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Economics 303Y1

The Economic History of Modern Europe to 1914

Topic No. 16: Entrepreneurship in European Industrialization during the 19th Century:
France, Germany, and Great Britain, c.1850 - 1914

READINGS: ** or *: Readings of primary importance.

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QUESTIONS FOR DISCUSSION

A. FRANCE:

1. Discuss David Landes' thesis that the *family*, in agriculture, trade, and especially in industry--as both an economic and social unit--acted as a significant barrier to French economic growth and industrialization in the 19th century. How effectively has his thesis been challenged by Claude Fohlen, and others?
2. Does the Landes thesis pertain only to France? How typical was the family firm as a business unit in Britain and Germany, and elsewhere in Europe in the 19th century? Was the family firm a

- negative, positive, or neutral feature of industrialization elsewhere in Europe (i.e. other than France)?
3. Discuss and debate some of the other current theses about the nature of French economic growth in the later 18th and 19th centuries:
 - a) Rondo Cameron's thesis about the relationships between/among the Revolutionary Land Reforms, peasant farming after the Revolution, slow population growth, and economic stagnation (rural and urban). What is the evidence for his thesis, particularly for demographic stagnation and labour scarcity?
 - b) The Roehl thesis on French industrialization: in using Gerschenkron's categories of 'backwardness' -- in reverse form -- to interpret French industrialization in the 19th century.
 - c) Crouzet's 'revisionist' theses on French economic growth in the 19th century.
 - d) Craft's 'Review of the Evidence' in discussing these debates and economic issues concerning the 19th century French economy.
 4. How did the rate of economic growth and industrialization in France compare with such growth rates in Britain and Germany in the 19th century? If the French rates were slower, what explanations may be offered?
 5. Discuss the various impediments to French economic growth, or to growth in various regions of France, during the 18th and 19th centuries in terms of the following:
 - a) the institutional heritage of the past: feudalism and manorialism;
 - b) the structure of agriculture, in both southern and northern France;
 - c) the location of natural resources in relation to transportation facilities and major ports and markets;
 - d) demographic trends and population structures in rural and urban areas;
 - e) political institutions of the Ancien Régime, the Revolutionary and Napoleonic Periods; and in the post 1815 period.
 - f) government economic policies, before and after 1789: agriculture and land reform; commercial, monetary, and fiscal policies;
 - g) educational institutions and structures;
 - h) commercial and financial institutions: business organization and business attitudes; the scale of enterprise;
 - i) social structures and social attitudes: towards business, commerce and finance, industry, labour, etc.: before and after 1789.
 6. Is it legitimate to consider problems of French economic growth in the 18th and 19th centuries as though France had been a fully integrated and homogenous national economic entity? Is it justifiable to make national economic comparisons between and among France, Great Britain, Germany, and Russia -- particularly in terms of 'national growth rates?' Or should we more properly make comparisons in terms of regional economies within all these countries? In the case of France, should we examine the question of industrialization in terms of the different experiences

for such regions as North-West France (Lille and the Pas de Calais), Alsace-Lorraine, Normandy, etc.? If we are examining industrialization in terms of iron, coal, and steel, should we make comparisons between the British Midlands, France's Lille region, Alsace-Lorraine, southern Belgium, the Rhineland and Saar regions, and the Donbas region of Russia?

7. Under what other circumstances may national economic comparisons be more valid?
8. Discuss the role of the state and government economic policies in French industrialization from ca. 1830 to 1914.
9. Did any region of France undergo an industrial 'revolution' before 1914?

B. GERMANY:

1. From the previous topic on France, apply the Landes thesis on business organization and entrepreneurship to Germany in the 19th and early 20th centuries. How typical was the family firm as a business unit in Germany, and elsewhere in Europe in the 19th century? Was the family firm a negative, positive, or neutral feature of industrialization in Germany?
2. Discuss the complementary thesis by David Landes: that, in the period 1870 - 1914, Germany's industrial development and the performance of her industrial economy outpaced the British, in many crucial areas, because of more aggressive entrepreneurship, much more technological innovation, a much closer connection between science education and industry (with far more emphasis on science in German education), and much larger scale, more highly mechanized forms of production than were to be found in Britain.
3. Did Germany in fact surpass Great Britain (and France) in all aspects of industrialization in the period 1870-1914? In particular, how did Germany acquire industrial leadership in steel, chemical, and electrical industries? In what areas of the industrial economy did Great Britain retain leadership and international economic hegemony, up to World War I?
4. In more general terms, compare the strengths and weaknesses of business organization and industrial entrepreneurship to be found in Germany, France, and Great Britain during the 19th century (1815 - 1914).
5. Analyze the chief barriers to entrepreneurship, private enterprise, and industrialization in 19th century Germany in terms of the following:
 - (a) the heritage of the medieval and recent past, in particular: the institutional barriers of feudalism-manorialism and serfdom, and also of craft guilds.
 - (b) agriculture: the economic and social organization of peasant society.
 - (c) the location of natural resources in relation to transport facilities, to major industrial towns, ports, etc.

