the expropriation of the ink and the paper on which the novel was printed. His response calls to mind the emphasis, in *Clarissa*, on the materiality of the letters – the preoccupation with paper, pens, copies, "authentic" handwriting, and, indeed, ownership of the letters themselves.⁵⁰

The movers and the shirkers

Finally, we may consider this shift from the picaresque to the novel of personality phenomenologically – viewing the change in represented subjectivity through kinetic images.⁵¹ As bodies moving through space, the female personality and the male picaro are antithetical. The hyper-mobile picaro ends his story with the cessation of movement: the acquisition or reclamation of estate necessitates his occupation of land. If this re-installed and recuperated male heir becomes immobilized and domesticated by his original value (his birthright, his land), then the women who inhabit the novels of personality transport themselves and their moveables – their double “personalities” – almost ceaselessly. It seems more than incidental that the feminized numismatic “self” of Charles Johnstone’s *Chrysal: or, the Adventures of a Guinea* is always on the move.

Certainly, accounting texts of the kind I examined early on exhorted men to stay at home and “keep books.” Roger North cautioned against “the Ruin that attends Men of Estates, by Neglect of Accompts,” while Matthew Quin warned that those who neglected their accounts would find their “health and treasure . . . dissipated, their fame injured, and their peace of mind lost.” Doing accounts properly required sedentariness – a stationary life rather than a roaming one. Alexander Malcolm’s *Treatise of Bookkeeping* talks of the need to “know the State of our Affairs” and to make “a regular and complete Account or History.” Regularity, stability, treasure, history: these words take on synonymous meanings in the urgings of such as Malcolm, North, and Quin.

But as has been seen, some resisted accounting. The likes of Sir Roger de Coverley (and there appear to have been quite a few) scoffed at the “frugality and parsimony” bookkeeping engendered and denounced the practice as unseemly, unbecoming a gentleman, even – it was implied – effeminate. But Sir Andrew Freeport’s incisive rejoinder proved irrefutable: any man who “scorn[s] to be the steward,” he writes, “resolves the steward shall be the gentleman.” North must nonetheless persuade those of Sir Roger’s ilk, men “not sensible of the Beauty of a fair and regular Accompt,” that “more gentlemen are lost by a Total Neglect of Accompts . . . than Vice itself.” The subtext is clear: vice is found abroad; accompts are done at home. Gentlemen, in other words, should spend their time accounting, not gallivanting. A man “that thrives,” continues North, “spends very much of his Time in working upon his Accompts, perusing, and stating, etc. and is never better pleased, than when he is at it.” Accounting is thus promoted for its “advantage to Posterity” and as “an example of Prudence, Oeconomy, and Industry.” The reader may hear a fascinating echo, in these last quotations, of the ladies’ diaries of Chapter 1 that exhorted women to keep accounts for the very same reasons.

Nancy Armstrong argues that information and skills defined as female, and posited as an alternative to classical (male) education, eventually

became normative: “[modern] educational institutions . . . continued the project of feminizing the subject as they made what had been a specifically female body of knowledge into a standard for literacy in general.”⁵² The quotations cited above seem to support this idea, urging men, as they do, to move toward those “feminized” qualities of sedentariness and domestication. Accounting books might, at one level, promise estates and origins, but they were also required to maintain – and, importantly, maintain control over – the estate already in possession. For these reasons, gentlemen were encouraged to be stewards, stay-at-homes tinkering with their books rather than gadding picaresquely about.

Coming full-circle to the ladies who count

Ann Banfield argues that “a ‘teller’ can mean either a storyteller or a counter, one who reckons.”⁵³ Indeed, as demonstrated, I see clues to “counted” narration in the very nature of eighteenth-century notions of property, and especially female-owned property. To invoke one last time the almanac-diaries exemplified by *The Ladies’ Own Memorandum*, such pocketbooks vividly illustrate this double-act of accounting performed by women in the eighteenth century. In sum, the technique of first-person narration, through which the narrator makes the story her “own,” has its real-world application in the grant of copyright to authors. This interrelationship of literary property to narrative ownership makes it possible to see Roxana’s words and Pamela’s letters as forms of property not dissimilar in value to the money and clothes they spend so much time and energy accumulating. The narrative proprietorialism these women narrators display thus becomes a complex and feminized manifestation of a kind of possessive individualism, a protecting and privatizing of what is, in the final analysis, valued personal property.

Spinning 3 pe of cotten	0	2	1	Bief 3: starch 1: salt 2: soap	0	1	3
for 3 pecks of corn 2 1/2: sop 1	0	2	1 1/2	flax loc 4 po: 1: 2 po: 7 1/2	0	2	3
salt 3: suger 8: not meq 2: 1/2	0	6	1/2	the new shoon & they new	0	5	8
for 7 thrave of h. of what stna	0	5	6	quarter of flax 2: 1 log wool 1/2	0	0	7
up for key bet's cow & old wheel	0	5	2	bief 4: to James for h. of what stna	0	0	10
scary blv. 1: qinbread 1: chemying	0	1	2	2 mensury of corn 2: 6: buting h. of	0	3	0
in h. of bief 6 1/2: shoing 1/2	0	0	10 1/2	bief 23 po: 2: 1: salt 4: mop 3 1/2	0	3	5 1/2
salt 3: bief 6 1/2: suger 8: 1/2: nals 1/2	0	1	6 1/2	peper 13: dying yarn 8: sut 7	0	0	14 1/2
flax 2 1/2: bely 1/2: they new shoon	0	3	6 1/2	suger 2 1/2: lace 1 1/2: peper 1/2	0	0	15 1/2
SARA new shoone 4 1/2 of same	0	1	7	for lory Doome 1/2 of lace	0	5	0
sop 1: new flax 1/2: corn 3 pecks 1/2	0	2	3				
suger 3 1/2: corn 1 1/2: wool 1/2 5 qm	0	1	0	In at for the year 1736-1737			
corn 1 1/2: sparrow hils 2: mition 2 1/2	0	1	6 1/2	for the year 1737-1738			
salt 2: sop 1: salt 2: sheep 3: 1	0	0	8	suger 1 1/2: pins 2: coralls 2 1/2	0	0	7
flax 8: colten 11: 1/2: spinny 1/2	0	2	3	to W. Parker borrowed money	0	10	0
thaching 1/2 salt of seeds 4 1/2: h. 1/2	0	4	1	apple trees & one pear tree	0	2	0
salt 2: shapng cloas 2: corn 1/2	0	1	5	cotten 1 po: 11: 1/2: spinning 8: salt 1/2	0	2	7 1/2
suger 8: 2 pair of stockings 7: 1/2	0	2	2	suger 1 1/2: seeds 1 1/2: peper 1/2	0	0	6 1/2
bely new hat 1/2: black flax 1/2	0	2	9	killing swine 4 1/2: 1/2: 1/2	0	2	9
cic 1/2 3 1/2: salt 1/2: bief 1/2: corn 1/2	0	1	0	mompin 1/2: sop 1: manrics	0	2	5
bulch flax 7 1/2: lices 1 1/2: salt 2 1/2	0	1	0	bastry stna 2: sop 1: manrics	0	0	0
for 1 frest at Smiths. N. K. on sale	0	1	9 1/2	Yuse of money to James Shon for	0	0	0
corn 1 1/2: 2 plates 3 1/2: colten 1/2 spinning	0	3	0 1/2	paid to John my brother 10 lib: 4 1/2	0	1	6
one hand chors 10: cloth 1/2: 1/2	0	1	5 1/2	treasel 3 po: 4 1/2: 1/2: 1/2	0	0	0
drupng 20 meddles of oaks 1/2	0	1	0	corn h. n. 1 1/2: salt 2: sop 1: 1/2	0	2	0
shoing mair 6: flax 2 1/2: toe 2 1/2	0	1	2	1/2: 1/2: 1/2: 1/2: 1/2: 1/2	0	0	0
poller's chals 1/2: 1/2: 1/2: 1/2: 1/2	0	3	0	dying 10 ten 3 salt 2: 1/2: 1/2	0	0	0
candls 5: new shoon 8: salt 2: 1/2	0	1	7	for buying 3 cows 1: 2: 1/2	0	2	0
sheep head 1/2: 2 suger 1/2: corn 1/2	0	2	3	lady's work 13: 1/2: 1/2	0	3	0
dying 4 1/2: 1/2: 1/2: 1/2	0	2	4	new cloth 1/2: 1/2: 1/2	0	1	1/2

Figure 19 Narrative and numbers conflated in pages from Richard Latham's account book (1751)

Source: By permission of the County Archivist, Lancashire Record Office.

Notes

1 Diary of a not-so-mad housewife

- 1 To name just a few: *The Annual Present for the Ladies or a New and Fashionable Pocket Book*, *The Ladies' Compleat Pocket Book*, *The Ladies' New and Elegant Pocket Book*. See Doris Langley-Moore, *Fashion through Fashion-Plates 1771–1970* (London: C. N. Potter, 1972), 12.
- 2 Susan Stewart, *On Longing: Narratives of the Miniature, the Gigantic, the Souvenir, the Collection* (Baltimore: The Johns Hopkins University Press, 1984). To Stewart, this “containability” explains why the Bible was so often chosen for miniaturization. It is, she writes, “the book of greatest significance, the book holding the world both past and future. . . .” (39–40)
- 3 Amanda Vickery, *The Gentleman's Daughter: Women's Lives in Georgian England* (New Haven: Yale University Press, 1998), 208–9. On gambling, see Lorraine Daston, *Classical Probability in the Enlightenment* (Princeton: Princeton University Press, 1988), 141–63; and Ian Hacking, *The Emergence of Probability: A Philosophical Study of Early Ideas about Probability* (Cambridge: Cambridge University Press, 1975) and *The Taming of Chance* (Cambridge: Cambridge University Press, 1990).

Gambling, as Leonore Davidoff and Catherine Hall point out, had until the mid to late eighteenth century been a skill associated with the aristocratic male, alongside “duelling, sporting, and sexual prowess” (think of Lovelace in Richardson's *Clarissa*). (*Family Fortunes: Men and Women of the English Middle Class, 1780–1850*, Chicago: University of Chicago Press, 1987), 205. When financial caution comes to be seen as the ever-strengthening province of the middle-class male, gambling begins to be represented – in eighteenth-century fiction at least – as a feminized pastime. In its extreme it also comes to be seen as a kind of “negative account,” reflective of a weak personality. See for instance Maria Edgeworth's *Belinda* (1801).

Early eighteenth-century anti-feminists targeted gambling as a misuse of women's time and money. Writers like Thomas Browne would rail against the “ill-spent Moment[s]” where both these aspects of women's lives were poorly accounted. See Felicity Nussbaum, *The Brink of All We Hate: English Satires on Women 1660–1750* (Lexington: University Press of Kentucky, 1984), 97. Nussbaum quotes from Browne's *A Legacy for Ladies* (1705).

- 4 See Lorna Weatherill, *Consumer Behaviour and Material Culture 1660–1760* (New York: Routledge, 1988), 4.
- 5 On family-members paying rent, see Weatherill, *Consumer Behaviour and Material Culture*, 127. In terms of buying power, in the 1770s £2 would buy a month's dancing lessons; £8 was a decent annual wage for a housemaid and also the price of a man's suit. Boswell's father gave him £200 a year to

live in London, while £350 was the estimated annual cost of living for a prosperous tradesman's family. Liza Picard, *Dr. Johnson's London* (London: Weidenfeld & Nicolson, 2000), 295–8.

- 6 On women and diaries see, for instance, Ruth Perry, *Women, Letters, and the Novel* (New York: AMS Press, 1980), 68–70; Davidoff and Hall, Chapter 3. Armstrong, *Desire and Domestic Fiction: A Political History of the Novel* (New York: Oxford University Press, 1987), 149. J. Paul Hunter points out that those who could read could not necessarily write, and vice versa, a discrepancy especially true among women. *Before Novels: The Cultural Contexts of Eighteenth Century English Fiction* (New York: W. W. Norton, 1990), 74. See also Weatherill, p. 163.

Critics have begun to acknowledge women accountants. Weatherill includes in her study the account-books of both Rachael Pengelly and Sarah Fell, though she does not investigate specifically female accountants (123–8). Mona Scheuermann looks at the way women characters account in eighteenth-century fiction. Though thorough in its examples, her approach is not historically situated. See *Her Bread to Earn: Women, Money, and Society from Defoe to Austen* (Lexington: University of Kentucky Press, 1993). The most fruitful recent study is Amanda Vickery's fascinating analysis of one eighteenth-century woman's records of what she bought and why. See "Women and the world of goods: a Lancashire consumer and her possessions, 1751–81," in John Brewer and Roy Porter (eds), *Consumption and the World of Goods* (New York: Routledge, 1993), 274–304, and *The Gentleman's Daughter*, Chapter 4.

See also Alice Clark, *Working Life of Women in the Seventeenth Century* (London: Routledge & Kegan Paul, 1982 edition), esp. 14–22; Amy Louise Erickson, *Women and Property in Early Modern England* (New York: Routledge, 1993), 49–57; Edward Copeland, *Women Writing About Money: Women's Fiction in England, 1790–1820* (Cambridge: Cambridge University Press, 1995), esp. 1–13; Peter Earle, *The Making of the English Middle Class: Business, Society and Family Life in London 1660–1730* (Berkeley: University of California Press, 1989), 158–66. Historical records of eighteenth-century women counting money have yet to be fully explicated.

- 7 Armstrong, 8–15, 61–6.

- 8 Armstrong demonstrates "the degree to which modern culture depends on a form of power that works through language – and particularly the printed word – to constitute subjectivity." (25) On gendered spheres, see pp. 15–16. Cody, "The Politics of Reproduction: From Midwives' Alternative Sphere to the Public Spectacle of Midwifery," in *Eighteenth-Century Studies* 32 (4), 1999, 479. Works critical of the separate spheres argument include: Amanda Vickery, "Golden Age to Separate Sphere: A Review of the Categories and Chronology of English Women's History," *Historical Journal* 36, 1993, 383–414; Lawrence E. Klein, "Gender and the Public/Private Distinction in the Eighteenth Century: Some Questions about Evidence and Analytic Procedure," *Eighteenth-Century Studies* 29, 1995, 97–109; and Robert B. Shoemaker, *Gender in English Society, 1650–1850: The Emergence of Separate Spheres?* (London: Longman, 1998). New work shows the ways women participated in public life. See for instance Vickery, *The Gentleman's Daughter*, and Margaret R. Hunt, *The Middling Sort: Commerce, Gender, and the Family in England, 1680–1780* (Berkeley: University of California Press, 1996).

- 9 On mercantile arithmetic, see Thomas, "Numeracy in Early Modern England," in *Transactions of the Royal Historical Society* 5 (37), 1987, 113.

Patricia Cline Cohen, "Reckoning with commerce: numeracy in eighteenth-century America," in *Consumption and the World of Goods*, 331. Cohen makes the fascinating observation that female numeracy grew in America around the time of the Revolution. But this example of the "historic emancipation of women . . . clashed with the rationale for teaching arithmetic in the schools in the first place, that is the idea that it strengthened the mind and thereby produced more rational citizens to participate in government." (332) See also Cohen's "Death and Taxes: The Domain of Numbers in Eighteenth Century Popular Culture," in Stephen H. Sutcliffe (ed.), *Science and Technology in the Eighteenth Century: Essays of the Henry Gipson Institute for Eighteenth-Century Studies* (n.p., 1984), 63–5.

On women and property, see especially Erickson's *Women and Property in Early Modern England* and Susan Staves, *Married Women's Separate Property in England, 1660–1833* (Cambridge, MA: Harvard University Press, 1990).

- 10 Susan Moller Okin, "Patriarchy and Married Women's Property in England: Questions on Some Current Views," *Eighteenth-Century Studies*, 17, 1983–4: 125–6.
- 11 On the gendering of shopping as feminine, and the relationship between women as consumers, and women as objects of consumption, see Elizabeth Kowaleski-Wallace, *Consuming Subjects: Women, Shopping, and Business in the Eighteenth Century* (New York: Columbia University Press, 1997). In its beauty, fragility, and commodity-value, china "is deployed as a marker for an especially superficial construction of femininity." (12) The relationship between china and the female consumer is discussed in depth on pp. 52–69.
- 12 Kowaleski-Wallace cites Earle's assertion that common law disallowed a wife to run a business independent of her husband: "the most she could do was to assist him in his own business as his servant." Yet this politicizing of wives' unpaid labor, while crucial to an understanding of women's work, de-emphasizes the amount of power a highly competent (or merely capable) wife might have in a business advertised as her husband's, not to mention the level of skill (in, say, bookkeeping) expected of her.

Kowaleski-Wallace articulates the problems attendant upon documenting women's "work" in the eighteenth-century. Contemporaneous documents are problematic; "lists" of tradespeople, for instance, clearly obscure the participation of women, while trade-manuals instructing working or aspiring businesspeople "are marked by polemical purpose, written to persuade or influence, convince or induce." (116) Such manuals tend to discourage women from entering business, and confine the "appropriate" trades for women to mantua making, millinery, and embroidery, all of which were hard livings for the average tradeswoman. See pp. 111–28.

- 13 Ivy Pinchbeck, *Women Workers and the Industrial Revolution 1750–1850* (London, 1930), 282–303. More recent research appears to corroborate the early findings of Pinchbeck and Alice Clark. See Weatherill, "A Possession of One's Own: Women and Consumer Behaviour in England, 1660–1740" *Journal of British Studies* 25, April, 1986, 136–55. For social and financial reasons both, probably half of economically active women were shopkeepers. Not only did shopkeeping use the already familiar personal and commercial skills of running a household, but it also required relatively little capital to initiate. See Weatherill, 148. For a general overview of the subject, see Hoh-Cheung Mui and Lorna H. Mui, *Shops and Shopkeeping in Eighteenth-Century England* (Montreal: McGill University Press, 1989).

