

## **BALLINDALLOCH WORKS CHECKS**

### **An Important Check Discovered**

In 1789 Robert Dunmore, Laird of Ballindalloch and Ballikinrain, formed a partnership with the Buchanan brothers of Glasgow, James and Archibald, who recently had built a cotton mill at Deanston, near Doune, in Perthshire. Archibald Buchanan, the younger of Dunmore's partners, had learned the practical parts of cotton spinning at Cromford in Derbyshire, under the well-known Sir Richard Arkwright. Dunmore and the Buchanan brothers erected a cotton mill in Balfron, to be known as the Ballindalloch Cotton Works, and brought cotton workers into the parish. By 1796, a printfield and a bleachfield had been added to the works complex. The works at Balfron were driven by a stream of water channelled from the River Endrick, the level of which was kept nearly uniform in dry seasons by water from a thirty-three-acre reservoir in Dundaff Moor. The channelled stream fell on a water-wheel of almost thirty horse power, driving 12,000 mule spindles. The Balfron mill may have been the first cotton works in Scotland to employ exclusively female spinners, and as late as about 1840 258 hands, mostly women, worked there. Even with the Dundaff reservoir, the Endrick did not in all seasons afford an absolutely constant and steady supply of water for the mill, but because large quantities of coals would have had to have been imported from Kirkintilloch, a distance of seventeen or eighteen miles over poor roads, substituting steam power would have been too costly. The location, therefore, although healthful and bucolic, was ill suited to manufacturing. Perhaps for this reason, the Ballindalloch Cotton Works apparently did not prove to be a lucrative investment for the early partners. Eventually the Buchanans' share of the mill was acquired, in 1798, by Kirkman Finlay of James Finlay & Company. By 1800, Dunmore also was bankrupt and lost his share of the mill, ultimately purchased by Finlay.<sup>1</sup>

During the Finlay ownership the Ballindalloch Cotton Works issued countermarked silver coins in two sizes. The first for value 5/ (five shillings) on Spanish-American 8 reales (11 known) (Figure 1) and secondly on French half-écus (5 known) assumed at a value of 2/6 (two shillings and six pence) (Figure 2). Judging from the dates of the dollar host coins and the valuation marked, all of the Ballindalloch silver tokens were probably issued between about 1800 and 1810.<sup>2</sup>

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**Acknowledgements.** My thanks to Tom Ward for reading this blog and suggesting relevant alterations, not least being the date on the check which I had originally read as 10<sup>th</sup> June 1829.

<sup>1</sup> Manville, H.E., 2001. Tokens of the Industrial Revolution. Foreign Silver Coins Countermarked for Use in Great Britain, c.1787–1828, BNS Special Publication 3 (London), pages 15-16. (Manville)

<sup>2</sup> Manville page 17.

Manville (page 17) also mentions that the works issued paper checks for five shillings (Figure 3) and seven shillings (Figure 4), four of the former convertible into a pound-note or three of the latter into a guinea-note 'if presented at the Works within Three Months from this date' (of issue). Manville also states these checks were issued from 1829 to 1830, but further research has altered this time frame to 1826 to 1830.<sup>3</sup>



Fig. 1. Ballindalloch c/m for 5/ on 8 reales. Private collection.



Fig. 2. Ballindalloch c/m on French half-écu. Private collection.



Fig.3. Ballindalloch 5s check A134 dated 24<sup>th</sup> March 1830. Obverse on left Reverse on right with hand-written number 26. Private collection. Size approx. 130mm x 100mm.



<sup>3</sup> Eric C. Hodge, Ballindalloch Works Checks Revisited, Further Contemporary Documentation Discovered, BNS Research Blog 060, 10 February 2020.

Fig.4. Ballindalloch 7s check B153 dated 16<sup>th</sup> September 1829. Obverse on left Reverse on right with hand-written number 2. Private collection. Size approx. 130mm x 100mm.

TABLE 1  
Ballindalloch Works 5/- (9) and 7/- (18) checks.