- (d) the nature of transportation facilities: land and water.
 - (e) population trends, demographic structures, and distributions.
 - (f) political institutions in general as legal and social barriers.
 - (g) government economic policies: tariffs, trade, fiscal, monetary.
 - (h) educational facilities: relationships between science and education and between education and industry.
 - (i) social and class structures: in terms of income and wealth distributions; social attitudes towards savings, investment, and profit seeking; attitudes towards commerce, industry, labour.
 - (j) the nature of the labour supply, its mobility, skills, attitude towards work and factory discipline; organization in guilds or unions.
 - (k) the structure of the market: political, social, economic factors.
 - (l) financial and banking institutions, company institutions; the legal and social impediments to business enterprise.
 - (m) warfare and the preparation for war.
6. Consider the Roehl thesis (from the previous topic on France) for both Germany and France: i.e. apply Gerschenkron's model of 'economic backwardness' to both France and Germany in the 19th century: compare and contrast, for the two countries, and for their major regions.
 7. Particularly in the light of such barriers, analyze the role of the state in the economic development of Germany in the 19th and early 20th centuries. To what extent did the state function as an 'entrepreneur' in the absence of willing initiative by private enterprise; to what extent was entrepreneurial activity by private enterprise conditional upon state support or state intervention in 19th-century Germany?
 8. Compare and contrast the role of railroads and steam shipping in the economic development of Germany, 1850-1914: and analyze the role of both state and private enterprise in those transportation industries.
 9. Discuss and analyze the role of financial institutions, domestic and foreign, and of foreign investment in the economic development of Germany, 1870-1914; and compare that role of financial institutions and foreign investment in the economic development of France from 1860 to 1914.
- C. Great Britain**
1. Did Great Britain lose industrial hegemony after ca. 1870: how and why? In what industrial fields in particular did Britain lose her leadership to Germany and the U.S.? In which did she retain it? In

what industrial fields did Britain advance?

2. Did British industry undergo a phase of 'retardation' from 1870 to 1914, or from 1895 - 1914? Did British industry and the British economy in general suffer then from serious structural defects? Or were the difficulties experienced by British industry in this period due to foreign factors beyond British control?
3. More specifically, can British industry be criticized for 'failures' in technological innovation (or the adaptation of new technologies), productivity, and especially entrepreneurship? Compare in particular the nature and structure of business and industrial organization in Great Britain and Germany in this period.
4. What other problems did certain and various British industries face in this period: domestic and foreign? Why were they not resolved? Was there a general 'depression' from 1873 to 1896?
5. Can Britain's 'failures' be attributed to her educational systems, cultural values, and social structure?
6. On the other hand, what is the evidence for industrial innovation and economic growth in this period? How did Britain fare in the so-called New Industries (in both the manufacturing and distribution of consumer goods)?
7. Did Great Britain prosper in the era 1870-1914? In particular how did the British working classes fare in this period? Discuss this question also in terms of the previous question on the 'consumer goods revolution.'
8. Discuss the influence of foreign trade and overseas capital investments on the changing structure of British industry in the period 1870-1914. What factors determined whether capital would be invested at home or abroad in this period?
9. Why did the agricultural sector experience a severe contraction in this period, 1870-1914? Was that contraction harmful or beneficial for the British economy as a whole?
10. Examine the advances and setbacks, achievements and failures in the following British industries from 1870 to 1914: iron, coal, and steel; cottons and woollens; shipbuilding and marine engineering; chemical (coal-based, petroleum-based, wood-based); electrical; consumer goods; automobiles; etc.
11. On balance, what is your view of the performance of the British economy, relative to that of the German and American economies, in this period?
12. Explain the course of prices from (a) 1873 to 1896, and (b) 1896 to 1914: were the major factors causing first deflation and then inflation monetary or real? Were the real factors essentially technological? What bearing do the price movements have upon the debate concerning the performance of British industry in this era? Explain the behaviour of interest rates in relation to: (a) movements in the price level; (b) the performance of the British economy.