- 14 P. G. M. Dickson, *The Financial Revolution in England*, 253–6, 267–9. C. W. Chalkin, *The Provincial Towns of Georgian England: A Study of the Building Process 1740–1820* (1974), and R. J. Morris, “Men, Women and Property: the Reforms of the Married Women’s Property Act, 1870,” unpublished paper, University of Edinburgh, 1982. Cited in Davidoff and Hall, 211. Erickson has found that single women were a significant source of cash in the lending markets of the rural North. See Erickson, *Women and Property in Early Modern England*, 81. For a well-documented example, see B. A. Holderness, “Elizabeth Parkin and her investments, 1733–66: aspects of the Sheffield money market in the eighteenth century,” *Transactions of the Hunter Archaeology Society* 10 (2), 1973, 81–7. Catherine Ingrassia’s *Authorship, Commerce, and Gender in Early Eighteenth-Century England* shows that women were actively involved in finance, and draws connections between their economic and literary roles (New York: Cambridge University Press, 1998).
- 15 Property in all forms, notes A. C. Littleton, is a main antecedent of book-keeping. *Accounting Evolution to 1900* (New York: Russell & Russell, 1966), 12.
- 16 *Consuming Subjects*, 7, 146, 5.
- 17 *Ibid.* 147.
- 18 *Ibid.*
- 19 *Ibid.* 21, 25, 39–40. Indeed, so “feminized” was tea that it was sometimes referred to as “scandal broth” or “chatter broth.” See Picard, 268.
- 20 L. A. Clarkson, *The Pre-Industrial Economy in England 1500–1750* (London: B. T. Batsford, 1971), 147.
- 21 Brewer, *The Sinews of Power: War, Money, and the English State 1688–1783* (Cambridge, MA: Harvard University Press, 1990), 183, 186. Earle, 124. See also Julian Hoppit, “The use and abuse of credit in eighteenth-century England,” in Neil McKendrick and R. B. Outhwaite (eds), *Business Life and Public Policy: Essays in honour of D. C. Coleman* (Cambridge: Cambridge University Press, 1986), 64–78; Paul Hess Haagen, *Imprisonment for Debt in England and Wales* (PhD dissertation, Princeton University, 1986).
- 22 On the ways that financial bonds echo emotional bonds in credit systems, see J. G. A. Pocock, *The Machiavellian Moment* (Princeton: Princeton University Press), Chapter 13.
- 23 In a later edition of *The Ladies’ Own Memorandum* the “Paid” column in Account of Cash actually becomes “Paid or Lent.”
Women were active creditors in the eighteenth century. Erickson, in *Women and Property in Early Modern England*, makes clear that interest-rates were high enough to make the rate of return on lent money comparable to rent from land (81).
- 24 Louis Althusser, “Ideology and Ideological State Apparatuses,” in *Lenin and Philosophy and Other Essays*, trans. Ben Brewster, 1971 (New York: Monthly Review, 1971), 127–86, esp. 170–86.
- 25 Hester Chapone quoted in Vickery, *The Gentleman’s Daughter*, 133. The image of the mirror was popular in eighteenth-century accounting manuals. Quin’s *Rudiments of Book-keeping* (1779) declares that

to persevere in recording the material occurrences of each day, is a direct path whereby to reach the summit of your desires; as this will give us a fair opportunity, by consulting the faithful record, as in a mirror, to view our past actions, and thereby to regulate our future conduct.

To business historians Keith Hoskin and Richard Macve, the mirror metaphor in accounting books expresses the double-entry system. Thus a “mirror book”

- embodied “the balanced and interconnected writing of the equal and opposite signs of debit and credit . . . or rather, an interconnected series of such books, the journals, cash-books, and ledgers.” “Accounting as Discipline: The Overlooked Supplement,” in Ellen Messer-Davidow, David R. Shumway, and David J. Sylvan (eds), *Knowledges: Historical and Critical Studies in Disciplinarity* (Charlottesville: University Press of Virginia, 1993), 40.
- 26 For an astute and entertaining look at women’s vexed relationship to fashion magazines in the late twentieth century, see Susan Douglas, *Where the Girls Are: Growing Up Female with the Mass Media* (New York: Times, 1994).
- 27 *The Rise of the Woman Novelist: From Aphra Behn to Jane Austen* (London: Basil Blackwell, 1986), 184–5.
- 28 Isobel Grundy, *Lady Mary Wortley Montagu* (New York: Oxford University Press, 1999), 16. It is also true that eighteenth-century readers frequently elided their own identities with the identities of the authors whose texts they owned, many obsessively scribbling their own names next to the authors’, and throughout a given text. We will consider more closely this curious phenomenon of owner “marking” when we look at tutelary accounting texts.
- 29 Hunter, *Before Novels*, 318–19. Brewer further proves Hunter’s findings. He also sees a high rate of “personal borrowing and lending” of privately owned books in the early eighteenth century. The first subscription library opened in Liverpool in 1758. By the end of the century, there were approximately 100 libraries throughout the country. Brewer notes that those with the most volumes and largest memberships were found in Bristol. *The Pleasures of the Imagination: English Culture in the Eighteenth Century* (London: HarperCollins, 1997), 77, 108, 180–7.
- The owner of this diary made clear she was lending a volume (either the novel or even, perhaps, her own “sensational” diary), and to lend is not the same as to give. Vickery writes that the exchange of gifts between women was one way to sustain “the horizontal ties of polite friendship.” Gift-giving was common among acquaintances, but it was also an integral part of more intimate relationships. In 1754 Jane Scrimshaw wrote to her dear friend Elizabeth Shackleton, “small presents Confirm friend[ship].” (192, 209) While both giving and lending engender a debt–credit social relationship, lending would seem to confirm friendship in an arguably more binding way: the borrower must *physically reconnect* with the lender in order to return the item and thus honor the loan.
- 30 Ibid. 192, 185. Jurgen Habermas famously asserts that the eighteenth century essentially “invented” the concept of privacy, whereas in Fernand Braudel’s slightly different chronology, the concept is established but still emerging at this time. See Habermas, *The Structural Transformation of the Public Sphere: An Inquiry into the Category of Bourgeois Society*, trans. Thomas Burger (Cambridge, MA: MIT Press, 1989), and Braudel, *Civilization and Capitalism, 15th-18th Centuries*, vol. I, *The Structure of Everyday Life: The Limits of the Possible*, trans. Sian Reynolds (New York: Harper & Row, 1981), 308–9.
- 31 Armstrong, 75.
- 32 Hunter draws attention to the “deep cultural fear of passivity” in Protestant England (*Before Novels*, 277, 280). The notion of the materiality of time, to be accounted for like money, goes far in explaining the increasingly particularized account-book, but even more, volumes like *The Ladies’ Own Memorandum*, which particularized hour, day, and month on one page, and money on the next.
- 33 Among the best preserved account books are those of Richard Latham, a yeoman farmer, and Jonathan Swift. Latham’s account-book measures

- 3/4 inches by 6 inches (see Figure 19, p. 152); Swift's is of comparable dimensions. The ladies' diaries measure 3/4 inches by 4 3/4 inches. See Weatherill, xi, and Paul V. Thompson and Dorothy J. Thompson, *The Account Books of Jonathan Swift* (Newark: University of Delaware Press, 1984).
- 34 Of the tripartite books integral to bookkeeping, the memorial, the cash-book, and the journal, the cash-book was that volume in which one first tabulated debt and credit. (None of the almanac-diaries I have examined provide space for double-entry bookkeeping.) The memorial, or memorandum as it was also called, was that volume in which all transactions were recorded before being transcribed as debt or credit in the cash-book and journal. "Memorandum" is, as we have seen, a term frequently used in these diaries.
- 35 D. Langley-Moore, 14. Stephen Monteaige the younger, who was by vocation an accountant, kept his personal accounts in a red-lined diary. See *The Diary of Stephen Monteaige*, London: Guildhall, Ms 205/1, ff. 31-140.
- 36 A description in *The Ladies' Compleat Pocket Book* of 1762 overstates, while explaining nothing:
- As the Manner of keeping Memorandums of Receipts and payments in this Book, is alter'd from what it was originally, to a more concise and regular Method, we think it proper still to continue some little Explanation thereof; please to observe then, that every two Pages in it (one on the Right-Hand, the other on the Left) are to contain the Business, Appointments, and Memorandums of one intire [*sic*] week.
- 37 While didactic accounting texts aimed at women begin to emerge at the end of the seventeenth century, I have been unable to find an earlier example than 1753 of a woman's diary which designates space for financial entries.
- 38 Norman Penney writes that Sarah Fell's well-kept cash-book comprises entries copied from some earlier book or books of account. At one point Fell records payment for "my pockett booke," suggesting just such a transfer. See *The Household Account Book of Sarah Fell of Swarthmoor Hall*, Norman Penney (ed.) (Cambridge: Cambridge University Press, 1920), xxv, 215.
- 39 *The Gentleman's Daughter*, 133. Vickery examines the memorandum book within the context of eighteenth-century notions of "prudent economy." See Chapter 4.
- 40 Brewer, *The Sinews of Power: War, Money, and the English State 1688-1783* (Cambridge, MA: Harvard University Press, 1990), 228. Brewer seems to be elaborating upon Foucault's suggestion that the seventeenth and eighteenth centuries found order through difference and identity; an order symbolized by the table. See *The Order of Things: An Archaeology of the Human Sciences* (New York: Vintage Books, 1994). First published 1970, 67-75. Brewer notes that this tendency toward numerical precision is evident in newspapers of the time, which came increasingly to include data of all kinds. Some went so far as to provide entertaining arithmetical problems for the reader to "solve," not unlike today's crossword puzzles. See "Commercialization and Politics," in Neil McKendrick, John Brewer, and J. H. Plumb (eds), *The Birth of a Consumer Society: The Commercialization of Eighteenth Century England* (Bloomington: Indiana University Press, 1982). 216-17. By century's end, writes J. L. Heilbron, "tabular display" would reach dizzying heights. See Tore Frangmyr, J. L. Heilbron, and Robin E. Rider (eds), *The Quantifying Spirit in the Eighteenth Century* (Berkeley: University of California Press, 1990), Introduction, 9.

- 41 From *The Ladies' New Memorandum Book* (1789). The 1775 edition contains an almost identical exhortation.
- 42 In Bourdieu's theory, individuals are automatically conditioned, through their personal relationships and physical surroundings, to adopt the manners and attitudes appropriate to their social standing. See *Distinction: A Social Critique of the Judgement of Taste*, trans. Richard Nice (Cambridge, MA: Harvard University Press, 1984), 101.
- While the owner-author of *The Ladies' Own Memorandum* was assumed to be middle-rank, and this declaration of conformity should not be separated from the particular aims of that stratum, accounting as a practice was unusual in that it seems to have been propounded to those across the social scale.
- 43 *European Literature and the Latin Middle Ages* (New York: Harper & Row, 1953), 328.
- 44 Stewart, 41.
- 45 On numeracy see also Cohen, "Reckoning with Commerce: numeracy in eighteenth-century America," in John Brewer and Roy Porter (eds), *Consumption and the World of Goods* (New York: Routledge, 1993), 320–34. On the earliest forms of English accounting, see Richard M. Brown, *A History of Accounting and Accountants* (New York, 1968), 106. On the cultural contradictions of accounting, see Porter, *Trust in Numbers*, 51.

Mary Poovey's recent and magisterial *A History of the Modern Fact: Problems of Knowledge in the Sciences of Wealth and Society* (Chicago: University of Chicago Press, 1998) includes accounting within a larger discussion of the modern fact as an "epistemological unit." Thus double-entry bookkeeping is seen as an early example of the tension between the numerical fact as "transparent," "impartial," and therefore incontrovertible, and facts as contextualized within theories and therefore necessarily interpretive (1–12; Chapter 2). Though Poovey deals with some of the same issues as Sandra Sherman and myself – the inherent fictionality of accounting, for instance – her focus is on philosophical and historical questions of representation within knowledge systems, not on literary history. See Sherman, *Finance and Fictionality in the Early Eighteenth Century: Accounting for Defoe* (New York: Cambridge University Press, 1996).

Recent studies agree that consumerism and material culture emerged between about 1650 and 1750, with the most intense changes occurring in the decades immediately before and after 1700. See Joan Thirsk, *Economic Policy and Projects: The Development of a Consumer Society in Early Modern England* (Oxford: Clarendon Press, 1978), 106, 125, 174–6; Cary Carson, "The Consumer Revolution in Colonial British America: Why Demand?" in Carson, Hoffman, and Albert (eds), *Of Consuming Interests: The Style of Life in the Eighteenth Century* (Charlottesville: University Press of Virginia, 1994), 483–700; Chandra Mukerji, *From Graven Images: Patterns of Modern Materialism* (New York: Columbia University Press, 1983); Lorna Weatherill, *Consumer Behavior and Material Culture in Britain 1660–1760*; Elizabeth Kowaleski-Wallace, *Consuming Subjects: Women, Shopping, and Business in the Eighteenth Century*. On the coin crisis and credit systems, see Joyce Oldham Appleby, *Economic Thought and Ideology in Seventeenth-Century England* (Princeton: Princeton University Press, 1978), 199–241; John Brewer, "Commercialization and Politics," in *The Birth of a Consumer Society 197–262* and *The Sinews of Power*, 183, 186; J. Keith Horsefield, *The Pound Sterling: A History of English Money* (Oxford: Clarendon Press, 1963), 99–150; P. G. M. Dickson, *The Financial Revolution in England* (New York:

St Martin's Press, 1967), 3–76. On trade and investment, see William M. Reddy, *Money and Liberty in Modern Europe* (New York: Cambridge University Press, 1987), esp. 1–106; J. G. A. Pocock, *The Machiavellian Moment*, Chapter 13; Dennis Rubini, "Politics and the Battle for the Banks, 1688–1697," *English Historical Review* 85 (1970): 693–714. The term "infidel symbol" is Rotman's (28). Rotman includes a fascinating account of the gradual dissemination of the Arabic system from church-educated clerks to those involved in trade and technology, as well as Christian resistance to the "nothingness" inherent in zero (7–12). On Orientalism, see Edward W. Said, *Orientalism* (New York: Vintage Books, 1978). The accounting quotation is from the preface to Stephen Monteage the elder's *Debtor and Creditor made easie* (1678).

- 46 Capitalism's dependence upon bookkeeping has been argued. For somewhat differing views on the relationship of precision accounting to mercantile capitalism, see Basil S. Yamey, "Scientific Bookkeeping and the Rise of Capitalism," *The Economic History Review*, vol. I (1949): 99–113, and Rotman, 5, 8, 78. Alfred W. Crosby looks at bookkeeping as one of the many manifestations of the revolutionary shift from qualitative to quantitative systems in Renaissance Europe, and specifically, at its importance in visualizing commerce.

The seemingly pervasive desire to account may well have originated from mercantile capitalism, but it resonated well beyond that world. Ultimately, accounting appears to implicate the very acts of reading and writing. Anthropologist Denise Schmandt-Besserat has suggested that reading may have developed in ancient Egypt and Mesopotamia as a way to understand rudimentary accounting. And writing itself, she argues, almost certainly emerged last, as a transcription of the basic act of accounting. "The Earliest Precursors of Writing," *Scientific American* 238 (1978): 38–47, quoted in Keith W. Hoskin and Richard H. Macve, "Accounting as Discipline: The Overlooked Supplement," in Ellen Messer-Davidow, David R. Shumway, and David J. Sylvan (eds), *Knowledges: Historical and Critical Studies in Disciplinarity* (Charlottesville: University Press of Virginia, 1993), 26. Pepys' diary includes numerous references to the inaccurate or slipshod bookkeeping of his goldsmith banker. On 5 April 1667 he writes:

I to the Old Exchange, and there to Sir Robert Viner's [bank], and made up my accounts there, to my great content; but I find they do not keep them so regularly as to be able to do it easily, and truly, and readily, nor would it have been easily stated by any body on my behalf but myself, several things being to be recalled to memory, which nobody else could have done, and therefore it is fully necessary for me to even accounts with these people as often as I can.

In colonial American firms, notes Patricia Cohen, most account-books recorded "very simple entries of credits, debits and trades. End-of-year profit calculations were almost never made, nor was double-entry bookkeeping at all commonplace." Cohen is citing the research of W. T. Baxter. "Reckoning with Commerce: Numeracy in Eighteenth-Century America," in John Brewer and Roy Porter (eds), *Consumption and the World of Goods* (New York: Routledge, 1993), 329.