	Seller	Date	Illus.	Got photo	Lot	Note Value	Serial No.	Dated	Rev No
1	Spink 6002	27/04/06	Yes	Yes	1167	5/-	A106	28/01/1830	23
	eBay 293613072967 three-								
2	centuriesofpostalhistory	14/06/20	Yes	Yes	-	5/-	A116	10/03/1830	
3	Spink 1204-Keith Austin	14/09/99	No	Yes	16	5/-	A131	31/12/1829	
	Spink	02/10/97	Yes	Yes	759	5/-	A131	31/12/1829	
4	Spink 5027	12/09/05	No	Yes	134	5/-	A134	24/03/1830	26
5	Spink Insider spring 2016	01/04/16	Yes	Yes	p 35	5/-	A144	10/03/1830	
	Spink stock	01/02/97	-	Yes	-	5/-	A144	10/03/1830	
6	Spink Edinburgh 1024	14/06/10	Yes	Yes	16	5/-	A161	30/01/1830	
	Per SNC 01'79 p9	01/01/79	Yes	Yes	-	5/-	A161	30/01/1830	
	Bonhams	17/07/07	No	Yes	403	5/-	A161	30/01/1830	
7	Banking Mem – Carlisle	01/09/08	Yes	Yes	162	5/-	A164	30/01/1830	15
	Spink 5027	12/09/05	No	Yes	133	5/-	A164	30/01/1830	15
8	eBay 197677069698 Gilbert Coin Exchange	07/09/25	Yes	Yes	-	5/-	A164	10/12/1829	5
9	NASCA (New York)	18/07/79	Yes	Yes	3232	5/-	A184	10/12/1829	
1	eBay 373391483885pom_poko51	25/12/20	Yes	Yes	-	7/-	B102	30/03/1830	34
2	Per SNC 01'79 p9	01/01/79	Yes	Yes	-	7/-	B103	30/03/1830	
	Bonhams	18/12/07	No	Yes	264A	7/-	B103	30/03/1830	
3	britishbanknoteseller.co.uk	21/11/18	Yes	Yes	-	7/-	B106	10/03/1830	22
	eBay 293590881820 three-								
4	centuriesofpostalhistory	24/05/20	Yes	Yes	-	7/-	B109	30/03/1830	36
5	Spink 13018 Notes	02/10/13	Yes	Yes	1969	7/-	B120	28/01/1830	11
6	eBay 365346469503gur_1214	16/01/25	Yes	Yes	-	7/-	B120	28/01/1830	11
	Spink 5027	12/09/05	Yes	Yes	134	7/-	B123	24/03/1830	28
7	Spink Banknote Circular	01/10/99	Yes	Yes	135	7/-	B124	20/11/1829	
	Spink	30/09/99	No	Yes	645	7/-	B124	20/11/1829	
8	National museum Edinburgh	-	-	Yes	-	7/-	B125	24/03/1830	
9	CNG/Seaby (New York)	11/06/94	No		599	7/-	B126	24/02/1830	
10	Symes Australia	01/04/95	-	Yes	-	7/-	B130	24/02/1830	20
11	Spink 4017/4031	30/09/04	Yes	Yes	1225	7/-	B137	24/03/1830	
12	Comp Gen de Bourse Billets	01/08/99	Yes	Yes	830	7/-	B144	28/01/1830	12
	cgb.fr.com e-shop archive	08/11/18	Yes	Yes	b 20	7/-	B144	28/01/1830	12
13	CNG/Seaby (New York)	11/06/94	No		600	7/-	B149	24/03/1830	32
	colin narbeth banknotes	22/11/18	Yes	Yes	PR31	7/-	B149	24/03/1830	32
14	Phillips	02/10/98	No	Yes	359	7/-	B151	28/01/1830	
15	Banking Mem – Carlisle	01/09/08	Yes	Yes	163	7/-	B153	16/09/1829	2
16	Spink 1204-Keith Austin	14/09/99	Yes	Yes	17	7/-	B168	30/01/1830	
17	Spink Edinburgh 1024	14/06/10	Yes	Yes	15	7/-	B178	10/12/1829	
	Spink	16/04/97	Yes	Yes	403	7/-	B178	10/12/1829	
18	Spink	06/10/94	Yes	Yes	841	7/-	B194	24/02/1830	
	Pam West	01/07/01	No	-	-	7/-	?	1829	
	Pam West	01/02/01	No	-	-	7/-	?	1829	

Table 1 lists all known checks, nine for five shillings and eighteen for seven shillings, including a recently discovered five shilling check<sup>4</sup> shown as number 8 in the five shilling section above, as A164 issued on 10<sup>th</sup> December 1829 (Figure 5).