Table 1. CAPITAL INVESTMENTS, DOMESTIC AND FOREIGN, IN THE BRITISH ECONOMY, 1870-4 TO 1910-14

**Net Domestic Capital Formation and Net Foreign Investments,
in Millions of Pounds Sterling, Current Values,
and as Percentages of Net National Product:**

Quinquennial Means, 1870 - 1914

Period	Net National Product in Millions £	Net Domestic Capital Formation in Millions £	N.D.C.F. as % of NNP	Net Foreign Invest- ment in Millions £	N.F.I. as % of NNP	Total Investment as % of NNP
1870-4	1,020.6	26.6	2.6%	78.4	7.7%	10.3%
1875-9	1,036.8	48.6	4.7%	30.4	2.9%	7.6%
1880-4	1,080.8	32.4	3.0%	54.6	5.1%	8.0%
1885-9	1,153.4	14.2	1.2%	80.4	7.0%	8.2%
1890-4	1,307.4	29.0	2.2%	69.8	5.3%	7.5%
1895-9	1,503.8	66.8	4.4%	44.4	3.0%	7.4%
1900-4	1,671.6	109.2	6.5%	34.4	2.1%	8.6%
1905-9	1,833.0	57.4	3.1%	132.6	7.2%	10.4%
1910-4	2,107.4	36.0	1.7%	190.0	9.0%	10.7%

Source: Charles H. Feinstein, *Statistical Tables of National Income, Expenditure and Output of the U.K., 1855-1965* (Cambridge, 1976), pp. T-4, 5, T-37, 38; T-106, 107.

Table 2. NET CAPITAL FORMATION (DOMESTIC AND FOREIGN) AS A PERCENTAGE OF NET NATIONAL PRODUCT IN GERMANY AND THE U.K.: 1860-1910

Decade	Germany (Mitchell 1975)	U.K. (Kuznets 1961)	U.K. (Feinstein 1976)
1860-9	11.9%	10.0%	-
1870-9	12.1%	11.8%	8.9%
1880-9	11.1%	10.9%	8.1%
1890-9	13.6%	10.1%	7.5%
1900-9	14.4%	11.7%	9.5%

Table 3.**UNITED KINGDOM****AVERAGE ANNUAL GROWTH RATES (% per annum)**

Period	Manufacturing & Mining	Gross Domestic Product (1907 Prices)
1853-1873	2.7%	1.95%
1873-1883	2.2%	1.90%
1883-1899	2.1%	1.85%
1899-1913	2.0%	1.70%

Source:W.A. Lewis, *Growth and Fluctuations, 1870-1913* (London, 1978).

**Table 4. AVERAGE ANNUAL RATES OF REAL GROWTH
IN THE UNITED KINGDOM, 1855 - 1913**

Period	No. Years	Total Real Industrial Output (at constant prices)	Gross Domestic Product at Constant Factor Prices (from output data)
1855-69	15	2.08%	1.63%
1870-84	15	2.04%	1.71%
1885-99	15	2.91%	2.14%
1900-13	14	1.60%	1.64%
1855-1913	59	2.29%	1.87%
1870-1913	44	2.09%	1.82%

Source: Charles Feinstein, *Statistical Tables of National Income, Expenditure, and Output of the United Kingdom, 1855-1965* (1976)

Table 5. AGGREGATE AND PER CAPITA INDICES OF INDUSTRIAL PRODUCTION (UNITED KINGDOM IN 1900 = 100), AND PERCENTAGE SHARES OF WORLD INDUSTRIAL PRODUCTION, FOR VARIOUS COUNTRIES: IN 1860 AND 1913

Country	Total Industrial Output		Per Capita Industrial Output		Percentage Shares of World Industrial Production	
	1860 Index	1913 Index	1860 Index	1913 Index	1860 %	1913 %
United Kingdom*	45	127	64	115	20%	14%
Germany	11	138	15	85	5%	15%
France	18	57	20	59	8%	6%
Russia	16	77	8	20	7%	8%
ALL EUROPE	120	528	17	45	53%	57%
United States	16	298	21	126	7%	32%
Canada	1	9	7	46	--	1%

Source: Paul Bairoch, 'International Industrialization Levels from 1760 to 1980', *Journal of European Economic History*, 11 (Fall 1982), 269-333, tables 4 - 13.

* The United Kingdom of Great Britain and Ireland: the values for its aggregate and per capita industrial outputs for 1900 are taken as the base 100 for all the indices in columns 1 to 4. Note that columns 5 and 6 are percentages of total world industrial output.

