## BALLINDALLOCH WORKS CHECKS REVISITED

## Further Contemporary Documentation Discovered

Eric C. Hodge

Table 1 of the previous article dated 12 July 2018 lists twenty one known checks and all are dated either 1829 or 1830. Since that article two more checks have been traced:-

- 1) 5/ A184 dated 10 December 1829.
- 2) 7/ B106 dated 10 March 1830.

All twenty three known checks are dated 1829 or 1830. It was assumed for the previous article that these years were the only period of issue but the recent discovery of new documentation casts categorical doubt on that assumption. The new document was discovered on an internet search<sup>1</sup> and is shown as Fig. 1.

## DR. PERRY (MARCH 3, 1826).

To prove the existence of notes in Scotland under one pound in value, Dr. Perry sends a specimen of a five-shilling note, which the unfortunate holder would find liable to the following disadvantages: being unstamped, it had no pretence to legality; it necessarily could not be paid by the issuer in gold; it promised an exchange for legal currency only if four such notes could be presented together, and then the holder could call for his pound in paper only; if not presented within three months of its date, payment became optional.

Nevertheless Dr. Perry states his specimen, and another like it, had to his knowledge been accepted in payment of an account, which proved the circulation of such notes in the neighbourhood of the issuer.

In this case Mr. Matthew Finlayson, of the Ballindalloch Works, issued the note, addressed 'to the Merchants of Balfron,' and his notes circulated in the neighbourhood of Glasgow.

## Fig. 1. archive.org<sup>2</sup>

It is clear from this note (Fig. 1) that Ballindalloch Works checks were in issue as early as 1826. This raises a number of issues:-

1) As mentioned in blog 009 Symes<sup>3</sup> went on to question whether;

Website <a href="https://archive.org">https://archive.org</a> enter 'Search' box with 'Ballindalloch Cotton' click on 'Search text contents'. 46 results were obtained with this document being the 9th. Accessed 9 February 2020. Fig. 1 is from 'Some Official Correspondence of George Canning', Vol. II, London, 1887, page 183. George Canning was born 11 April 1770 and died 8 August 1827. He was British Prime Minister between 12 April 1827 and 8 August 1827. At the date of this note from Dr. Perry, being 3 March 1826, Canning was Secretary of State for Foreign Affairs under the Prime Minister the Earl of Liverpool.

<sup>&</sup>lt;sup>3</sup> Symes Peter, 1997. The Ballindalloch Note Issues of 1830, first published in the International Bank Note Society Journal, volume 36, number 4.

'Kirkman Finlay was responsible for authorising the issue, or was he more likely to have ordered their withdrawal? During his evidence before the House of Commons Committee on Promissory notes in 1826 Finlay said:

"I have certainly heard of another species of circulation, very unsound indeed, giving orders on publicans and other persons to supply provisions, and afterwards paying them, but I have no knowledge of such a thing."

The 1826 (or earlier) date of this new note certainly casts doubt over Kirkman Finlay's statement. If he was unaware of the Ballindalloch Works checks then he must have had very little interest or control over his business.

- 2) The twenty three known checks would seem to have survived because of the legal action noted in blog 009, all other checks being destroyed on presentation to the Ballindalloch Works.
- 3) Dr. Perry is recorded as sending a 'specimen of a five-shilling note' to George Canning. Is it possible that that 'note' or check is filed in a Government archive?

If any reader has knowledge of, or ability to access, Government files then any information regarding this 'five-shilling note' would be greatly appreciated.