- 47 Thomas, 128–9; Cohen, "Reckoning with Commerce," 329. Important to note is the interchangeable use of the terms "accounting" and "bookkeeping." Only bookkeeping specified as double-entry requires cross-entries of debt and credit. On the production of accounting texts, see Yamey, *Essays on the*

- History of Accounting*, viii. On the rarity of double-entry accounting in the eighteenth century, see for instance Michael Chatfield, *A History of Accounting Thought* (Huntington, New York: Robert E. Krieger Publishing, 1977), 59. "It is probable," writes Yamey, "that the vast majority of enterprises used a simple form of record-keeping . . . until well into the nineteenth century." "Bookkeeping and Capitalism," in *Essays*, 105. Cohen furthers this argument (see p. 329).
- 48 Quotation from Richard Dafforne, *The Merchants Mirrour* (3rd edn, London, 1660); Appleby writes of the "democratization" of economic opportunity (115), whereas Neil McKendrick suggests a "democratization" of consumption. See "The Consumer Revolution," in McKendrick, John Brewer, and J. H. Plumb (eds), *The Birth of a Consumer Society*, 23. Neither Appleby nor McKendrick discusses accounting.
- 49 Pocock, "The Mobility of Property and the Rise of Eighteenth-Century Sociology," in *Virtue, Commerce, and History* (Cambridge: Cambridge University Press, 1985), 113.
- 50 The same text states: "All good gifts (even in mean Mechanical matters) proceed from the All-giver, as in Exod. 31. Ver. 2, 3, 4, 6, 7" (Richard Dafforne, *The Merchants Mirrour*).
- 51 2nd edn, London, 1715.
- 52 Hunter, *Before Novels*, 277–86.
- 53 *The journall or diary of a thankful Christian* (1656).
- 54 McKeon, 195.
- 55 Angus Ross, Introduction to the Penguin Classics Edition of *Robinson Crusoe*, 9.
- 56 Basil S. Yamey, "Pious Inscription; Confused Accounts; Classification of Accounts," 144. Yamey quotes from *The Universal Library of Trade and Commerce* (London, 1747). Part VI, "A Compendious System . . .", 13.
- 57 In Defoe's *Roxana* (1724), the heroine describes her verbally and financially degenerate Brewer-Husband as suffering from "disorder'd discourse." Jane Jack (ed.) (New York: Oxford University Press, 1982), 11.
- 58 Ympyn, *A Notable and very Excellente Woorke, expressing and declaring the Maner and Forme howe to kepe a Boke of Accomptes or Reconynges* (London, 1547); Quin, *The Rudiments of Book-keeping*, 72; P. Deighan, *A Complete Treatise on Book-keeping*, (1807), quoted in Yamey, *Art and Accounting* (New Haven: Yale University Press, 1989), 19.
- 59 Accounting inverted the zealous connotations of the term "methodiz'd." Here it implies not "enthusiasm," but its opposite: regularity – that is, a developed and supposedly more methodical system. (On "the Method" employed by the Customs and Excise Office at this time, see Brewer, *Sinews*, 94.) John Mair used the term with great success; his *Book-Keeping Methodiz'd*, first published in 1736, remained in print for over thirty years, with at least ten Irish reprints. Mair's was the only work on bookkeeping in Adam Smith's library; George Washington's contained a copy of Mair's quaintly titled revision *Book-Keeping Moderniz'd*. Bywater and Yamey (eds), *Historic Accounting Literature: a Companion Guide* (Scolar Press: London, 1982), 165. Davidoff and Hall, 202.
- 60 Fifteenth- and sixteenth-century discovery narratives, writes Patricia Parker, were "accounts" in two senses: on the one hand they were "purportedly eyewitness narratives," but they also served as commercial accounts in that they "provided a detailed inventory of the riches to be gained as part of an accounting to actual or potential investors." *Literary Fat Ladies: Rhetoric, Gender, Property* (New York: Methuen, 1987), 143.

- 61 The “device” of immediacy was clearly popular in contemporary journal-keeping. An entry from Richard Kay’s diary in April of 1747 reads, “I am sent for, I am called upon in Haste, I must go . . .” (quoted in Weatherill, *Consumer Behaviour and Material Culture*, 163). It seems likely that Richardson’s famous “writing to the moment” influenced the writing-style adopted in diaries; a December 12 entry in a *Ladies’ Compleat Pocket Book* of 1753 reads, “Mr. Butler read Sir Charl’s [sic] Grandison to us.” The first volumes of *Sir Charles Grandison* had been published less than a month earlier.
- 62 Recent works have looked at the relationship between money and literature in the early eighteenth century. See J. S. Peters, “The bank, the press, and the “return of Nature,”” in Susan Staves and John Brewer (eds), *Early Modern Conceptions of Property* (New York: Routledge, 1995), 365–88; James Thompson, *Models of Value: Eighteenth-Century Political Economy and the Novel* (Durham, NC: Duke University Press, 1996); and Sherman, *Finance and Fictionality in the Early Eighteenth Century*. Each of these works deals in different ways with money and literature as similarly representational systems in eighteenth-century England; the correspondent “illusions” of credit and fiction, and questions of intrinsic and extrinsic “worth.” My own study is concerned with the ways in which early novels blur the distinction between narrative and financial account, where gendered narrative is imbued with financial valuation and carefully “counted,” and where money itself is both textualized and narrativized.
- 63 See for instance, Davidoff and Hall, Chapter 3.
- 64 The phrase “narcissistic invention” is from *English Society in the Eighteenth Century* (New York: Penguin, 1990), 29.
- 65 We have retained two vestigial uses of the arcane meaning of “tell”: bank-teller, and “telling the time.” Parker points out that the French verb “conter” “still links the relation of narrative with the activity of counting, or taking account.” *Literary Fat Ladies*, 137. The term “personality” is a complicated one in eighteenth-century thought, referring to anything from personal goods, to the condition of consisting of distinct persons ascribed to the Deity, to individual character (*OED*). Chapter 4 will more thoroughly address this concept by placing “personality” in the context of eighteenth-century property-relations. I will look at the alternate spelling of “personalty” – to denote personal property, and as opposed to realty, or land – for clues to the relationship between “personality” and property.
- 66 Hunter, *Before Novels*, 68, 161.
- 67 “There remaineth . . . the furst day of October . . . In redie money . . . one thousande five hundred seven poundes one halfe pennye halfe farthing and the third parte of a farthing, the said Mr. Parrie hath delyvered to her graces owne handes upon the determinacon of this his accompte” (quoted in Brown, *A History of Accounting and Accountants*, 44–68).
- 68 Hunter, 226.
- 69 Cohen writes of the “rule-laden” commercial arithmetic texts that arrived in America from England in the late seventeenth and early eighteenth centuries. See “Reckoning with Commerce,” 324. Discussing religious and spiritual didactic texts, Hunter observes that “the pleasures of repetition and the comforts of familiarity are seldom given their due in sophisticated literary theory” (*Before Novels*, 235), a point well-applied to accounting manuals, but surely also to early novels.
- 70 Note the double “advertisement” here, as Vernon promotes his wife or mother’s coffee-house.
- 71 Ashburton quoted in G. E. Mingay, *English Landed Society in the Eighteenth Century* (London: Routledge & Kegan Paul, 1963), 66.

- Ink is also a pervasive metaphor in Grub Street writing. Because writers were for the first time paid by the word, connections between ink, words, and money became inevitable. Moreover, in Grub Street we see the image – already noted in Felicia’s diary – of book as capitalist object, where the books themselves participate in an elaborate accounting system.
- 72 Brewer, *The Sinews of Power*, 105.
- 73 Quoted in Ferdinand Braudel, *The Wheels of Commerce* (vol. II of *Civilization and Capitalism*) (New York: Harper & Row, 1982–4), 410. This same association between words, numbers, and money may be found in the lottery system which achieved such popularity in the eighteenth century. The drawing of lottery tickets involved two receptacles. One held slips upon which players had written their names, along with some verse or proverb. These slips were registered at a central office with a number. The second receptacle held chits that were either blank, or printed with a prize amount. See Daston, *Classical Probability in the Enlightenment*, 141–63.
- 74 John Vernon, *The Compleat Comptinghouse . . .* (London, 1678), 60, 25, 6–7. That accounting lends itself to interpretation as a technique of restraint is made clear by Hoskin and Macve’s Foucauldian work (see “Accounting as Disciplinary”). My cultural and historical approach to the novel owes a great deal to new historicism, but as I hope this extended study shows, accounting’s significance extends far beyond the carceral, and can be fruitfully viewed outside what Alan Sinfield calls the new historicist “entrapment model.” From “Cultural Materialism, *Othello*, and the Politics of Plausibility,” in Kiernan Ryan (ed.), *New Historicism and Cultural Materialism* (New York: Arnold, 1996), 61.
- 75 This tone, so frequently found in tutelary accounting texts, may be explained by the use of what Hunter calls “synthetic substitutes for oral strategies.” (237)
- 76 *The Sinews of Power*, 228.
- 77 Malcolm (1731); Chapter 1, section I. Malcolm’s advocacy of numbers to achieve “ready knowledge of the true State of any Part” calls to mind Horkheimer and Adorno’s assertion of mathematical procedure as “truth,” an idea to which we will return in Chapter 3.
- 78 Ibid. Quotations from Section II, Appendix, and Conclusion. For further information on Malcolm, see A. C. Littleton, *Accounting Evolution to 1900* (2nd edn, New York: Russell and Russell, 1966), Chapter 11.
- 79 North, *The Gentleman Accomptant*. In his Preface, North explains his eligibility to write a book on merchant accounts (when he himself is “an Alien in Merchandise”) this way: “. . . by Accident the Author fell in love, and ever since has been enamoured with [accounts]; and out of the abundance of the Heart, the Pen uttereth.” The need to order God’s universe has been replaced with a highly individualized, and secularized, conceit. What is more, the account book has become the site of emotional confession. See also John Cannon, 48–9.
- 80 According to Jean Baudrillard, when the real becomes inaccessible, simulations, or copies, actually become more desirable than the real. See *Simulacra and Simulation*, trans. Sheila Glaser (Ann Arbor: Michigan University Press, 1995; first pub. 1983).
- 81 Addison and Steele fill many a *Spectator* page mocking Sir Roger and his outdated ways, making clear all-the-while that the “greatness and nobility” he embodies are quickly being replaced by the commercial prosperity of Sir Andrew Freeport. See *The Spectator*, no. 174 (19 September 1711), from

- Angus Ross (ed.), *Selections from the Tatler and The Spectator* (London, Penguin Books, 1982), 447.
- 82 Mair, *Book-keeping Methodiz'd* (2nd edn, 1741).
- 83 Yamey, "The Word 'Ledger,'" in *Accountancy* (March, 1961), 143.
- 84 Thompson writes that novels "assist individual subjects' self-representation." (12)
- 85 From *The Diary of Stephen Montage* (1733), Guildhall, Ms 205/1, ff. 31.
- 86 Peele quoted in J. G. C. Jackson, "The History of Methods of Exposition of Double-Entry Book-keeping in England," in *Studies in the History of Accounting*, A. C. Littleton and B. S. Yamey (eds) (Homewood, IL: R. D. Irwin, 1956).
- 87 From *The Six Questions in Company Accompts* (London, 1730).
- 88 Matthew Quin, *The Rudiments of Book-keeping* (3rd edn, 1779), 153.
- 89 Samuel Richardson supposedly paid Johnson's debt and secured his release.
- 90 From the preface to Rolt's *Dictionary of Trade and Commerce* (1761), quoted in Yamey, "Scientific Bookkeeping and the Rise of Capitalism," in *The Economic History Review*, 2nd series, 1 (2 & 3), 1949.
- 91 Abraham Liset, *Ampithalami, or, the Accomptant's Closet* (1660).
- 92 On the expansion of the consumer market and the rise of material culture, see note 45. According to Hunter, the Protestant practice of Occasional Meditation in many ways democratized the writing process in seventeenth and eighteenth-century England (*Before Novels*, 201).
Quotation from Richard Dafforne, *The Merchants Mirrour* (3rd edn, London, 1660).
- 93 D. Langley-Moore, 16.
- 94 Michael McKeon, *The Origins of the English Novel, 1600–1740* (Baltimore: The Johns Hopkins University Press, 1987), 69–71, 204–9.
- 95 Littleton, 7.
- 96 Earle, 73.
- 97 See for instance *Sophie in London (1786): being the diary of Sophie von La Roche*. Translated from the German, with an introductory essay, by Clare Williams. With a foreword by G. M. Trevelyan (London: Jonathan Cape, 1933). J. W. von Archenholz, *A Picture of England* (1787). In *Every-Body's Business, is No-Body's Business* (Dublin, 1791). Defoe writes of his annoyance at mistaking a servant-girl for her mistress. It should be noted that his annoyance stems from embarrassment – he has humiliated himself by treating a subordinate as an equal.
- 98 In its subversive potential, accounting is well-suited to a cultural materialist reading; however, as an important form of cultural production this practice need not be read solely through either a cultural materialist or a new historicist framework. In an attempt to explore accounting as fulsomely and imaginatively as possible, I have adopted various critical strategies, without claiming sole allegiance to any particular theory.
- 99 "Of the Comparative Merit of Country Gentlemen and Merchants," *Spectator*, no. 174 (19 September, 1711) in Ross, 447.
- 100 For a similar argument, see also *The Gentleman and Lady's Accomptant* (1744), and Quin's *Rudiments of Book-keeping*.
- 101 Jackson, 296.
- 102 A 1750s issue of *The Ladies Magazine* contained the following jingle: "When Loveless marri'd Lady Jenny, / Whose Beauty was the Ready Penny; / I chose her, says he, like old Plate, / Not for the Fashion, but the Weight" (vol. I, no. XV). (On the fascinating relationship between women and china, see Kowaleski-Wallace, 52–69.)

- Conversely, and concurrently, a small sub-genre of novel personified coins (see, for instance, Steele's "The Life and Adventures of a Shilling" (1710) and John Philips's "The Splendid Shilling" (1705)). In at least one, Charles Johnstone's *Chrysal: or, The Adventures of a Guinea* (1761), the personification is overtly female.
- 103 Brewer, *The Sinews of Power*, 109. Dafforne's *Merchants Mirrour* warned that "Blotching or Racing out of any Parcell in the Journall is unbeesing."
- 104 Quoted in C. J. Hasson, "The South Sea Bubble and Mr. Snell," *Journal of Accountancy* 54, 1932, 128–37.
- 105 *The Compleat English Tradesman*, 198. The fascination with "bad books" may be seen in an early advertisement at the back of Dafforne's third edition of *The Merchants Mirrour*, for a book containing "A Full Discovery of a foul Concealment, concerning the Accompts of the Commonwealth of England, by William Bagwell and John Brockdon, Accomptants."
- 106 Stephen Montague the elder, from the Preface to the 1678 edition.
- 107 Cannon quoted in Brewer, 109. There is an echo here of Vernon's panoptical Master, who "sees" the Youth pocketing money. Brewer does not note what seems to me Cannon's remarkable punning – whether intentional or unintentional – on his own name. His verb "discharge" invokes that most common, and in this case, the most self-referential, form of eighteenth-century artillery: the cannon.
- 108 *The Compleat English Tradesman*, 197.
- 109 Monetary accounting fits neatly with the Protestant notion of documenting the value and worth of one's daily activity. However, the connection Hunter draws between spiritual and financial accounts questions Weber's thesis of the soul of Protestantism and the spirit of capitalism. What connects the two forms of accounting, he writes, is a "trust in records" over oral tradition. In other words, the very act of writing information down was itself "an assertion of modernity" (*Before Novels*, 281, 306).
- 110 Liset, *Ampithalami, or, The Accomptants Closet*; Gerard de Malynes, *The Ancient Law Merchant* (London, 1658). This excerpt is curious in ways other than its characterization of accounts as at once mechanized and vivified. Its rambling references to faith, salvation, and "things both Spiritual and Temporal" deserve further analysis.
- 111 Jackson, *ibid.*
- 112 Malcolm, Section II. On the emotionality of credit, see note 22.
- 113 Davidoff and Hall, 222; McKeon, 205. The quotation is from Davidoff and Hall. Pocock, in *The Machiavellian Moment*, writes: "[it] is when men realize that their well-being depends upon mutual support that credit is converted into confidence, into a mutual trust and belief in one another; they realize they cannot stand alone, that they are members of one another. . . ." (440)
- 114 Thompson reminds us that social space was reconceptualized in the eighteenth century; both the private and the public were "invented" during this time, *Models of Value*, 29.
- Still another kind of personification is more difficult to classify, having to do with authorial and owner-relationships to the texts themselves. Abraham Liset's *Ampithalami, or, The Accomptant's Closet*, concludes with the following: "if any Gentleman or Merchant desireth further instructions concerning the premises . . . he may please to enquire for him as directed. . . ." (1660) The self-advertisement here is interesting, but so is the elision of "premises" and author. Dafforne's *Merchants Mirrour* ends with a bizarre palindrome of a name, that of the author's brother:

JohnDafaDnhoJ
 ohnDafffaDnho
 hnDaffaff . . .

- As applied to his brother, Dafforne's meaning is unclear.
- 115 Jackson, 293.
- 116 On the "active" perusal of novels in eighteenth-century America, see Cathy N. Davidson, *Revolution and the Word: The Rise of the Novel in America* (New York: Oxford University Press, 1986), 74–5.
- 117 Edmund Wingate, *Arithmetique made Easie* (1704); William Pickering, *The Marrow of Mathematicks* (1710); William Webster, *Arithmetick in Epitome* (1740); Hunter, *Before Novels*, 265, 270.
- 118 An excellent example may be found in North's *Gentleman Accomptant*, which argues that the gentry's decline is attributable solely to their neglect of accounts.
- 119 Samuel Richardson, *Clarissa* (first published, 1747–1748. Penguin Classics Edition, 1985), 1471. Scheuermann notes Clarissa's accounting skills. See *Her Bread to Earn*, Chapter 3.
- 120 Davies, 66–7.
- 121 John Dod and Robert Cleaver, *A Godly Form of Household Government: For the Ordering of Private Families According to the Direction of God's Word* (1614), quoted in Kathleen M. Davies, "Continuity and Change in Literary Advice on Marriage," in R. B. Outhwaite (ed.), *Marriage and Society: Studies in the Social History of Marriage* (London: Europa Publications, 1981), 66. Howell quoted in Alice Clark, 82.
- Called "the Japan of the day" by one historian, Holland led England in its attitude toward trade and commerce, and seems to have held especially enlightened views toward women-accountants. In *Debtor and creditor made easie*, Monteaige advocated Dutch custom:
- Many have I known, Persons of great Dealing, taken away by the hand of Death, that questionless (living) had good Estates; being dead, their Widow and Family are turn'd out of all, and outwitted by the crafty surviving Debtors or pretended Creditors. It is therefore a good Course they take in Holland, where if the Husband be the Merchant, the Wife is the Book-keeper.
- In 1670 Roger Coke offered eighteen reasons why the Dutch "manage trade better than the English," one being that merchants' wives were far more familiar with their husband's affairs. Earle, 164; quotation from Monteaige's Preface; Coke quoted in Appleby, 77. Late seventeenth-century Dutch painting includes a number of images of women in combined domestic and commercial settings. In Nicolas Maes' *The Lacemaker*, a young woman has pushed aside her account-book to take up sewing. Yamey has identified the book as one of commercial, not domestic, accounts. And Defoe's "she-Merchant" Roxana forges close financial and personal connections to Holland. She invests her money there and becomes intimately involved with a man we know only as "the Dutch Merchant." In England at this time it was commonly thought – as Bernard de Mandeville did – that Dutch women "sit in their counting-houses and do business" as a matter of course. Cited in Yamey, *Art and Accounting* (New Haven: Yale University Press, 1989), 147.
- 122 Makin ran a school for gentlewomen; Woolley for ladies' servants. See Erickson, *Women and Property in Early Modern England*, 56.