Table 6. INDICES OF INDUSTRIAL OUTPUT*: IN THE UNITED KINGDOM, FRANCE, GERMANY, AND THE UNITED STATES IN QUINQUENNIAL MEANS, 1860-4 TO 1910-13

MEAN OF 1870-4 = 100

Period	United Kingdom	France	Germany	United States
1860-64	72.6			
1865-69	82.8	95.8	72.6	75.5
1870-74	100.0	100.0	100.0	100.0
1875-79	105.5	109.5	120.8	111.4
1880-84	123.4	126.6	160.6	170.4
1885-89	129.5	130.3	194.9	214.9
1890-94	144.2	151.5	240.6	266.4
1895-99	167.4	167.8	306.4	314.2
1900-04	181.1	176.1	354.3	445.7
1905-09	201.1	206.2	437.4	570.0
1910-13	219.5	250.2	539.5	674.9

* Excluding construction, but including building materials.

Source: W. Arthur Lewis, *Growth and Fluctuations, 1870 - 1913* (London, 1978), pp. 248-50, 269, 271, 273.

Table 7.

REAL GROSS DOMESTIC PRODUCT PER WORKER**IN THE UNITED KINGDOM, 1856 - 1913****Average Annual Percentage Rates of Growth**

Period	Income	Expenditure	Output
1856 - 73	1.32	1.38	1.12
1873 - 82	0.90	1.03	1.20
1882 - 99	1.49	1.27	0.85
1899 -1913	0.09	0.33	0.72
.....			
1856 - 1882	1.18	1.26	1.15
1882 - 1913	0.86	0.84	0.79
1856 - 1913	1.01	1.03	0.95
.....			

Source: Charles Feinstein, 'What Really Happened to Real Wages: Trends in Wages, Prices, and Productivity in the United Kingdom, 1880 - 1913', *Economic History Review*, 2nd ser. 43 (August 1990).

**Table 8. PER CAPITA PRODUCT IN SELECTED
EUROPEAN COUNTRIES, 1850 - 1910:**
Measured in Constant 1970 U.S. Dollars

COUNTRY	1850	1870	1890	1910	Percent- age Total Growth 1850- 1910
BRITAIN	660	904	1,130	1,302	197%
FRANCE	432	567	668	883	204%
GERMANY	418	579	729	958	229%
BELGIUM	534	738	932	1,110	208%
NETHER- LANDS	481	591	768	952	198%

Source: Nicholas Crafts, 'Gross National Product in Europe, 1870 - 1910: Some New Estimates', *Explorations in Economic History*, 20 (October 1983), 387-401.

**Table 9: Railway Tracks Open at Decennial Intervals, 1840 - 1914 in kilometres:
Britain, Belgium, France, Germany, and Russia***

Year	Britain	Belgium	FRANCE	Germany	Russia
1840	2,390	335	498	468	27
1850	9,791	903	2,914	5,856	500
1860	14,594	1,730	9,166	11,088	1,625
1870	21,545	2,897	16,464	18,875	10,731
1880	25,045	4,112	23,233^a	33,836 ^b	22,864
1890	27,810	4,525	33,278	42,868	30,594
1900	30,061	4,591	38,107	51,675	53,231
1910	32,163	4,678	40,483	61,205	66,579
1913	32,613	n.a.	40,768	63,375	70,153

* 1 km. = 0.6214 miles.

a. Excluding Alsace-Lorraine: ceded to Germany in 1871

b. Including Alsace-Lorraine: acquired from France in 1871

Sources:

B.R. Mitchell and Phyllis Deane, *Abstract of British Historical Statistics* (Cambridge, 1962), pp. 225-26; Carlo Cipolla, ed., *Fontana Economic History of Europe*, Vol. IV:2, *The Emergence of Industrial Societies* (London, 1973), pp. 790, 794.