Fig.5. Ballindalloch 5s check A164 dated 10<sup>th</sup> December 1829. Obverse on left Reverse on right with hand-written number 5. eBay, with permission. Size approx. 130mm x 100mm.

In a previous research article questions were raised about the numbering system used by Ballindalloch Cotton Works for their checks.<sup>5</sup> It was stated that

*'checks were issued for payment 'within Three Months from this Date' (of issue). One can therefore presume that when the three months were up, the check number could be used again. When a check had been presented for payment, it could not be re-used because it was dated, but the number could be re-used and we have a perfect example of that in Table 1, where check number 144 is recorded for 7/- issued on 28 January 1830, then again for 5/- on 10 March 1830 the two dates being well within the three month time limit.'*

So presumably these two notes circulated at the same time. As can be seen from Table 1 the five shilling issue is designated A and the seven shilling issue is designated B so that in fact the checks were differently marked as A144 and B144.

With this newly discovered check, mentioned above, we now have two separately issued checks with the same designation of A164 one dated 10<sup>th</sup> December 1829 (Figure 5) and one dated 30<sup>th</sup> January 1830 (Figure 6) and both for five shillings.

<sup>4</sup> eBay reference 197677069698 from Gilbert Coin Exchange of Gilbert, South Carolina, USA. Accessed 13 September 2025.

<sup>5</sup> Hodge Eric C., November 2010. Ballindalloch Works Notes, Safety in Numbers? Coin News (UK), pages 69-72.



It is quite clear that here we have a conundrum because the dates of these similarly numbered checks are just over seven weeks apart. As neither check is cancelled it would appear reasonable to suggest that an error in recording at the Works has occurred. It is also worth noting from Table 1 that check number A184 was also issued on the 10<sup>th</sup> December 1829 the same day as one of the A164 checks.



Fig.6. Ballindalloch 5s check A164 dated 30<sup>th</sup> January 1830. Obverse on left Reverse on right with hand-written number 15. Private collection. Size approx. 130mm x 100mm.

In an earlier research paper questions were raised about the numbering system in use as follows<sup>6</sup>,

*'Why would the Works want to re-use numbers? One very good reason could be to prevent any outsiders becoming aware of the size of the issue (and as Macmillan stated earlier 'fear that the works were in any financial difficulty') and therefore be able to work out the possible debt or liabilities that the Works were accumulating through the use of these checks.'*

This new check discovery can support this conjecture that check numbers were re-used but that due to the complexity of recording and the issuing of very different numbers on the same day it was easy for mistakes to occur, and perhaps here we have an example.

A further interesting fact that has come to light during this investigation is based on the assumption from an earlier research paper<sup>7</sup> that all the checks available to us today came from a legal action by John Reid Miles against James Finlay and Company, and Others, dated 16 November 1830.

<sup>6</sup> Hodge Eric C., November 2010. Ballindalloch Works Notes, Safety in Numbers? Coin News (UK), page 72.

<sup>7</sup> Eric C. Hodge, Ballindalloch Works Checks, Contemporary Documentation Discovered, BNS Research Blog 009, 12 July 2018.

In that court action Miles supplied the court with thirty-six outstanding checks to support his action that these checks were illegal. Where photographs have been obtained for the check reverses it is seen that they are numbered in ink, presumably for the court case.

These numbers are shown in the final column of Table 1.

It can be seen that the earliest number is 2 and the latest 36, the number of checks provided for the court case.

Table 1 records details of twenty seven checks, nine for five shillings and eighteen for seven shillings.

To initiate the court case it seems more reasonable that Miles would have collected his thirty six checks from the local community rather than obtaining them from the Ballindalloch Cotton Works whom he was suing via James Finlay. It also seems reasonable that the Works would have cancelled used checks on return to them as it seems we only have available to us for research the checks that were presented by Miles to the court.

With this new discovery (Figure 5) we can better understand the proposed, and complex, system used for numbering checks, the timing of the issue of them and the reason for this most unusual numbering system used by the Ballindalloch Cotton Works.

It is clear from the introduction that this business was not as profitable as other cotton works mainly due to the problems encountered because of the irregular water supply and the inability to offer other alternative sources of power to the mill. This, in turn, must have placed difficult financial strains on the Works that required the issue of the checks to alleviate other more difficult decisions during the period 1826 to 1830.

No doubt the issue of checks was ceased after the court action by John Reid Miles.