- 123 From *The Diarian Repository; or, Mathematical Register: containing a complete collection of all the Mathematical Questions which have been published in The Ladies Diary [between 1704 to 1760] . . . BY A SOCIETY OF MATHEMATICIANS* (1784), 12.
- 124 Butler (London: 1784, 1788, 1795); (London: 1786, 1788); Kendal (London, 1797); Greig (London, 1800); Vyse (London, 1771); (London, 1789).
- 125 “Women,” writes McKeon, “retain that association with the volatility of exchange which they possess under older, patrilineal assumptions.” (205) On Fortuna, see Pocock *The Machiavellian Moment*, 168. In *The Compleat English Tradesman*, Defoe indulged himself fully in simile and metaphor which feminized not simply trade and commerce (“How Nice and how Dainty a Dame this Credit is . . . [she] is a coy Mistress . . . she is a mighty Touchy lady . . .” (238)), but accounting itself: “He that comes out of his [apprenticeship] without a perfect knowledge of the method of Book-keeping, is like a bride undrest, is not fit to be married. . . .” (15) And “A Tradesman without his Books,” he writes later, “is like a married Woman without her Certificate.” (198) Defoe’s comparisons are awkward – the feminizing does not quite seem to work – but his meaning is clear: shame, calumny, and disrepute fall on both tradesman and married women who are without “proof” of their status. See also *The Review*, Facsimile Text Society (New York: Columbia University Press, 1928), book 6, vol. III, nos 5, 6, and 7.
- 126 Samuel Johnson’s *Dictionary* (1755) defines “economy” as the management of a family or household, as well as “distribution of expence,” and simply “regulation.” We should keep in mind the seemingly unshakable domestic connotation of “economy”; to this day, American middle and high school students take classes in “home economics.”
- 127 Armstrong writes that the desirability of the emerging “ideal” woman hinged in part on “frugal domestic practices.” (59)
- 128 *The Rudiments of Book-keeping*, 68.
- 129 Kowaleski-Wallace, 49, 7. Vickery writes of women’s reputation as dependent upon good housekeeping, or “prudent economy” (*The Gentleman’s Daughter*, 131).
- 130 1770, vol.1, No.XV, 411. See note 7, as well as, for example, *The Accomplish’d Housewife* (1745) for its emphasis on penmanship and letter-writing.
- 131 Gregory King, *Natural and Political Observations and Conclusions upon the State and Condition of England* (London, 1696, reprint, 1936), 22; Davidoff and Hall, 322; Earle, 306. Erickson writes that “45 per cent of all women could expect to be widowed at some point in their lives,” in *Women and Property in Early Modern England*, 54.
- 132 Quoted by Thomas Balston in *The Housekeeping Book of Susanna Whatman 1776–1800* (Reprint, London: Century Press, 1987), 61–2.
- 133 Bywater and Yamey (eds), 127. Monteage was an accountant in the prominent scrivening firm of Sir Robert Clayton (a figure to whom we will return in Chapter 3). In 1675 Monteage published *Debtor and Creditor made easie: Or, a Short Instruction for the attaining the Right Use of Accounts after the Best Method used by Merchants*. The volume proved very popular, going into numerous editions and printings, as is generally credited for popularizing the double-entry system. *Advice to the women and maidens of London* appeared first in the second, 1678 edition, and then in each subsequent edition through the early 1700s. I have found no evidence that *Advice* was ever published separately.
- 134 From “Accounting as Discipline,” 32.

- 135 Weatherill argues that women did not become merchants (*Consumer Behaviour and Material Culture*, 145); however, ample evidence suggests that wives did indeed take over deceased husbands' businesses. Given the Maiden Scholar's references to an "Exchange-Woman" and a "shop-keeper," the term as applied here may carry a loose definition.
- 136 We find similar characterizations throughout seventeenth- and eighteenth-century accounting texts. In the introduction to *The Merchants Mirrour* the author feminizes both money and accounting by offering what he calls "the Widowes Mite" of his knowledge. In seventeenth and eighteenth-century usage a mite could refer to any small coin or sum of money, but its established worth was half a farthing, or $\frac{1}{8}$ of a penny. Meanwhile, *The Gentleman Accomptant* (written "by a Person of Honour") declares that

it is reasonable to affect neat and clear Accompts, if it were only for the sake of conscious Honour, as also of Advantage to Posterity . . . by leaving an example of the Prudence, Economy, and Industry for their Imitation and Encouragement in effective Value, equivalent perhaps to an Estate . . .

- Defoe similarly values account-books as, in Yamey's words, "business assets of real value." In one of his many treatises on trade, Defoe describes the stages of a merchant's ideal retirement. The modestly successful man buys an estate for himself and becomes a justice of the peace. His eldest son goes to university and, eschewing trade, enters the gentry. Finally, the merchant divests himself of his assets, leaving, in Defoe's words, "his books and his warehouse to his two younger sons" (quoted in Yamey, *Art and Accounting*, 140); Defoe quoted in Lawrence and Jeanne Stone, *An Open Elite? England 1540-1880* (Oxford: Oxford University Press, 1984), 19.
- 137 As early as 1614 Sir Josiah Child declared that women would find "a . . . love and delight" in accounting (Clark, 36).
- 138 Hunter, *Before Novels*, 74.
- 139 Quin (London, 1776). Cohen, discussing the admixture of objective and subjective criteria for hierarchizing New England churches, quotes one church's gauge: "age, honor, usefulness, and also real and personal estate" ("Death and Taxes," 58).
- 140 The metaphors of accounting seem to support Foucault's assertion that the seventeenth and eighteenth centuries found order through difference and identity. This idea will be pursued further in Chapter 3.

The late seventeenth century produced numerous comments on the quantification of character. A wonderful example is the anonymous *Computatio Universalis* (1697), which concluded that one year of a man's life was worth 154*l.* 7*s.* 6*d.*, one hour was worth 4*¼d.*, and one minute was worth one fourteenth of a farthing. See Thomas, pp. 131-2. In his similarly titled "Universal Characteristic" (1677), Wilhelm Gottfried Leibniz, writes Daston, "envisioned a day when all disputes would be settled by computation." When life-insurance developed in the early eighteenth century, it provided what Daston calls "a complete enumeration," as it quantified the self both temporally and financially (66, 132). Cohen offers a later example from the American colonies, where the system of taxation necessitated calculating one man's economic worth down to a single sum ("Death and Taxes," 57).

- 141 Aristocratic women, Armstrong observes, were portrayed through the eighteenth century as the "antithesis of the ideal"; that is, as "avaricious, corrupted, and materialistic." Not least of all, they lacked economic order

- (Armstrong, 60). In reality, many kept extensive and surprisingly accurate accounts, a fact that undermines this stereotype in provocative ways.
- 142 Lady Murray quoted in Clark, 16; see also pp. 14–22. Sir Baillie’s recounted remarks nicely illustrate the chronic and anxiety-producing credit-culture of the time.
- 143 Bonnelyn Young Kunze, *Margaret Fell and the Rise of Quakerism* (Stanford: Stanford University Press, 1994), 70–1. Kunze incorrectly identifies Fell’s bookkeeping method as double-entry. For other accounts kept by women, see also *The remembrances of Elizabeth Freke, 1671–1714*, Raymond A. Anselment (ed.) (New York: Cambridge University Press for the Royal Historical Society, 2001), Rachael Pengelly, Household accounts, 1643–1709, British Museum, Add. Ms, 32, 456, and “Dame Margaret Nicholson’s Account Book,” *Society of Antiquarians in Scotland*, vol. 39, 125; Pinchbeck, 8.
- Armstrong argues that the housewife delegated most tasks onto servants (67). As we saw earlier, female servants were often schooled in accounts; however, the actual practice of accounting seems to have been performed overwhelmingly by the woman of the house, regardless of social station. Whether to counteract idleness or to avoid the unpleasant consequences of unscrupulous servants cannot be known; probably it was some combination of the two, though the intellectual satisfaction cited by the Maiden Scholar and others should not be discounted.
- 144 Dec. 31, 1662, quoted in Clark, 39.
- 145 Backscheider, 33, 498. In fact, Defoe was notorious for his ill-kept finances, and was imprisoned twice for bankruptcy. We will return to Defoe in Chapter 3.
- 146 The threat of being defrauded by one’s subordinates is powerfully evident in many accounting texts. See for instance the excerpted *Circle of the Sciences*, p. 53, and Quin:

Maidens, and *Widow Ladies*, have often too fatally experienced the ill consequences of being incapable of managing their own *accounts*; and found how little defence they could have against the fraudulent dealings of *faithless agents*, when they were obliged to intrust so near and important a concern to the management of others. Nor is this all: for many families have suffered in the absence of the *husband* or *father*, or when infirmities have prevented them from attending to the conduct of their affairs; which inconvenience certainly might have been avoided, had the *wife* or *daughter* been capable of attending to the disposition of those *accounts*, which must be acknowledged to form a considerable part of what may justly be called the domestic employment of the *female sex*.

I really conceive it would well suit with the character of those learned gentlemen who shall deem this Publication worthy of their notice, to lend their assistance to the Author, by using all their influence in prevailing upon the *Ladies*, so far to deviate from *custom*, as not to subject the articles of their *accounts*, to the inspection of strangers.

- 147 *CET*, 202. Note the way Defoe maximizes his effect through universalization and hyperbole. Though Defoe makes clear at the beginning that *CET* is directed specifically toward small tradesmen (not merchants, who deal in international trade), the apprentice will be “master of all the business in the world,” and the dead husband’s debts are “scattered about the world.”

In fact, Defoe blames both wife and husband for the woman not learning accounts; the prideful wife for fancying herself above a tradesman husband, and the tradesman who – with equal vanity – elevates his wife above her

station. At the same time, it should be noted, Defoe warmly supports gentry-merchant intermarriage in *CET*: “I am mistaken, if at this time we have not several duchesses, countesses, and ladies of rank, who are the daughters of citizens and tradesmen . . . where it is thought no dishonour at all for those persons to have matched into rich families. . . .” (210)

2 Jack and *The Fair Jilt*

- 1 Fernand Braudel, *Capitalism and Material Life 1400–1800*, trans. Miriam Kochan (New York: Harper & Row, 1973), 347.
- 2 The shortage of specie was further exacerbated by England’s recoinage of 1696, which was based on silver. Since the value of silver was not reassessed against gold, British silver coin was internationally undervalued, which in turn caused a heavy and rapid outflow of specie, both to European countries and to the Orient. See John Brewer, “Commercialization and Politics,” in N. McKendrick, J. Brewer, and J. H. Plumb, *The Birth of a Consumer Society: The Commercialization of Eighteenth-Century England* (Bloomington: Indiana University Press, 1982), 206; Joyce Oldham Appleby, *Economic Thought and Ideology in Seventeenth-Century England* (Princeton: Princeton University Press, 1978), 261; John F. Chown, *A History of Money from AD 800* (New York: Routledge, 1994), 202. Both the recoinage and the development of credit will be discussed more thoroughly in Chapter 3.
- 3 Braudel calls credit “money that was not money at all, [an] interplay of money and writing. . . .” (358) In the early 1700s, Defoe wrote of credit as having “stamp a Value upon what had no Value before.” Quoted in J. S. Peters, “The bank, the press, and the ‘return of Nature’: On currency, credit, and literary property in the 1690s,” in Susan Staves and John Brewer (eds), *Early Modern Conceptions of Property* (New York: Routledge, 1995), 375.
- 4 I am not arguing that Behn emerges from the same narrative tradition as Defoe, or that she is his precursor in genre. Whereas Behn comes out of a late Restoration court tradition, Defoe emerges from the very different Puritan Protestant tradition. In contrasting them I am interested in the degree to which economic relationships figure in their respectively semi-realistic and realistic plots, and the way in which their depictions of monetary systems correspond to or diverge from contemporaneous historical shifts. Finally, I want to ask why writers of this time assume the positions they do. What is at stake in promoting or decrying a credit economy? In including or excluding the practice of accounting?
- 5 Barter is discussed in Braudel, 357, and E. E. Rich and C. H. Wilson (eds), *The Cambridge Economic History of Europe* (Cambridge: Cambridge University Press, 1967), 377. On the persistence of barter throughout the early eighteenth century, see Defoe’s *Compleat English Tradesman* (1725–7). Swift’s Drapier declares he would rather barter than engage in monied exchange (M. B. Drapier, *A Letter to the . . . Common-People of Ireland . . .* (Dublin, 1724), quoted in Michael McKeon, *The Origins of the English Novel 1600–1740* (Baltimore: The Johns Hopkins University Press, 1987), 209. The quotation is Chown’s, 202.
- 6 Michael McKeon goes further: “no tension exists in [Behn’s] dual role as narrator and character, because both roles are dedicated to the single end of physically witnessing, and thereby authenticating, a central character whose personal history is distinct from her own” (*The Origins of the English Novel 1600–1740* (Baltimore: The Johns Hopkins University Press, 1987), 12.)

- 7 McKeon, 21; Heidi Huntner (ed.), *Rereading Aphra Behn: History, Theory, Criticism* (Charlottesville: University Press of Virginia, 1993), 4; Ballaster, "‘Pretences of State’: Aphra Behn and the Female Plot," in *Rereading Aphra Behn*, 202; Jane Spencer, *The Rise of the Woman Novelist: From Aphra Behn to Jane Austen* (New York: Basil Blackwell, 1986), 41.
- When Behn lived in Antwerp in 1666, she kept what she called "Journal-Observations." See Angeline Goreau, *Reconstructing Aphra: A Social Biography of Aphra Behn* (New York: Dial Press, 1980), 279. Behn mentions these journals by name in various works, including *The Fair Jilt*.
- 8 Maureen Duffy, *The Passionate Shepherdess* (London: Jonathan Cape, 1977), 92; Goreau, 105–7, 115.
- 9 See, for instance, Goreau: "Her instinct for independence must have been reinforced by the feeling that dependence on others could have dangerous consequences." (113)
- 10 Behn's "Bill" – that is, the international, or foreign, bill of exchange – was hazardous because subject to the rate of exchange at the moment of selling. The first known endorsement of a bill of exchange was in 1410, but they were rarely used by people other than traders and merchants until the seventeenth century. See Braudel, *Capitalism and Masterial Life*, 56, 367–8; Brewer, 205. Bills of exchange like the one Behn uses had been in widespread use for less than 20 years. J. K. Horsefield, *British Monetary Experiments 1650–1710* (London, 1960), xii.
- 11 Behn's letters excerpted from the Public Record Office State Papers: 29/169, no. 47; 29/169, no. 157; 29/170, no. 88; 29/172, no. 15; 29/251A, no. 126.
- 12 See for instance Goreau, 42, and Duffy, 96.
- 13 Thompson is similarly concerned with questions of value in the eighteenth century; while I am looking at the move toward fixed value in money and literature, his interest lies in issues of intrinsicity and extrinsicity as they were brought to bear upon political economy and the novel. Just as money's value was being determined as extrinsic, or nominal, the "value" of fictional characters was moving toward intrinsic worth. See *Models of Value: Eighteenth-Century Political Economy and the Novel* (Durham, NC: Duke University Press, 1996).
- 14 H. Aram Veesser writes that symbolic exchanges invariably have "cash value," a relationship I believe Behn inverts. See his introduction to *The New Historicism* (New York: Routledge, 1989), xv.
Goreau is right in perceiving "the degrading intrusion of economic consideration into relations between the sexes," but her observation of the "force and precision of social realism" in *The Unhappy Mistake* seems to me an overstatement. (286)
- 15 *The Works of Aphra Behn* (ed.) Janet Todd (London: William Pickering, 1995), 276. All subsequent references will be to this text.
- 16 Janet Todd, *The Sign of Angellica: Women, Writing and Fiction 1660–1800* (London: Virago Press, 1989), 76.
- 17 Marc Shell writes of the Holy Grail in Chretien de Troyes as a "cornucopian dish" that produces things pleasing to everyone. Such an image is conjured by Sir Wou'd-be's bountiful wine glass, which is similarly empty of "spirit". See *Money, Language, and Thought* (Baltimore: Johns Hopkins University Press, 1982), 26.
- 18 In Jonsonian style, the narrator refers at one point to Mr. Wou'd-be's "Cold Phlegmatick" humor (285).
- 19 Todd, Introduction to *Aphra Behn, Selected Works* (New York: Penguin Books, 1992), 19; *The Sign of Angellica*, 72. William Reddy dismisses

tempting metaphors like “the rise of the gentry” as useless in discussing seventeenth- and eighteenth-century society. Rather than a shifting social composition, he writes that “the dramatic transformation of the period was an economic one, a reorganization of commercial relationships.” *Money and Liberty in Modern Europe: A Critique of Historical Understanding* (New York: Cambridge University Press, 1987), 8–9, 38, 62.

I see accounting as an emblem of these economic relationships. As we saw in Chapter 1, accounting was touted to rich and poor alike, and as such was arguably part of the century’s “commercializing” of social relationships.