Table 10. OUTPUT OF COAL IN MILLIONS OF METRIC TONS: FOR SELECTED EUROPEAN COUNTRIES, DECENNIAL MEANS: 1820/9 - 1910/3

Decade	Great Britain	Belgium	France	Germany	Russia
1820-9	20.00	n.a.	1.30	1.40	n.a.
1830-9	25.45	2.75	2.45	2.45	n.a.
1840-9	40.40	4.60	3.95	5.25	n.a.
1850-9	59.00	7.70	6.45	11.95	n.a.
1860-9	95.50	11.35	11.35	25.90	0.45
1870-9	129.45	14.70	16.20	45.65 ^a	1.60
1880-9	163.40	17.95	20.85	71.90 ^b	4.35
1890-9	194.15	20.70	28.45	107.05 ^c	9.05
1900-9	245.30	24.05	34.70	179.25 ^d	20.50
1910-3	275.40	24.80	39.90	247.50 ^e	30.20

Germany: proportion of total coal output accounted for by lignite:

a. in 1871	22.4%
b. in 1880	20.5%
c. in 1890	21.4%
d. in 1900	27.0%
e. in 1910	31.3%

1 metric tonne = 1000 kilograms = 2,204.6 lb.

Source: Carlo Cipolla, ed., *Fontana Economic History of Europe* (London, 1973), Vol. IV: 2, p. 770.

Table 11. DECENNIAL AVERAGES OF THE OUTPUT OF PIG IRON AND STEEL IN FRANCE, GERMANY, RUSSIA, AND THE UNITED KINGDOM, IN MILLIONS OF METRIC TONS, 1830-9 TO 1910-3 (IRON) AND 1870-9 TO 1910-3 (STEEL)

Average of 1880-9 = 100. 1 metric ton = 1000 kg. = 2,204.6 lb.

Decade	France	Index	Germany	Index	Russia	Index	United Kingdom	Index
IRON:								
1830-9	0.286	16	0.129	4	0.172	31	0.921	11
1840-9	0.442	25	0.172	5	0.192	35	1.625	20
1850-9	0.731	25	0.334	5	0.243	44	3.150	39
1860-9	1.164	66	0.813	25	0.304	56	4.602	57
1870-9	1.337	75	1.678	52	0.400	73	6.648	81
1880-9	1.772	100	3.217	100	0.547	100	8.040	100
1890-9	2.192	124	5.155	160	1.539	281	8.090	101
1900-9	3.028	171	9.296	289	2.786	509	9.317	116
1910-13	4.664	263	14.836	461	3.870	707	9.792	122
STEEL:								
1870-9	0.260*	52			0.080*	33	0.695	30
1880-9	0.500	100	1.320	100	0.240	100	2.340	100
1890-9	1.015	203	3.985	302	0.930	388	3.760	161
1900-9	2.175	435	9.505	720	2.490	1038	5.565	238
1910-13	4.090	818	16.240	1230	4.200	1750	6.930	296

*1875-9 only.

Table 12.

INTERNATIONAL COMPARISONS IN STEEL PRODUCTION, 1906-13

Prices and Costs of Steel Production in Germany, U.S. & Britain

A. Steel Prices, in Shillings per Metric Ton (1906-13 mean)

Steel Product	German Domestic	German Export	American Domestic	British Domestic
Steel Rails	n.a.	110	115	121
Steel Bars	106	106	127	139
Heavy Plates	124	119	132	139
Structural Steel	114	107	133	130

B. German & American Steel Prices, as Percentages of British Prices

	German Domestic	German Export	American Domestic
Steel Rails	n.a.	90.9%	95.0%
Steel Bars	76.3%	76.3%	91.4%
Heavy Plates	89.2%	85.6%	95.0%
Structural Steel	87.7%	82.3%	102.3%

C. German & American Production Costs as Percentages of the British Cost

Input	German (1906-13)	American (1910-13)
Iron Ore	69.0%	97.0%
Fuel	88.0%	65.0%
Scrap Metal	95.0%	99.0%
Labour	72.0%	170.0%
Average Unit Costs	72.0%	90.0%
Factor Productivity	<u>115.0%</u>	<u>115.0%</u>

D. McCloskey on British-American Productivity Difference

Steel Product (1907-09)	British Advantage	American Advantage
Heavy Plates	1.57%	
Rails		8.13%
Bars, Rods		7.22%
Structural Steel		5.94%
Blank Plates, Sheets	1.85%	

E. WORLD STEEL PRODUCTION, 1865 - 1910

in Thousands of Metric Tons (2,204.6 lb.)

