

PREFACE.

BOOK-KEEPING does not receive that attention in our schools which its importance demands. Every one, no matter what may be his occupation, should keep an accurate record of his dealings with others, so that at any time, by reference to his books, he can see how much he owes and how much is owing to him. He should also keep an account of his cash transactions, that he may know at the end of each month or year the amount of money he has received from every source, and in what ways he has expended that money. The want of system and accuracy in these matters often leads to reckless expenditure and financial ruin. A farmer who keeps no record of his dealings with the merchant and the blacksmith is surprised, at the end of the year, at the hugeness of his account. He is sure that he owes no such sum, although he is not prepared to dispute the correctness of any one item. A correct and systematic record of debt and credit, of cash receipts and expenditures, will lead to a more careful estimate of one's financial condition, of what can be afforded and what cannot; and it will lead one to look back over his list of purchases and consider whether his money could not have been expended to better purpose.

It is not supposed or designed that this little work shall supersede the larger and more complete text-books on Book-keeping which are now in use, and which are needed to give that knowledge required in more extended mercantile busi-