- 20 Sir Albert Feavearyear, *The Pound Sterling: A History of English Money* (Oxford: Clarendon Press, 1963), 148.
- 21 *The New Historicism* (New York: Routledge, 1989), Introduction, 15.
- 22 Numerous critics have chosen to synopsise *The Fair Jilt* by focusing on Prince Tarquin, a bias I attribute to the controversy over veracity that typically surrounds Behn’s fiction. Both Maureen Duffy and Janet Todd produce convincing evidence that a Prince Tarquino did indeed survive an unsuccessful execution in May of 1666. The bizarre and crowd-pleasing spectacle took place in Antwerp, where Behn was stationed as a spy for Charles II late in that same year. Historical context – and interest – notwithstanding, Tarquin does not appear until half way through *The Fair Jilt*, a circumstance that strains any description of the story upholding him as its protagonist. See Duffy, 72–3; and Todd, *Aphra Behn Selections*, 354, note 6.
- 23 Susan Staves defines portion as “the share of the parent’s estate, often expressed as a lump sum of money, to which a younger son or daughter was entitled under the marriage settlement of his or her parents.” *Married Women’s Separate Property in England 1660–1833* (Cambridge, MA: Harvard University Press, 1990), 239. Portions were of particular importance to daughters, whose marital prospects obviously depended heavily upon such settlements.
- 24 Twenty years later Richard Steele would employ a similar conceit in his *Tatler* essay “Adventures of a Shilling,” a picaresque tale of a peripatetic coin cast, re-cast, clipped, and eventually de-valued into a medal. *Tatler*, no. 249. In 1761, Charles Johnstone’s *Chrysal: or, the Adventures of a Guinea* told the popular and Lockean tale of a similarly personified and adventurous coin.
- 25 Peters, 372–3.
- 26 The *OED* defines “mechanical” this way: “of persons, their actions, etc: resembling (inanimate) machines or their operations . . . lacking spontaneity or originality.” This definition was in common usage from 1607 through to the late nineteenth century. (We will return to this important word in Chapter 3.) It is worth bearing in mind that in Bunyan’s very different but contemporaneous work, vain, and materialistic characters are similarly quantified, and derided.
- 27 Ellen Pollack, “*Moll Flanders*, Incest, and the Structure of Exchange,” in *The Eighteenth Century* 30 (1) (1989), 3–21. Though my critical emphasis is quite different from Pollak’s, I am indebted to her article, particularly for its comprehensive definitions of exchange.

Catherine Gallagher writes of the “overlapping discourses of commercial, sexual, and linguistic exchange” in Behn’s plays. She argues that Behn empowers both her own “author–whore persona” as well as her female characters through a process whereby the self is splintered, and an identity is created “complexly dependent on the necessity of multiple exchanges. She who is able to repeat the action of self-alienation an unlimited number of times is she who is constantly there to regenerate, possess, and sell a series

- of provisional, constructed identities” (“Who was that masked woman? The prostitute and the playwright in the comedies of Aphra Benn,” *Women’s Studies*, 1988 (vol. 15): 28).
- 28 Critics have pointed to exchange in Behn, though not in the present context of pre-capitalistic economics. I use the term capitalism not in its strict marxist sense but rather, in the words of one historian, to identify “certain forms of economic life in past centuries that are already modern, as though oriented to the future.” Braudel, xiii.
- On exchange, see especially Catherine Gallagher, 1988 and Ellen Pollak, “Beyond Incest: Gender and the Politics of Transgression in Aphra Behn’s Love-Letters Between a Nobleman and his Sister,” in *Rereading Aphra Behn: History, Theory, and Criticism*, 151–86. I will be referring to these and other critics’ definitions throughout this discussion.
- 29 *Signifying Nothing: The Semiotics of Zero* (Stanford: Stanford University Press, 1987), 5, 8, 78.
- 30 Gallagher might see Miranda’s double-anonymity within the context of the self-alienated, and therefore implicitly self-possessed, woman. Certainly, Miranda’s acts are narratively presented as those that motivate and determine the plot.
- 31 Shell *Money, Language, and Thought*, 60–1.
- 32 In a recent episode of HBO’s “The Larry David Show,” Larry – the real-life creator of “Seinfeld” – is caught stealing a fork from an expensive restaurant. The judge declares that Larry is too rich to be adequately punished by a fine; instead, Larry’s “Scarlet Letter punishment” is, like Behn’s Miranda, one of literary humiliation. He is forced to stand in front of the restaurant from which he has stolen wearing a sandwich board on which is written “I steal forks from restaurants.” The restaurant is frequented by his Hollywood colleagues, many of whom see his “reputation” thus ruined. Like Miranda, Larry David’s character has what one might call a dysfunctional social conscience.
- 33 We will return to the fascinating pistole in *The Fair Jilt*, and its suggestion of sexual violence.
- 34 This scene and others like it (the ruse to trick Sir Wou’d-be; Miranda’s punishment) suggest the ways in which Behn presents seventeenth-century spectacle over eighteenth-century taxonomy. See Foucault’s *The Order of Things* (New York: Vintage Books Edition, 1994), 17–71.
- 35 Sybil Wolfram, *In-Laws and Outlaws: Kinship and Marriage in England* (London and Sydney: Croom Helm, 1987), cited in Ellen Pollak, “Beyond Incest,” 154.
- 36 Pollak in *Rereading Aphra Behn*, 151–86. Ros Ballaster sees incest in Behn within a political context. In *Love-Letters Between a Nobleman and his Sister*, she argues, “[the] siblings’ unnatural rebellion against paternal authority is . . . presented as analogous to the earl of Monmouth’s disloyalty to his natural father and later to his uncle in successive rebellions” (“Aphra Behn and the Female Plot,” 195). Janet Todd groups incest with transvestism and voyeurism, as types of sexuality “naturalized” by Behn. *The Sign Of Angellica*, 81.
- 37 Braudel, *Capitalism and Material Life*, 349–51. Braudel calls hoarding “illogical,” although it seems anything but when one considers how debased coinage was at this time. Since money “in specie” (that is, valued by bullion content) could be worth far more than its “in tale” (nominal) value, it was surely worth saving. For clarity’s sake, unless otherwise noted my use of “specie” will denote its general meaning of coin.

- 38 *The Unfortunate Bride*, Ballaster observes, is “dominated by tropes of vision and economic exchange.” In it two women love the hero, Frankwit. Belvira is beautiful, while Celesia is immensely rich but blind. When Celesia’s sight is restored she is able “to enter the sexual economy from which she was previously barred.” Believing Frankwit dead, Belvira marries his best friend. He and Frankwit fight, during which both Belvira and her new husband are mortally wounded. With her last breath Belvira first asks Frankwit to marry Celesia, and then leaves Celesia her fortune. See “Aphra Behn and the Female Plot,” 200–1.
- 39 Gallagher writes of the “exchange of like for like” in Behn’s play *The Lucky Chance*. Though I do not agree that Behn’s work is filled with commercialized exchange – it seems to me that Behn rejects the capitalist paradigm – my discussion intersects with Gallagher’s when she describes the play’s plot as having “an underlying unitary basis in the notion that things must be paid for in kind.” (35)
- 40 Nor is this emphasis singular to *The Fair Jilt*. The most obvious case of the materiality of the flesh is found in *Oroonoko*, where it is the slave body that is bartered and exchanged.
- 41 John Porteous, *Coins in History* (New York: G. P. Putnam’s Sons, 1969), 195, 218–19; Sir John Craig, *The Mint* (Cambridge, 1953) quoted in Brewer, “The Commercialization of Politics,” 206.
- 42 Braudel, *Capitalism and Material Life*, 335.
- 43 See Joyce Oldham Appleby, *Economic Thought and Ideology in Seventeenth-Century England* (Princeton: Princeton University Press, 1978), 199–241. Thompson gives a thorough analysis of this debate, and its relationship to intrinsicity and extrinsicity of character in the novel. See *Models of Value*, 50–72.
- 44 Thus Swift’s drapier contrasts the ideal of barter to the corruption of the “monied interest,” who achieve status not through land, but through the quantifying forces of public credit: “For my own part,” declares the draper, “. . . I intend to truck with my Neighbors the *Butchers*, and *Bakers*, and *Brewers*, and the rest, *Goods for Goods*.” Quoted in Michael McKeon, 208. See also Isaac Kramnick, *Bolingbroke and His Circle* (Cambridge, MA: Harvard University Press, 1968), esp. Chapter 8. On the “monied interest” and the “landed interest,” see McKeon, esp. 166–211. On the persistence of barter, see note 5.
- 45 Porteous, 197, 169, 219.
- 46 R. A. G. Carson, *Coins Ancient, Medieval, and Modern* (London: Hutchinson, 1962), 316; W. Carew Hazlitt, *The Coinage of the European Continent* (Chicago: Ares Publishers, 1974), 224; Porteous, 195.
- Spelling variants of “pistole” add tiers of meaning to its usage in *The Fair Jilt*. In seventeenth-century England “pistol” was the shortened form of “pistolet,” the alternate OED definitions of which are “a small firearm” and “a name given to foreign coins.” Tarquin shoots Alcidiana with “a pistol ready cock’d,” but rather than killing her he “shot through her cloaths.” Tarquin’s suggestive and violent penetration of Alcidiana with his pistol echoes both Miranda’s exchange of pistole for Francisco, as well as her subsequent sexual violence toward him.
- 47 One of the most overt examples can be found in Todd, *The Perjur’d Beauty* (1697), 149. Antonio says of Henrique, “Have we not the self-same appetites, the same disgusts? How then could I avoid my destiny, that decreed that I should love and hate just as you do?” (149)
- 48 Hazlitt, 212; Carson, 291; *London Gazette*, nos 2495/4 and 2643/4.

- 49 On the “hierarchy” of coin, see Braudel, *Capitalism and Material Life*, 345–6; L. A. Clarkson, *The Pre-Industrial Economy in England 1500–1750* (London: B. T. Batsford, 1971), 144.
- 50 Shell, *Money, Language, and Thought*, 64–5.
- 51 Practically all bills of exchange payable in Europe were drawn, remitted, discounted or negotiated in Amsterdam. See *The Cambridge Economic History of Europe*, 512. In the 1650s, a personal bill of exchange such as Tarquin’s was still a rarity. See Horsefield, xii.
- 52 “Credit, Clubs and Independence,” in *The Birth of a Consumer Society*, 203–5, 207, 210.
- 53 Reddy points out that this elite, despite its growing economic adventurousness, “held tightly to many age-old notions of prestige, honor, authority” (Reddy, 12). Behn was of course a member of an earlier incarnation of that elite, devoted to those same “age-old notions,” and yet conspicuously resistant to commerce in its many forms.
- 54 Horsefield, *British Monetary Experiments*, xii. Compounding this irony, it was the Stuart kings’ unreliability as borrowers which was in many ways responsible for the growth of credit in England. Those who lent money sought more punctilious repayment in the public sphere. On the financial liberties of Charles I and II, see Feavearyear, 92, 113.
- 55 Rotman is discussing early seventeenth-century plays; see 78. Gardiner, “Liberty, Equality, Fraternity: Utopian Longings in Behn’s Lyric Poetry,” in *Rereading Aphra Behn*, 290–1. If Behn’s response stemmed from her politics, then it was indeed “reactionary.” The assumed dichotomy between trade-promoting Whigs and land-loyal Tories has been revealed as something of a twentieth-century construct. See J. G. A. Pocock, *The Machiavellian Moment* (Princeton: Princeton University Press, 1975), esp. Chapter 13.
- 56 Reddy, 62. Marx analyzed in Thompson, 35.
- 57 Rotman, 78.
- 58 Feavearyear, 99.

3 Birds of a different feather

- 1 Hoskin and Macve, “Accounting as Discipline,” 26.

Critics have argued that the development of the novel depended in part on the growth of the English economy at the beginning of the eighteenth century, which in turn created a stratum of people who had the leisure to both read and write. By no coincidence, this stratum also happened to be one of increasingly moveable wealth. Ian Watt was perhaps the first critic to posit this demographic trend. See *The Rise of the Novel* (Berkeley: University of California Press, 1957), Chapter 2. Pocock’s magisterial work has shown that the so-called rise of the individual depended heavily upon individual ownership of property. More recently, McKeon and Hunter have addressed the development of a reading public. See *The Origins of the English Novel, 1660–1740*, esp. 39–64; *Before Novels*, esp. 61–88.

See for instance Thompson, *Models of Value*, and Sherman, *Finance and Fictionality*. Thompson looks at changing conceptions of extrinsic and intrinsic worth, as applied to economics and subjectivity; Sherman discusses the “fictionality” ascribed to both literary and financial texts in the eighteenth century.

Thompson makes the plausible argument that Defoe’s women belong to a pre-dichotomized social structure (8–22). However, the historical fact that

- womens' accounting diaries were published through the late 1700s still problematizes the "separate domain" argument.
- 2 See Paula Backscheider, *Daniel Defoe, His Life* (Baltimore, Johns Hopkins University Press, 1989), 59–60.
 - 3 See "Credit, Clubs and Independence," in McKendrick, Brewer, and Plumb (eds) *The Birth of a Consumer Society* (Bloomington: Indiana University Press 1982), 213.
 - 4 Backscheider, 56–7, 60, 128, 535.
 - 5 Roy Porter suggests multiplying eighteenth-century sums by a factor of 60 or 80 to roughly approximate a 1990 equivalent. I have multiplied the sums in this chapter by 70. *English Society in the Eighteenth Century* (New York: Penguin Books, 1990), xv.
 - 6 Brewer, 207, 209; Backscheider, 51, 60. Julian Hoppit writes of the widespread "overdependence on credit," and of the often negative results of that dependence, in "The Use and Abuse of Credit in Eighteenth-Century England," in Neil McKendrick and R. B. Outhwaite (eds), *Business Life and Public Policy: Essays in honour of D. C. Coleman* (New York: Cambridge University Press, 1986), 64–78. According to Hoppit, the credit-system often resulted in three interlocking problems, defined by contemporaries as overtrading, synchronization, and interdependency (66).
 - 7 Backscheider, 29–32.
 - 8 *Ibid.*, 60.
 - 9 Albert Feavearyear, *The Pound Sterling: A History of English Money* (Oxford: Clarendon Press, 1963), 94; John F. Chown, *A History of Money from AD 800* (New York: Routledge, 1994), 13.
 - 10 Peters, "The bank, the press, and the 'return of Nature': On currency, credit, and literary property in the 1690s," in Susan Staves and John Brewer (eds), *Early Modern Conceptions of Property* (New York: Routledge, 1995). 370.
 - 11 Defoe, *The Compleat English Tradesman in Familiar Letters*, 2 vols (London: Charles Rivington, 1725–7).
 - 12 Pierre Vilar, *A History of Gold and Money 1450–1920* (London: NLB, 1976), 200, 222; Joan Thirsk, *Economic Policy and Projects: The Development of a Consumer Society in Early Modern England* (Oxford: Clarendon Press, 1978), 107, 168. Cary Carson discusses the new availability of clothing, furniture, and housewares in England in "The Consumer Revolution in Colonial British America: Why Demand?" in Carson, Hoffman, and Albert (eds), *Of Consuming Interests: The Style of Life in the Eighteenth Century* (Charlottesville: University Press of Virginia, 1994), 483–700.
 - 13 See Chapter 1, note 46.
 - 14 Thirsk, 125, 174–6; Backscheider, 30. On democratization, see Chapter 1, 30. Carson writes: "[the] history of material life tells its own important story, an account of people's growing dependence on inanimate objects to communicate their relationships with one another and mediate their daily progress through the social worlds they inhabited." (693)
 - 15 Joyce Oldham Appleby, *Economic Thought and Ideology in Seventeenth-Century England* (Princeton: Princeton University Press, 1978), 201.
 - 16 A. C. Littleton, *Accounting Evolution to 1900* (New York: Russell & Russell, 1966), 5.
 - 17 John Brewer describes one Abraham Dent, an early eighteenth-century shopkeeper, whose books show numerous customers with debts outstanding on purchases made *five years* earlier. "Credit, Clubs and Independence," 208.
 - 18 Brewer, *The Sineus of Power: War, Money and the English State* (Cambridge, MA: Harvard University Press, 1990), 183, 186.