Year	Britain	Germany	U. S.	WORLD TOTAL
1865	225	100		
1870	286	169	68	703
1880	1,320	660	1,267	4,273
1890	3,637	2,161	4,346	12,096
1900	5,130	6,645	10,382	28,727
1910	6,374	13,698	26,512	58,656

Table 13. _____ FOREIGN TRADE

CURRENT VALUES AND INDICES OF THE DOMESTIC EXPORTS OF THE UNITED KINGDOM, FRANCE, AND GERMANY: QUINQUENNIAL MEANS, 1860-4 TO 1910-13

Period	U. K.		France		Germany	
	Domestic Ex-ports in Millions	Index 1870-4 = 100	Exports in Millions of Francs	Index 1870-4 = 100	Exports in Millions of Marks	Index 1870-4 = 100
			Mean of 1870 - 4 = 100			
1860-4	138.4	58.9	2,402.6	71.0		
1865-9	181.1	77.1	2,992.0	88.4		
1870-4	234.8	100.0	3,385.0	100.0	2,328.4*	100.0
1875-9	201.5	85.8	3,459.2	102.2	2,696.1*	115.8
1880-4	234.3	99.8	3,457.4	102.1	3,125.0	134.2
1885-9	226.2	96.3	3,306.8	97.7	3,067.4	131.7
1890-4	234.4	99.8	3,419.6	101.0	3,102.0	133.2
1895-9	239.7	102.1	3,607.4	106.6	3,688.4	158.4
1900-4	289.2	123.2	4,215.4	124.5	4,791.6	205.8
1905-9	377.3	160.7	5,191.4	153.4	6,386.0	274.3
1910-3	474.2	202.0	6,476.0	191.3	8,658.8	371.9

* estimated

Source: B.R. Mitchell, 'Statistical Appendix', in Carlo Cipolla, ed., *Fontana Economic History of Europe*, Vol. IV:2, *Emergence of Industrial Societies* (1973), pp. 798-800.

Table 14.

BRITISH FOREIGN TRADE COMPONENTS, 1801/10 - 1901/10

Decennial Means of British Exports, Imports, 'Invisible' Earnings, Balances on Current Account, and Accumulated Balances of Overseas Investments, in Millions of Pounds Sterling, in Current Prices

Decade	Export Index 1801-10 = 100	Exports - in £	Imports = in £	Balance + on Comm- odity Account in £	Serv- + ices in £	Divid- = ends & Interest in £	Balance on the Current Account in £	Accumulated Balance of Overseas Investments* in £ sterling
1801-10	100.0	41.05	50.95	-9.90				
1811-20	101.3	41.60	49.80	-8.20				
1821-30	89.2	36.60	47.05	-10.45	12.40	4.40	6.35	104.50
1831-40	110.0	45.15	63.70	-18.55	16.35	6.70	4.50	149.50
1841-50	140.0	57.45	79.35	-21.90	18.70	8.50	5.30	197.00
1851-60	259.6	106.55	137.20	-30.65	33.60	14.10	17.05	314.50
1861-70	404.6	166.10	223.60	-57.50	62.50	26.30	31.30	591.00
1871-80	537.0	220.45	313.85	-93.40	89.90	53.15	49.65	1127.00
1881-90	570.8	234.30	331.95	-97.65	97.80	74.50	74.65	1716.00
1891-00	584.0	239.75	385.20	-145.45	94.55	97.10	46.20	2296.00
1901-10	845.9	347.25	505.55	-158.30	123.55	132.15	97.40	3006.50

Explanation of the Table:

Subtract imports from exports to obtain the balance on the commodity account, which was always negative (i.e. the British imported a greater value of goods than they exported). To that negative balance on the commodity account, add the 'invisibles' consisting of 'services' (i.e. shipping, banking, insurance revenues, etc.) and those dividends and interest payments received on foreign (overseas) investments, in order to obtain the final balance on Current Account, which was always positive. Gold movements and other items on Capital Account are not shown here.

The Equation: Exports - Imports = Balance on the Commodity Account + Services + Dividends & Interest = Balance on the Current Account.

* The accumulated net balance of overseas investments (foreign credits) includes the retained or re-invested interest and dividends on accumulated foreign investments. Gold movements and other items on the capital account are not given.

Source: Calculated from Peter Mathias, *First Industrial Nation* (London, 1969), Table VII, p. 305.

**Table 15. FOREIGN CAPITAL INVESTMENTS OF THE CHIEF LENDERS
expressed in millions of current American dollars**

COUNTRY	1870	1910	1914	% of 1914
U.K.	4,900	12,000	20,000	44.0%
FRANCE	2,500	5,800	9,050	19.9%
GERMANY		4,800	5,800	12.8%
U.S.	100	500	3,500	7.8%
OTHER	500	1,100	7,100	18.6%
TOTAL			45,450	100.0%

Source: Sidney Pollard, 'Capital Exports, 1870 - 1914', *Economic History Review*, 2nd ser., 38 (November 1985).