- 19 Hoppit, 76. Hoppit points out, importantly, that the English legal system was always vague, and sometimes contradictory, on the subject of indebtedness and bankruptcy. See 74–7. Only royalty and peers of the realm were protected against arrest and imprisonment for debt. See Paul Hess Haagen, *Imprisonment for Debt in England and Wales* (PhD diss., Princeton University, 1986), 13, 35. On the incarceration and subsequent treatment of debtors, see John Bender, *Imagining the Penitentiary: Fiction and the Architecture of Mind in Eighteenth-Century England* (Chicago: University of Chicago Press, 1987), 14–19.
- 20 Henry Horwitz, *Parliament, Policy and Politics in the Reign of William III*, quoted in Peters, 369; Petty quoted in Keith Horsefield, *British Monetary Experiments 1650–1710* (London: G. Bell, 1960), 106. See also 114, 93, 101. Braudel, *Capitalism and Material Life*, 362.
- 21 Sir William Petty was a great believer in Lombards. He wrote, if “public Loan Banks [such as] Lombards, or Banks of Credit upon deposited Plate, Jewels, Cloth, Wooll, Silke, Leather, Linnen, Mettals, and other durable Commodities were erected, I cannot apprehend how there could be above one tenth part of the Law-suits and Writings as now there are.” Quoted in R. D. Richards, *The Early History of Banking in England* (London, 1929), 103.
- 22 On progressive ideology, see McKeon, 205–22. Defoe quoted in Peters, 377. Though Peters does not discuss the Land Bank, she makes a similar point to my own when she writes of “the sense of illusoriness of money, and the desire to ground it in real things like land.” And John Brewer writes persuasively on the later eighteenth century’s attempts to “fix” and “rationalize” the “fickle system” that was credit. “Credit, Clubs and Independence,” 213.
- 23 Horsefield, 217.
- 24 For reasons of space I have greatly simplified the story of the Land Bank. Dennis Rubini has examined its political and economic origins, and the aftermath of its failure. He argues that the Land Bank was not a Tory project (numerous powerful Whigs supported it) so much as it was a “country” project, advanced by those who distrusted the non-agrarian and highly commercialized focus of the bank of England. Citing the success of Land Banks in the American colonies, Rubini observes that their failure in England was “determined less by the theoretical basis of [its] scheme than the [insufficient] faith and support shown by financial and political interests.” “Politics and the Battle for the Banks, 1688–1697,” *English Historical Review* 85 (1970), 697–8.
- 25 Horsefield, 95–6, 159; Chown, 202; Feavearyear, 99. See also Rubini, “Politics and the Battle for the Banks.”
- 26 We find hints of these gambling terms in Defoe. The full title of *Moll Flanders* begins “The FORTUNES and MISFORTUNES Of the Famous Moll Flanders . . .; Roxana is “The Fortunate Mistress.”
- 27 C. L. Ewen, *Lotteries and Sweepstakes* (London, Heath, Cranton 1932), 127–9; Dickson, 54.
- 28 Quotation from Sir John Clapham, *The Bank of England, A History* (New York: Macmillan, 1945) vol. I, 1694–1797, 273. Feavearyear, 125; Dickson, 55, 254. It should be noted that William, who like any monarch needed to keep his financial options open, also subscribed to the Land Bank. In Rubini’s political analysis, the successful founding of the Bank of England occurred only after “bitter conflict,” and because those who opposed it “failed to offer a viable alternative in time.” (704, 695)

After the Million Lottery and the Bank of England, the third project to raise government funds based on credit was the Exchequer Bill. Intended

- to raise short-term loans, these bills bore interest and were issued for amounts of one pound and more. Exchequer Bills were redeemable on demand and intended to pass as currency. Despite being managed by the Bank of England, however, public mistrust made them unpopular. See Brewer, *The Sineus of Power*, 116.
- 29 Frank T. Melton, *Sir Robert Clayton and the Origins of English Deposit Banking 1658–1685* (New York: Cambridge University Press, 1986), 207–10.
 - 30 Appleby, 219; Feavearyear, 94, 120. As early as 1652 Blondeau, the inventor of the milling machine, had estimated the weight of the average coin to be from 70–80 per cent of the correct weight.
 - 31 From *Some Short Remarks upon Mr. Lock's Book, in Answer to Mr. Lounds, and Several Other Books and Pamphlets concerning Coin* (1696). For more on Temple, see Godfrey Davies, "The Political Career of Sir Richard Temple (1634–1697) and Buckingham Politics," *Huntington Library Quarterly* 4 (1940).
 - 32 Temple *Some Short Remarks . . .*, *ibid.*
 - 33 Appleby, 221–35; Peters, 371; Ming-Hsu Li, *The Great Recoinage of 1696–1699* (London: Weidenfeld & Nicolson, 1963), 122.
 - 34 Appleby, 235–6; Feavearyear, 136–42.
 - 35 Feavearyear, 148.
 - 36 We may see the Recoinage as one example of what Peters describes as the "corrosion of royal prerogative, and the diffusion and reconstitution of royal power" that accompanied the "empowerment of the merchant elite." (369)
 - 37 Goreau, 291; Peters, 376.
 - 38 In a desperate attempt to garner funds, Charles I had in 1640 delayed the production of minted coin. This meant that approximately £120,000 of silver bullion was made unavailable to the Genoese and London merchants to whom it belonged. While those depositors were eventually paid both the interest and the principal, the incident worried and disrupted the merchant community, and greatly damaged the monarch's credibility as a reliable "banker."
- Charles II made himself similarly unpopular. When war with Holland broke out in 1672, Charles had no resources with which to fund the naval fleet. The royal government's solution was twofold. One, it postponed the payment of Exchequer orders for one year and two, it diverted tax revenue. Thus what came to be called the "Stoppage of the Exchequer" most harmed those who had advanced cash to the Crown: merchants, bankers, and the wealthy. Feavearyear, 92–3, 113.
- 39 Peters, 369–70.
 - 40 Feavearyear, 111; Dickson, 56.
 - 41 Michael Shinagel dates these posts loosely in 1695, while Backscheider's more recent investigations evidence 1693 for the trusteeship, and 1695 for the accountant position. See Shinagel, *Daniel Defoe and Middle-Class Gentility* (Cambridge, MA: Harvard University Press, 1968), 49; Backscheider, 62–3.
 - 42 In the eighteenth century, the more economically powerful European countries would exclude currency other than their own, prompted by the combined factors of growing nationalism, currency regulation, and the institution of paper money dependant upon credit. John Porteous, *Coins in History* (New York: G. P. Putnam's Sons, 1969), 195, 218–19.
 - 43 Financial troubles appear to have followed Defoe even through his reasonably prosperous old age. See Backscheider, 188–9, 198–9, 526.
 - 44 The term "social accounting" has been assigned recently, and is attributable to the modern economist John Hicks. See "The Social Accounting of Classical

- Models,” in his *Classics and Moderns: Collected Essays on Economic Theory*, vol. 3 (Oxford: Basil Blackwell, 1983), 17–31.
- 45 References are to the 1973 Norton Edition of *Moll Flanders* Edward H. Kelley (ed.). All subsequent page references will be included in the text.
- 46 Thomas identifies “two conflicting attitudes to number” at the end of the seventeenth century: “[on] the one hand were those for whom figures made sense only when anchored in their own experience . . . On the other hand were the proto-quantifiers, the scientists and political arithmeticians who were attempting to reduce all experience to ‘number weight and measure,’ the categories in which they believed God to have created the world.” (124, 130–1) Again, while Thomas’ historiography proves immensely helpful, it does not sufficiently explain Moll’s unique engagement with enumeration.
- 47 Douglas Brooks, *Number and Pattern in the Eighteenth-Century Novel* (Boston: Routledge & Kegan Paul, 1973), 11.
- 48 On the teaching of arithmetic, see Keith Thomas, “Numeracy in Early Modern England,” *Transactions of the Royal Historical Society*, Fifth Series (37) (1987): 110. On Defoe’s schooling and later work as an accountant, see Backscheider, 15, 62–3, and F. Bastian, *Defoe’s Early Life* (New Jersey: Barnes & Noble, 1981), 48–9.
- Sherman discusses the discourse of accounting in Defoe in terms of the “fictionality” ascribed to both literary and financial texts in the eighteenth century. Defoe’s success as an author, she argues, has to do with an avoidance of literary accountability; that is, he exploits this homology of fictionality and “disseminates potential fictions while employing strategies to resist accountability.” (1–13)
- 49 Lorraine Daston, *Classical Probability in the Enlightenment* (Princeton: Princeton University Press, 1988), 47–8, 127, 141, 9; Richard Brown, *History of Accounting and Accountants* (New York: Augustus M. Kelley Publishers, 1968), 108–9.
- 50 Daston, 15, 127. The term “near-quantiphrenia” is hers (47–8). For a fuller discussion of this fever and its many symptoms, see Tore Frangsmyr, J. L. Heilbron, and Robin E. Rider (eds), *The Quantifying Spirit in the Eighteenth Century* (Berkeley: University of California Press, 1990). On the “vulgar arithmetic” practised by much of the English population, see Thomas, p. 130.
- On the first interest in quantification see Alfred W. Crosby, *The Measure of Reality: Quantification and Western Society, 1250–1600* (Cambridge: Cambridge University Press, 1997), as well as E. A. Wrigley (ed.), *An Introduction to English Historical Demography From the Sixteenth to the Nineteenth Century*. (New York: Basic Books, 1966), 177; on Petty’s methods and influence, see Alessandro Roncaglia, *Petty: The Origins of Political Economy* (Armonk, New York: M. E. Sharpe, 1985), 19, and Tony Aspromourgos, *On the Origins of Classical Economics: Distribution and Value from William Petty to Adam Smith* (New York: Routledge, 1996), 16, 20, 57. William Petty quoted from Charles Henry Hull (ed.), *The Economic Writings of Sir William Petty* (London, 1899, reprint 1963), 244.
- In the later eighteenth century, demographic data began to be used in England to support new ideas about property and citizenship. See Peter Buck’s “People Who Counted: Political Arithmetick in the Eighteenth Century,” *Isis*, 73 (1982): 28–45.
- 51 Defoe, *An Essay Upon Projects* (1697), 139. Defoe uses Petty’s figures to give weight and credence to his own ideas about pensions and “Friendly Societies.” See pp. 140, 157, 159. Interestingly, Defoe’s schoolmaster Charles

- Morton had been at Wadham College with William Petty. Petty, along with Robert Boyle (later the celebrated mechanist and chemist) and Christopher Wren, was part of a group known – evocatively – as the “Oxonian Sparkles.” See Backscheider, 14. Defoe mentions Petty in his *Essay Upon Projects*, (69).
- 52 Daston, 184. Unlike mathematics and geometry, writes Theodore Porter, arithmetic and algebra “were born as practical arts.” *Trust in Numbers: The Pursuit of Objectivity in Science and Public Life* (Princeton: Princeton University Press, 1995), 49.
- 53 Modern economists have argued that Petty’s *Political Arithmetick* posits quantified information as necessary to nascent capitalism. According to Roncaglia, for instance, Marx considered Petty the “founder of political economy,” and saw political economy as a direct interpretation of capitalism (ix). See also Aspromourgos, 1–53.
- 54 On useful knowledge, see Brewer, *Sinews of Power*, 228.
I am by no means the first to notice the use of identifying numbers in *Moll Flanders*. According to Ian Watt, Defoe’s style in the novel reflects Lockean philosophy in that he “is usually content with denoting only the primary qualities of the objects he describes – their solidity, extension, figure, motion and number – especially number: there is very little attention to the secondary qualities of objects, to their colours, sounds or tastes” (*The Rise of the Novel*, 102).
- Douglas Brooks’ interest in formal number symbolism is applied to what he sees as the novel’s bipartite pattern, and the “organic relationship” between the two halves of that pattern. Thus Moll’s relationship with Jemy echoes her relationship with her brother-husband, and the rings given her by the bank-clerk recall the rings given her by Jemy. See *Number and Pattern* 2, 11, 48–9. On accounting as a social technology, see Porter, 49.
- To my knowledge, critics have left unaddressed the multivalent possibilities of the novel’s curious trope of quantification.
- 55 While I have been unable to find an exact date for the classification of prisoners by number, Michael Ignatieff’s research implies that by the mid eighteenth century, London’s Pentonville Prison was employing numerical identification methods. *A Just Measure of Pain: The Penitentiary in the Industrial Revolution 1750–1850* (New York: Pantheon Books, 1978), 3–14.
- Though Foucault’s dates can be vague, his history of the contained individual is useful here. He writes that the seventeenth and eighteenth centuries – what he calls the “classical age” – saw an increasing need to individualize and supervise bodies. This containment originated in the hospital, where
- a system was worked out to verify the real number of patients, their identity, the units to which they belonged . . . Gradually, an administrative and political space was articulated upon a therapeutic space; it tended to individualize bodies, diseases, symptoms, lives and deaths; it constituted a real table of juxtaposed and carefully distinct singularities.
- As the eighteenth century progressed, this “principle of individualizing partitioning” intensified, reaching its apotheosis in the criminal’s cell. And perhaps – though Foucault stops just short of saying so – in the assignation of number. “[D]isciplinary tactics,” he later states, “is situated on the axis that links the singular and the multiple. It allows both the characterization of the individual as individual and the ordering of a given multiplicity” (*Discipline and Punish: The Birth of the Prison*, trans. Alan Sheridan (New York: Vintage Books, 1977), 140–9).

In a similar if less theoretical vein, Cohen finds ironic the argument that identifying people by number removes their uniqueness. Since no two individuals are supposed to have the same number, what numerical identification does is not obliterate uniqueness, but *fix* uniqueness. See “Death and Taxes: The Domain of Numbers in Eighteenth-Century Popular Culture,” in Stephen H. Sutcliffe (ed.), *Science and Technology in the Eighteenth Century: Essays of the Laurence Henry Gipson Institute for Eighteenth-Century Studies* (n.p.: Gipson Institute, 1984), 66.

56 Picard, 2.

57 On parenthesized numbers in Petty, see especially *Verbum Sapienti* (1664) and *A Treatise of Taxes* (1662).

Drawing examples from sources as disparate as the Old Testament and colonial American documents, Cohen examines the powerful and lasting taboo against counting the living. See “Death and Taxes,” 52–7. Most of the notoriously inaccurate Bills of Mortality were destroyed in the London fire of 1666. (See Hull, p. lxxx). King’s demographics were not published in full until 1802. See D. V. Glass, *Numbering the People* (Hampshire: Saxon House, 1973), 28–31.

Even Moll’s constant tabulation of her age is strikingly anachronistic. Thomas notes the vague reportage of age once people reached adulthood, and the “lack of social meaning [in] exact numerical age.” (128) As late as 1779, we see evidence of this diffidence; one entry in Mrs Elizabeth Shackleton’s diary reads: “I am on this day 54 or 55 years old . . .” Shackleton otherwise kept what Vickery calls “scrupulously exact” accounts. See *The Gentleman’s Daughter*, 165; 330, note 50.

The concept of exact age only became necessary with the advent of life insurance (since age was relevant to the calculation of annuities and policies), and the promotion of a national census (Davidoff and Hall, 205).

58 Mona Scheuermann writes that “Defoe’s chronicling of Moll and Roxana’s economic lives is his depiction of character” (*Her Bread to Earn*, 15). I believe that a more complex reading is possible, one that looks for clues about changing notions of value, and the relationship between value and identity.

59 According to Bram Dijkstra, we may read the character of Roxana as directly ventriloquizing Defoe’s economic ideas: “*Roxana* unquestionably represents Defoe’s most systematic exposition of his economic thought in the context of narrative” (*Defoe and Economics: the Fortunes of Roxana in the History of Interpretation* (New York: St Martin’s Press, 1987), xv). Scheuermann asserts that “money is the key to all transactions in Moll’s society.” (25) Dijkstra reads *Roxana* schematically, interpreting its heroine as little more than a cipher, whereas Scheuermann’s approach – though helpful in the thoroughness of its examples – ultimately only skims the surface of Moll’s accounting. See also Lois A. Chaber, “Matriarchal Mirror: Women and Capitalism in *Moll Flanders*” (*PMLA*, vol. 97 (March, 1982), no. 2): 212–26. For more recent analyses, see Thompson’s *Models of Value*, and Sherman’s *Finance and Fictionality*.

60 “The iconography of images in prose fiction,” Margaret Anne Doody reminds us, “may have a significance now partly hidden from us.” *A Natural Passion: A Study of the Novels of Samuel Richardson* (London: Oxford University Press, 1974), vii.

61 The goldsmith goes bankrupt, losing Moll’s money (*MF*, 100).

62 This moment is extraordinary in still another way, as it seems to balance the economy of *Moll Flanders* precariously between what Brian Rotman calls

- a “gestural medium” and a “graphic medium.” In his *Compleat English Tradesman*, Defoe makes clear that “tallying,” or non-written accounting, is better than no accounting at all. He describes a tradesman who has no book-keeping system, and uses only spoons to account (189). Rotman explains the dispute between the abacists – who used the abacus to count and Roman numerals to record – and the algorists, who both counted and recorded with Hindu numerals. Mercantile capitalism needed the sign zero in order to create the “zero-balance” of double-entry accounting. This necessitated two related shifts, Rotman contends. The first was the shift from the Roman to the Hindu (later called Arabic) numerical system. The second was “from ‘counter-casting’ with physical number tokens, to ‘pen-reckoning’ with the written Hindu numerals themselves.” (12–13)
- 63 Petty’s *Verbum Sapienti* (“Containing several computations of the wealth of the kingdom”) was published in 1691; King’s “Scheme of the income and expense of the several families of England, calculated for the year 1688” was compiled in 1696. See *The Economic Writings of Sir William Petty*, Charles Henry Hull (ed.) (New York: A. M. Kelley, 1963), 100, and W. A. Speck, *Stability and Strife: England 1714–1760* (Cambridge, MA: Harvard University Press, 1977), 31–3. On the eighteenth-century American taxation system, see Cohen, “Death and Taxes,” 52, 57. (It bears remarking that in its conception of privacy, taxation is in many ways a counter-metaphor to accounting.) Accounting historian A. C. Littleton identifies private property as a central antecedent to bookkeeping: “bookkeeping is concerned only with recording the facts about property and property rights” (*Accounting Evolution to 1900* (New York: Russell & Russell, 2nd edn, 1966), 12). Yet in terms of my broader argument, Maurice Godelier’s definition of property is relevant. Property, he writes, can be “any tangible or intangible reality.” *The Mental and the Material: Thought, Economy, and Society*, trans. Martin Thom, 1984 (London: Verso, 1986), 75–6.
- 64 The startlingly cinematic quality of this scene recalls Foucault’s interpretation of “structure” as a way to transcribe the visible into language. Analyzing the methodology of Linnaeus, he writes, “when one studies the reproductive organs of a plant, it is sufficient, but indispensable, to enumerate the stamens and pistil, to define the form they assume, according to what geometric figure they are distributed in the flower, and what their size is in relation to the other organs.” *The Order of Things: An Archaeology of the Human Sciences* (New York: Vintage Books, 1994. First published 1970), 135, 134.
- 65 On the debate over credit, see Brewer, “Commercialization and Politics,” and Peters, 365–88. On the Great Recoinage, see Feavearyear, 136–42.
- 66 “Accounting as Discipline,” 36.
- 67 *Dialectic of Enlightenment*, trans. John Cumming, 1969 (New York: Continuum edition, 1991), 25. The invocation of “instrumentality” also brings to mind the Foucauldian notion of a disciplinary society, an idea much expanded upon in Hoskin and Macve, “Accounting and the Examination: A Genealogy of Disciplinary Power,” *Accounting, Organizations, and Society* 11 (2), 1986, 105–36.
- 68 Matthew Quin, *The Rudiments of Book-keeping* (3rd edn, 1779). See also Samuel Johnson’s preface to Rolt’s *Dictionary of Trade and Commerce* (1761).
- 69 *A Complete Treatise on Bookkeeping* (P. Deighan, 1807) assured its readers that “the malice of all the evil destinies which await man can never impeach his character, taint his integrity, or injure his good name, as long as he keeps his accounts clear, fair, and perspicuous” (Quoted in Yamey, “Bookkeeping

and Capitalism,” 104). For further examples of the association between accounts and identity, see Richard Dafforne, *The Merchants Mirrour* (1660), John Vernon, *The Compleat Comptinghouse* (1678), and Alexander Malcolm, *A Treatise on Book-keeping* (1731). Thomas, 124.

The connection between financial and spiritual accounting in Defoe has been made. See G. A. Starr, *Defoe and Spiritual Autobiography* (Princeton: Princeton University Press, 1971), Maximillian E. Novak, *Economics and the Fiction of Daniel Defoe* (Berkeley: University of California Press, 1962), and J. Paul Hunter, *The Reluctant Pilgrim* (Baltimore: The Johns Hopkins University Press, 1966), esp. Chapter 2, and *Before Novels*, Chapter 11. My aim is not to supplant that history of the novel, but rather to pursue one aspect of the spiritual autobiography – its significance and “value” as a dual financial and narrational account. The Protestant notion of good as absolute, for instance, itself pre-supposes that absolute (or fixed) value exists.

- 70 See Watt, 18–19; Foucault, *The Order of Things*, 104; Althusser, 170–86. On the mirror-image, see Jacques Lacan, “The Mirror Stage,” in *Ecrits: A Selection*, trans. Alan Sheridan (New York: Norton, 1977), 1–7. Marc Shell writes that “[a] mirror which produces a counterfeit image, is as much an agent of personal alienation, or translation out of oneself, as is money” (*Money, Language, and Thought* (Berkeley: University of California Press, 1982), 120).
- 71 On late seventeenth-century notions of acquisitiveness, see Appleby, 262, particularly the quotations from Nicolas Barbon and Dudley North. Undoubtedly the most famous fictional example of this position is Mandeville’s *Fable of the Bees*, in which the author cynically extols the virtues of greed, profligacy, and luxury. In the scene cited, a young lady of Moll’s acquaintance, and of considerable fortune, is courted by a captain who refuses to divulge his own worth. As revenge she and Moll spread false rumors that he is scandalously in debt, at which point the dismayed and defamed captain presents her with proof – in the form of certificates and financial statements – of his personal value. They marry, but the tables are turned: the now-cautious young lady conceals from him a portion of her fortune.
- 72 From Eliot’s *Middlemarch* (1871–2) (Penguin Classics Edition, 1994), 112.
- 73 McKeon, 48, 72. In the language of Horkheimer and Adorno, the “mathematized world” is identified with truth (25). Poovey and Sherman have both, in different ways, questioned this post-Enlightenment idea. See Chapter 1, notes 45 and 62. What concerns me here are less questions of truth than questions of accumulation and identity. However deceitful her identities may be, Moll still takes care to count them.
- 74 Hoskin and Macve, “Accounting as Discipline,” 32. The secular relationship between measured value and identity was the source of some comment at this time. When life-insurance developed in the early eighteenth century, it provided what Daston calls “a complete enumeration,” as it quantified the self both temporally and financially (132).
- 75 Space disallows me a thorough economic comparison of the two novels; at the very least, however, *Roxana* presents a financial world larger, more complex, and more evolved than that of *Moll Flanders*, almost seeming to start where the earlier novel leaves off. According to the dates given by *Roxana*, her story begins the very year Moll’s ends.
- 76 The moment occurs toward the end of the novel, when Roxana’s prodigious reproductive fertility has finally dried up. Daniel Defoe, *Roxana* (1724), Jane Jack (ed.) (New York: Oxford University Press, 1988), 256–8.

77 For a thorough analysis of Moll's name, see Ellen Pollak, "Moll Flanders, Incest, and the Structure of Exchange," *The Eighteenth Century* 30 (1), 1989, 3–21.

78 Scheuermann quotes this passage to point out Moll's "first-rate" business sense (22–4).

79 On the significance of Lombard Street, see p. 97. Rudimentary banking as it figures in *Moll Flanders* will be discussed shortly.

Despite the comparatively abstract quality of Moll's stolen goods, she prides herself on her accurate valuation of them. We are never told what she actually earns from these illicit gains, only their value. But Moll's knowledge is exhaustive, however minor or ancillary the goods may be:

I brought my Bundle safe Home to my Governess; there was no Money, nor Plate, or Jewels in the Bundle, but a very good Suit of *Indian Damask*, a Gown and Petticoat, a lac'd Head and Ruffles of very good Flanders-Lace, and some Linnen, and other things, *such as I knew very well the value of.* (187, italics added)

Moll also refuses to counterfeit money – that is, to alter value – despite the promise of considerable recompense (199).

80 *Worlds Apart: The Market and the Theater in Anglo-American Thought, 1550–1750* (Cambridge: Cambridge University Press, 1986), 13, 83. Agnew points out that the notion of human commodities actually originates with Hobbes.

81 Note, for instance, the use of brackets and broken or partial lines, as if the typographies of both texts are struggling toward Heilbron's "tabular display." *A Journal of the Plague Year*, published just after *Moll Flanders*, arguably revolves around very similar "accounts," in the form of tables of numbered dead.

A significant number of early novels did not use Arabic numbers to divide chapters, if indeed there were any such "resting places" – in Fielding's words – at all. Swift, for instance, uses Roman numerals in *Gulliver's Travels* (1726), whereas Defoe's novels of the same period are un-chaptered. Fielding quoted in Hunter, *Before Novels*, 300.

82 Petty quoted in Aspromourgos, 17.

83 Quoting a seventeenth-century tract citing the midwife's responsibility to keep "the blood and spirits in after the Child is born," Robert Erickson argues that these lines establish *Mother Midnight* as Moll's spiritual as well as physiological "midwife." See *Mother Midnight: Birth, Sex, and Fate in Eighteenth-Century Fiction* (New York: AMS Press, 1986), 51. William Harvey discovered the circulation of the blood in 1628. See *Exercitatio anatomica de motu cordis et sanguinis in animalibus* (*An Anatomical Exercise Concerning the Motion of the Heart and Blood in Animals*, Frankfurt, 1628).

In *The Language of the Heart, 1600–1750* (Philadelphia: University of Pennsylvania Press, 1997), Erickson uses "image" criticism to address the ways in which early modern people imagined the inner body, including the blood and organs. In this fascinating study, Erickson looks at what he calls the "sexual heart" and the "gendered heart"; specifically, the ways the representation of the heart evolved alongside the construction of masculinity and femininity.

84 Terence Martin sees language breaking down in a similar way after Moll's first theft, when she runs confusedly through a labyrinth of alleys: "the emphasis on subjective and internal detail renders external reality dubious

and uncertain” (“The Unity of *Moll Flanders*,” *Modern Language Quarterly* 22 (1961), 117).

- 85 From *The Advice of W. P. to Mr. Samuel Hartlib For the Advancement of Some Particular Parts of Learning* (1648), quoted in Aspromourgos, 58.
- 86 For a tabulation of Moll’s lifetime accounts see Samuel J. Rogal, “Moll’s Profit and Loss,” *Studies in the Novel*, 15, 1973, 9. The expression “on tick,” meaning “on credit,” is still in use in parts of England.
- 87 Indecision is gauged in blatantly financial terms in *Roxana*. When the Dutch Merchant reappears, Roxana is thrown into confusion:

A Million of Thoughts circulated in my Head while [the Quaker] was gone, and what to do I could not tell; I saw no remedy but I must speak with him, but wou’d have given 500*l.* to have shun’d it; yet, had I shun’d it, perhaps then, I wou’d have given 500*l.* again, that I had seen him. (222)

According to Boswell, Samuel Johnson “was all his life fond” of “computation . . . as it fixed his attention steadily upon something without, and prevented his mind from preying upon itself.” *The Life of Johnson* (London, 1791) (New York: Oxford University Press edition, 1987), 53. Johnson shared his love of computation with Jonathan Swift. Whether – like Johnson – to assuage anxiety, Swift kept continuous and farthing-accurate accounts from the ages of 32 to 74. See Paul V. Thompson and Dorothy Jay Thompson, *The Account Books of Jonathan Swift* (Newark: University of Delaware Press, 1984), xii–cxxxiii.

- 88 The most thorough of recent analyses are those of Lois A. Chaber and Ann L. Kibbie. In “Matriarchal Mirror: Women and Capital in *Moll Flanders*” (*PMLA* 97 (2), March, 1982, 212–26), Chaber’s marxist–feminist approach examines Moll’s frustrated potential within patriarchal capitalism. Rather than paternal figures providing economic models for Moll, Chaber sees the three “mothers” of the book as Moll’s determining influences. On nascent capitalism in *MF*, see Kibbie’s “Monstrous Generation: The Birth of Capital in Defoe’s *Moll Flanders* and *Roxana*,” *PMLA* 110 (1995), 1023–34.
- 89 Accounts were taught for their practicality first, but the intellectual satisfaction they might afford was not ignored. Hence the anonymous author of Steele’s *Ladies Library* (1714) wrote that “[the] Pleasure of reducing things from Confusion to Order by the Power of Numbers, wou’d be the greater for the Advantage which wou’d accrue to [the women] by their Exactness.” *Advice to the women and maidens of London* (“by a Maiden Scholar”) went further, asserting the “delight” women would experience “in seeing the end” and “producing a fair Answer.” (As we saw in Chapter 2, ‘fair’ is a key gendered term when used in this economic context. Again, we must ask if it is a mechanical term, denoting equalization, or a subjective term. And here again we find an example of economic discourse co-opting a competing discourse.) Offering examples of active and commercial double-entry book-keeping, *Advice* targeted those women who managed more than closely circumscribed domestic accounts. In fact, as noted earlier, substantial numbers of women were active as investors, rentiers, and businesspeople in the eighteenth century. Women invested in government annuities, joint-stock companies, and the Bank of England. Women ran businesses as shopkeepers, saddlers, engravers, hairdressers, milliners, and coffin-makers. Some women of trade and commerce handled what were significant sums of money; all had good reason to keep close track of what they had.

- 90 By the same token, Moll's memory seems to serve her best when what she must remember are accounts. One of her most triumphant episodes involves the illicit procurement of goods from a trading ship. As she loiters by a warehouse, a confused messenger approaches and shows her a letter described as an "Account of the Contents" of a cargo-box filled with valuables. Quickly memorizing the letter's narrative and numerical contents, she tells the messenger to come back the following morning, and then promptly forges a copy of the same letter, citing

... so many pieces of Huckaback Linnen, so many Ells of *Dutch* Holland and the like, in a Box, and a Hamper of Flint Glasses from Mr. *Henzill's* Glass-house, and that the Box was mark'd I.C. No. 1 and the hamper was directed by a Label on the Cording (188).

She then finds the warehouse previously sought by the messenger, presents her counterfeit letter, and procures the cargo-box. Most telling is the pride Moll reveals when she states that she "remember'd all the Particulars" of the account "to a tittle."

- 91 On Moll and Jemy landing in Dorchester County, see George E. Gifford, "Daniel Defoe and Maryland," cited by Edward H. Kelly, *MF*, 259. On Quaker communities in Maryland and Virginia, see Kenneth Carroll, *Quakerism on the Eastern Shore* (Baltimore: The Maryland Historical Society, 1970), 9, and Frederick B. Tolles, *Quakers and Atlantic Culture* (New York: Macmillan, 1960), 17–23. Lloyds Bank and Barclays Bank, to this day two of the largest financial institutions in England, were founded by Quakers. See Paul H. Emden, *Quakers in Commerce* (London, 1940), 14–15.

Given the historical emphasis I am placing on Defoe's economics, his temporal accuracy here is noteworthy. One discrepancy does exist, however. Moll tells us her Quaker brings them "a Negro Man-Servant," (259) yet from its inception Quakerism had been actively abolitionist. As early as 1671 George Fox denounced the "evils and inhumanity of the trade in human bodies" (Paul H. Emden, *Quakers in Commerce: A Record of Business Achievement* (London, 1939), 128). See also Thomas E. Drake, *Quakers and Slavery in America* (New Haven: Yale University Press, 1950).

- 92 Hugh Barbour, *The Quakers in Puritan England* (New Haven: Yale University Press, 1964), 172; John Oliver Hobbes quoted in Emden, 18. Also see Emden 13, 16, 21. Frederick Tolles discusses the Quaker "philosophy of economic individualism" and its relationship to capitalism. See *Quakers and the Atlantic Culture*, 56–72.
- 93 [Giovanni Paolo Marana], *Letters Writ by a Turkish Spy* (10th edition, London, 1734), quoted in Tolles, 57.
- 94 Emden, 18. The quoted phrase is from Tolles, 63. Even when credit was widely accepted as a form of money, Quaker suspicion held fast. The London Yearly Meeting of 1771 warned Friends against "raising and circulating a fictitious kind of paper credit . . . with indorsements and acceptances to give it an appearance of value without an intrinsic reality" (Pratt, 79). Key phrases ("fictitious . . . paper credit," "value without an intrinsic reality") mark the Quaker distrust of extrinsic worth. The same unease about the meaning of value characterized the debate over credit in the late 1600s. See 97–101.

Unsurprisingly, gambling was also grounds for disownment. On Quaker accounting see Hugh Barbour and J. William Frost, *The Quakers* (New York: Greenwood Press, 1988), 146, as well as *The Household Account Book of Sarah Fell*.

95 Frederick Tolles discusses the Quaker “philosophy of economic individualism” and its relationship to capitalism (see 56–72). George Fox the Younger, *A Collection of the Several Books and Writings* (London, 1662), quoted in Barbour and Frost, 172–4. Excerpts from the *Journal of George Fox* and Fox’s *Gospel Truth Demonstrated* quoted in Isabel Grubb, *Quakerism and Industry Before 1800* (London, 1930), 20, 22.

Quaker price-fixing obviously perplexed many a customer. One Friend reported in his journal that “the keeping to one price in selling goods, and to the first asking without abatement, was a great stumbling-block to most sorts of people and made them stand at a distance from buying for some time until they saw further into the justice thereof” (from *The Journal of William Edmundson* (1715), quoted in Grubb, 146).

96 The puritans may have declared a need for fair prices, but the complexities and vagaries of trade meant that in practice, writes Barbour, “puritan standards were elastic.” (146) Quaker standards, on the other hand, were not. In New England, Grubb points out, “stringent regulations were made against those who asked more than the current price.” (23) Defoe’s knowledge of Quakers and Quaker business practices was considerable; he writes about the Quaker phenomenon of fixed prices in *The Compleat English Tradesman*, Chapter 17.

The metaphors of Moll’s Friend contrast in subtle and fascinating ways to those of Roxana’s, and merit brief examination. In *Moll Flanders* the Quaker is seldom-mentioned but is, we feel, almost omnipresent, figuring prominently in Moll and Jemy’s American prosperity. Roxana’s Quaker, on the other hand, is uninvolved in her financial rise, appearing at the height of Roxana’s success, yet this Quaker is conspicuous for the final third of the novel. And Roxana depends on her Quaker for other, though not dissimilar, kinds of success: elevation from ill repute, and even more urgently, liberation from the persistent and unwanted advances of her daughter Susan.

In an attempt to escape her “Name” and “Character,” Roxana lodges with Amy at the home of a wealthy Quaker woman. Soon Roxana has adopted both the Quaker’s dress and speech, the former making her look “ten Years younger.” Thus disguised physically, linguistically, and even chronologically, Roxana declares “I pass’d for a Quaker among all People that did not know me.” (209–11) Roxana seeks a kind of moral refuge with the Quaker, yet rather than her host’s sobriety and propriety rubbing off on Roxana, the influence is reversed. Soon the Quaker is embroiled in Roxana’s schemes and subterfuges, even setting up spies on her lodger’s behalf, first to observe the comings and goings of the Dutch Merchant, and later to fend off Susan. By the closing pages, the Quaker has protected her financial, social, and psychic prosperity, thwarting Susan numerous times and concealing Roxana’s identity. Small wonder then that Roxana refers to the Quaker as “my faithful Agent.” In the novel’s final pages Amy disappears, and we are unsurprised when Roxana entrusts her financial affairs (“receiving Money, Interests, Rents, and the like”) to the Quaker.

97 Barbour, 22. For more detailed Quaker occupations see Richard T. Vann, *The Social Development of English Quakerism 1655–1755* (Cambridge, MA: Harvard University Press, 1969), 59, 74.

98 Defoe quoted in Appleby, 165.

99 Yamey, “Bookkeeping and Capitalism,” 102. Though Defoe is assumed to emerge from a Protestant literary tradition, the traditional view of Defoe as a latter-day Bunyan has been questioned. Defoe’s aim, Dijkstra argues, is not the purification of the soul, but how to get ahead in a commercial world

- (7). I would add to this contradistinction by suggesting that a resemblance to Bunyan may be found more easily in Behn. Both Behn and Bunyan, it will be recalled, represent enumeration as an evil; thus it is the vain fop in Behn, and vanity in Bunyan, who are “accounted.” Defoe, in contrast, places the highest encomium upon accounted value and indeed, the accounted self.
- To take this contrast one important step further, so too is the commensurability of individuals in Behn consistent with Bunyan (see Chapter 2, note 26). If in Behn’s world money is emblematic, then it is closely tied to the non-specificity of the individual. In Defoe, quantification supersedes representation: his characters become specific because they are worth x amount.
- 100 The steadfastness of Quaker prices should not be confused with a diffidence toward gain: despite a putative belief that prosperity led to pridefulness, Quaker businesses tended to be highly profitable.
- 101 From Petty’s *Dialogue*. See Shichiro Matsukawa, “Sir William Petty: An Unpublished Manuscript,” *Hitotsubashi Journal of Economics* 17: 2, 1977: 34.
- 102 Chandra Mukerji, *From Graven Images: Patterns of Modern Materialism* (New York: Columbia University Press, 1983), 166–209; Daniel Defoe, *A Plan of the English Commerce* (London, 1728), 295–6.
- 103 *A Plan of the English Commerce*, 207.
- 104 In current values, approximately £40,000, or \$60,000.
- 105 Feavearyear, 100–5; Chown, 133.
- As we saw earlier, Moll’s attempts to detach her money from her person threaten her financial well-being. Her later attempts to separate individual from individual worth by way of a bank are solved by marrying the bank-clerk. See pp. 124–5.
- 106 Feavearyear describes them thus: when one deposited money with a goldsmith, one would receive a receipt equal to the total sum of the deposit. A written agreement would be drawn up stating the interest one was to receive. If one drew a portion of the sum deposited, this would be marked on the back of the receipt. Originally, goldsmith deposit receipt notes were made payable to the depositor only, but by the late seventeenth century notes began to be made payable to a named payee or “bearer.” At this point they became known as “cash notes,” and were something like the modern check. (See pp. 107–8.)
- 107 Bank bills were payable to bearer. In intent and substance Exchequer bills were almost identical to Charles II’s fiduciary Exchequer orders, described on p. 35. See also Chapter 3, n.29. Richards, 156, 141.
- 108 Richards, 58–9; Feavearyear, 110–12.
- 109 Mona Scheuermann quotes this passage to emphasize Defoe’s theme – carried through *Roxana* – of woman-as-investor. Scheuermann disregards critical issues such as the plausibility of Defoe’s economic framework, and why that framework exists.
- 110 So, for instance, Pepys might write a personal note to Viner, his goldsmith banker, directing him to pay x amount to Pepys’ father-in-law. Pepys would then simply hand this draft to his father-in-law, who would then call for the cash at Viner’s.
- 111 Feavearyear, 109; Sir John Clapham, *The Bank of England, A History* (New York: Macmillan, 1945), vol. 1 (1694–1797), 141. The compelling materiality of this “proof” of repute provides still another example of what has been discussed as the interdependence of social and financial credit.
- 112 See Chapter 1, 16–17. Clapham, 290–1, 273–83.
- 113 Both David Blewett and Rodney Baine note this time-discrepancy. See Blewett, “Roxana’ and the Masquerades,” *Modern Language Review*, 65 (1970):

- 499–502, and Baine, “Roxana’s Georgian Setting,” *Studies in English Literature* 15 (1975): 459–71.
- 114 Frank T. Melton, *Sir Robert Clayton and the Origins of English Deposit Banking 1658–1685* (Cambridge: Cambridge University Press, 1986), 8.
- 115 Dijkstra, *Defoe and Economics*, 47.
- 116 It has also been called “money of account,” but Cipolla rejects this term as misleading. Ghost money was never a means of payment, but rather a way to describe accounting units. More appropriate than “money of account,” Cipolla suggests, would be the term “denomination of account.” C. M. Cipolla, *Money, Prices, and Civilization in the Mediterranean World* (New York: Gordian Press, 1967), 50–1.
- 117 Lambe quoted in Peters, 374.
- 118 Rotman, 25.
- 119 Braudel, *Capitalism and Material Life*, 352. “Doubleness” has additional freight here, since the doubleness of bookkeeping – that is, two entries for every transaction – denotes its precision and equality. Yet “doubleness” also suggests duplicity or a sleight of hand, as in “double dealing.” Smith quoted in Rotman, 25.
- 120 Watt writes of Defoe’s “very casual attitude” toward his writing, and his “nonchalance” toward “possible inconsistencies” in *Moll Flanders* (99).
- 121 In this interpretation I disagree with Paul Alkon, who writes that the reader is unaware of anachronism until the end of *Moll Flanders*, and then only with some effort. It seems to me the final dating (“Written in the Year 1683”) invites backward calculation. I am unconvinced by Alkon’s efforts to explain this final date. *Defoe and Fictional Time* (Athens, GA: University of Georgia Press, 1979), 51.
- 122 Samuel Macey, “The Time Scheme in *Moll Flanders*,” *Notes and Queries* 214 (1969): 336–7; Alkon, 44, 48.
- 123 Starr, Introduction to *Moll Flanders* (London: Oxford University Press, 1971), xv; Novak, *Realism, Myth, and History in Defoe’s Fiction* (Lincoln: University of Nebraska Press, 1983), xiii; Alkon, 59.
- 124 Novak, 92.
- 125 For similar arguments on *Roxana*’s time scheme, see Alkon, 53; Blewett, “‘Roxana’ and the Masquerades,”; Baine, “Roxana’s Georgian Setting”; on *Robinson Crusoe*, see Shinagel, 125.

4 He said/she said

- 1 Richard Bjornson sees a marked difference between Spanish picaresques and those written outside Spain: whereas the Spanish “terminate unhappily or ambiguously,” he writes, “picaresques like *Gil Blas*, *Roderick Random* and *Tom Jones* are all success stories” (*The Picaresque Hero in European Fiction* (Madison: University of Wisconsin Press, 1977), 12).
- 2 Alexander A. Parker, *Literature and the Delinquent: the picaresque novel in Spain and Europe, 1599–1753* (Edinburgh: Edinburgh University Press, 1967), 32. See also Lars Hartveit, *The Workings of the Picaresque in the British Novel* (New Jersey: Humanities Press International, 1987), 25. Hartveit notes Seiber’s argument that the vertical social rise found in the English picaresque would have been especially implausible in fifteenth- and sixteenth-century Spain, where the social hierarchy of blood and lineage was practically inescapable (26). Hartveit agrees with Richetti and others on Jack’s “gentle birth.” (32)

- 3 Hartveit, 25; Michael McKeon, *The Origins of the English Novel 1600–1740* (Baltimore: The Johns Hopkins University Press, 1987), 238.
- 4 See Robert Altar, *The Rogue's Progress: Studies in the Picaresque Novel* (Cambridge, MA: Harvard University Press, 1965), 81, and Bjornson, 12.
- 5 Hartveit uses these same passages to point out the differences between Will's conception of a gentleman (as an adventurer), and Jack's, whose conception of a gentleman is of a cautious man. See pp. 27–8, 33.
- 6 Bjornson, 16. Despite the Spanish picaresque's dissimilarities to picaresques written outside Spain, in its depiction of money the same kinds of associations can be found. Guzman, for example, is forever losing his coins, be it to thieves on the streets of Bologna or his absconding wife. On one occasion when he actually has some money, he can only hoard it in his "landre," a word which – as Bjornson points out – means "pocket" in Spanish but also "tumor." (59)
- 7 This incident is noted in Bjornson, 218–19. McKeon identifies the opposing concepts of "landed interest" and "monied interest." See pp. 166–70.
- 8 *Yorkshire Baronets 1640–1760: Families, Fortunes, and Estates* (Hull: Oxford University Press, 1980), 1.
- 9 The similarly lucrative Court of Wards developed at the same time as feudal tenure. If a tenant-in-chief died before his heirs came of age, those heirs became wards of the crown. And as Christopher Hill points out, the courtiers appointed guardians to such heirs stood to gain a great deal: the "right to manage the estate during [the ward's] minority, and the right to arrange his or her marriage, might each be worth a considerable amount of money" (*Reformation to Industrial Revolution 1530–1780*, Pelican Economic History of Britain, vol. 2 (Harmondsworth: Penguin, 1971), 101–2). McKeon uses the abolition of feudal tenure to develop his ideas about "conservative" and "progressive" ideologies in the eighteenth century. See 166–205. On the definition of freehold, see Amy Louise Erickson, *Women and Property in Early Modern England* (New York: Routledge, 1993), 23.
- 10 Roebuck, 2; Paul Langford, *Public Life and the Propertied Englishman 1689–1798* (Oxford: Clarendon Press, 1991), 1–12, 42.
- 11 Langford, 288; J. G. A. Pocock, *The Machiavellian Moment* (Princeton: Princeton University Press, 1975), Chapter 13. Despite a general agreement amongst recent historiographies that commerce and land were mutually dependent in the eighteenth century, land, argues William Reddy, "remained more prestigious, and more stable," than financial holdings (*Money and Liberty in Modern Europe* (New York: Cambridge University Press, 1987), 5, 69). On men and moveable property, see John Brewer, "Commercialization and Politics," in McKendrick, Brewer, and Plumb (eds), *Birth of a Consumer Society: The Commercialization of Eighteenth-Century England* (Bloomington: Indiana University Press, 1982), 197–230.
- 12 William Lowndes, Secretary of State under William III, Anne, and George I, divided his estate equally between his sons rather than practising primogeniture. For doing so he was generally thought "quixotic in the extreme" writes Langford (41).
- 13 Erickson, 5, 19, 102, 65, 77, 81.
- 14 *English Landed Society in the Eighteenth Century* (London: Routledge & Kegan Paul, 1963). On the connections between land and a so-called "conservative ideology," see McKeon, 206–11, 217–18.
- 15 For discussions of *Moll Flanders* as a picaresque, see for instance Bjornson, 188–206, and Calhoun Winton, "Richard Head and the Origins of the Picaresque in England," in Benito-Vessels and Zappala (eds), *The Picaresque:*

- A Symposium on The Rogue's Tale* (Newark: University of Delaware Press, 1994).
- 16 Daniel Defoe, *Moll Flanders*, Norton Critical Edition (New York: 1973), 259. All subsequent references will be to this edition.
 - 17 Daniel Defoe, *Roxana* (1724), Jane Jack (ed.) (New York: Oxford University Press, 1983). All subsequent references will be to this edition.
 - 18 Langford, 63; Brewer, 204.
Clayton and Morris were, however, famous for the accuracy and reliability of their property-valuations, which in turn gave them an effective monopoly in the large-scale loan market. Importantly, Clayton and Morris were among the first brokers to introduce the anonymous transaction between lender and borrower (the type of transaction in which Roxana engages), thus essentially removing from financial transactions the personal and even emotional elements of honor and trust. (See Melton, 127–48.)
For Roxana's money-making ventures with land, see 164–7.
 - 19 Hartveit, 36.
 - 20 Scheuermann, 245–7. Samuel Richardson, *Pamela, or, Virtue Rewarded* (1740), Peter Sabor (ed.) (New York: Penguin Classics Edition, 1980) and *Clarissa, or The History of a Young Lady* (1747–8), Angus Ross (ed.) (New York: Penguin Classics Edition, 1985).
 - 21 Hill in *Essays in Criticism*, vol. 5 (1955): 315–40. For perhaps the most thorough explication of property in *Clarissa*, see Mark Kinkead-Weekes, *Samuel Richardson: Dramatic Novelist* (Ithaca, New York: Cornell University Press, 1973), 127–35. Margaret Anne Doody addresses property and imagery of confinement in *A Natural Passion: A Study of the Novels of Samuel Richardson* (Oxford: Clarendon Press, 1974), 123–4; 152; 173–4; 206–8; 212; 215; 224–7.
 - 22 Tom Keymer notes that Richardson was urged by Aaron Hill to rename *Clarissa* “*The Lady's Legacy*,” in recognition of the pre-eminent role of Clarissa's inheritance. See “Richardson's *Meditations: Clarissa's Clarissa*,” in Margaret Anne Doody and Peter Sabor (eds), *Samuel Richardson: Tercentenary Essays* (New York: Cambridge University Press, 1989), 89. Terry Eagleton discusses the question of property from a marxist viewpoint in *The Rape of Clarissa* (Oxford: Basil Blackwell, 1982).
 - 23 See for instance Scheuermann, p. 64.
 - 24 Scheuermann, 63–4; Doody, 123; Perkin, “The Social Causes of the British Industrial Revolution,” *Transactions of the Royal Historical Society* 5 (18), 123–43.
 - 25 Doody writes, “The Harlowes regard what they feel to be Clarissa's access to power with great hostility, [and] do their best to wrest property from her . . .” (124)
 - 26 In the first quarter of the novel alone, see for instance 86, 128, 133, 167, 210, 217, 276, and 407.
 - 27 Kinkead-Weekes argues that Clarissa refuses to resume her estate because “she has no desire for independence” (*Samuel Richardson: Dramatic Novelist* (Ithaca, New York: Cornell University Press, 1973), 159).
 - 28 *A Natural Passion*, 213. Doody also points out that when Clarissa says she wishes to “purchase a house,” she buys a coffin. Doody's interpretation (“unlike the house inherited from her grandfather, [this] is the only one she is able to call hers” (209)) can be embellished: at one level, in the end real property is literally “the death of” Clarissa.
 - 29 Carol Houlihan Flynn contrasts this detailed passage to the later fire and rape scenes, in which Clarissa becomes “a more abstract symbol of

- supplication and violence” (*Samuel Richardson: A Man of Letters* (Princeton: Princeton University Press, 1982), 182).
- 30 See *Samuel Richardson* (New York: Cambridge University Press, 1987), 118.
- 31 Charles A. Knight writes of the will as “an attempt on the part of the dead to control the activities of their survivors” (“The Function of Wills in Richardson’s *Clarissa*,” *Texas Studies in Language and Literature*, vol. 11, 1969: 1189). Doody believes that *Clarissa* loses everything in the sponging-house (206–8), but the will suggests that this divestment is far from complete.
- 32 *The Hour of Our Death*, trans. Helen Weaver (New York: Vintage Books, 1982), 388.
- We are reminded here of Lovelace’s attempt to seize the heart from *Clarissa*’s cadaver – further evidence perhaps of his obsolete chivalric ideology. Interestingly, *Clarissa* remarks early on to Anna Howe that Lovelace “wants [that is, is in want of] a heart.” (202) In the end, of course, what he both wants and “is in want of,” is *Clarissa*’s organ itself.
- 33 The practice of bequeathing rings as souvenirs to relatives is an ancient one. Documented evidence survives from the Middle Ages, though what was called “*momento mori*” jewelry became widespread starting in the sixteenth century. Some such jewelry – and *Clarissa*’s rings would surely fall into this category – combined the two functions of *momento mori* and mourning ring. See Shirley Bury, FSA, “Jewelry Gallery Summary Catalogue,” Victoria & Albert Museum (London, 1982), 217.
- 34 Hunter, *Before Novels* 311.
- 35 *The Poetics of Prose*, 27–8.
- 36 *Clarissa* may be considered an example of what Todorov calls a work that “disobeys’ its genre” (“The Origin of Genres,” *New Literary History*, vol. 8, no.1, Autumn, 1976: 160).
- 37 *Authors and Owners: The Invention of Copyright* (Cambridge, MA: Harvard University Press, 1993), 113.
- 38 Rose, 121. Hunter points out that in the second decade of the eighteenth century, there was “a dramatic and then steady” increase in the number of published autobiographies (321).
- 39 38–41; 58; 72; 120–4; 125–6. Rose writes: “Hargrave’s acknowledgement of personal identity could only succeed from Locke’s *Essay Concerning Human Understanding*, which located personal identity in consciousness. Later, Hume, in his *Treatise of Human Nature* (1739), reported that he could find no trace of any self inside himself other than the self that was constantly perceiving the world.” (127)
- On Moll’s attempts to “fix” her own value, see Chapter 3.
- 40 Todorov continues: “It is not a coincidence that the epic is possible in one period, the novel in another, with the individual hero of the novel opposed to the collective hero of the epic: each of these choices depends upon the ideological framework within which it operates” (*Genres in Discourse*, trans. Catherine Porter (Cambridge, MA: Cambridge University Press), 19).
- 41 In Todorov’s categories, the picaresque may be seen as an “open” literary form; the novel of personality a “closed” form.
- 42 Without distinguishing between picaresque novels and those that – I argue – have a more singular focus, Hunter uses the terms “novels of character,” and “novels of self” to describe the telling of one person’s story in eighteenth century literature (341).
- 43 Rose, 122.
- 44 Castle, *Clarissa’s Ciphers: Meaning and Disruption in Richardson’s Clarissa* (Ithaca, New York: Cornell University Press, 1982), 168–9. Watt compares

- the narrative effect of *Pamela* to those novels of Defoe written as autobiographical memoirs. *The Rise of the Novel*, 209.
- 45 *Before Novels*, 312.
- 46 Castle, 149. See also 41–6 for a thorough discussion of the complex “narrative situation” in *Clarissa*. In Mill, Banfield’s categories are conceived as “poetry” and “eloquence”; in Benveniste, “story” and “discourse.” See *Unspeakable Sentences: Narration and Representation in the Language of Fiction* (Boston: Routledge & Kegan Paul, 1982), 179–80; 238; 145–64.
- 47 *The Poetics of Prose*, trans. Richard Howard (Ithaca: Cornell University Press, 1977), 22. Hunter sees first-person narrative as at one level an attempt to recuperate oral storytelling (*Before Novels*, 144).
- 48 On the figuration of Moll as herself a kind of “account,” see Chapter 3. Shafer, “Narration in the Psychoanalytic Dialogue,” in *On Narrative* (Chicago: University of Chicago Press, 1981), 31. Todorov in “Poétique,” quoted in Banfield.
- 49 As the House of Commons argued the bill through February of 1710, Defoe published article after article on the subject. See Rose, 37.
- 50 *The Case of Samuel Richardson* is discussed in detail in Rose, 116. On the complicated and indeterminate origins of the novel’s text, see Castle, 157–60.
- 51 I am grateful to Terry Castle for this suggestion.
- 52 *The Spectator*, no. 174; Ross, 450; *Desire and Domestic Fiction*, 103.
- 53 Banfield, 264. Banfield addresses this intriguing semantic doubleness through linguistic theory. In narration, she writes, “events are told . . . [and so] an event is a discrete unit occurring in time which may be counted and, hence, which is defined by the sequential relationship with the unit(s) which precede or follow it in the series.” (265) See also pp. 264–9.

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