

ART. XIX. – *Wealth and the Standard of Living in Ravenstonedale, 1691-1840.*  
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UNTIL 1858 people living in Ravenstonedale were required to go to the manorial court in Ravenstonedale and not to the court of the bishop at Carlisle for all probate purposes.<sup>1</sup> Generally speaking the procedures for probate business followed in the manorial court were identical to those of the bishop's court but, of course, the wills, inventories and bonds are altogether for one area and so they form a convenient administrative unit for study. The records range in date from 1670-1854 and in the period studied there are 419 wills, 343 bonds and 414 inventories relating to 606 people.<sup>2</sup>

In Ravenstonedale the practice of taking inventories lasted much longer than elsewhere in Cumbria. Dr Marshall found that the number of inventories began to fall away after 1750 in parts of Cumbria which were then in the diocese of Chester. In the ancient diocese of Carlisle they continue for another 15 years.<sup>3</sup> By contrast, in Ravenstonedale the numbers do not begin to falter until after 1840. Moreover the convenience of having probate business in a manorial court may have meant that more wills than usual were brought for probate so that the Ravenstonedale records allow an analysis of a wider section of the income scale. In Cumbria as a whole, Dr Marshall found that 31 per cent of the inventories were under £40 gross.<sup>4</sup> In Ravenstonedale for the same period, 51 per cent were under £40 net: also more women than usual made wills. To 1760 about one third of the inventories are for women, thereafter the proportion falls to around one quarter. In interpreting these inventories two points must be borne in mind. First, the inventories only include personal property and not real property, making it impossible to tell from the inventories whether the deceased owned his farm. The wills are usually silent on this point as, according to manorial custom, the holding usually descended to the eldest son. Moreover an inspection of the manorial admissions book reveals that, during the eighteenth century, a hard working yeoman could acquire one or, in some cases, two additional farms, enabling him on death to set up younger sons as yeomen. Thus the inventories often understate the real wealth of yeomen, especially the richer ones.

Secondly, the inventories show the personal possessions at death, which is not necessarily the time of maximum wealth. It seems reasonable to assume that as a man got old he would reduce his farming activities and, forty-one, or 20 per cent, of the yeomen showed no farming assets in their inventories. In the other 80 per cent of the yeomen there is nothing to indicate reduced farming activity and here the assumption seems to be that, although the farm remained the property of the yeoman, the eldest son would be doing most of the work on the farm which he would inherit on his father's death.

In some cases, on the death of a yeoman, the farm would be carried on by the widow. This was often the case when the children were young.

The mean value of the inventories are shown in Table 1. The main conclusions to be drawn from this table are the same as those of Dr Marshall, namely that there was an increase in mean total value after 1721 and that there was a striking propensity to save.<sup>5</sup>

The longer span in time of these figures shows that there was also an increase in mean wealth after 1791 and again after 1811. In part the increase may be due to a decline in the number of inventories of low value or to the rise in prices during the Napoleonic wars, but there can be no doubt that the main cause was an increase in personal wealth.

TABLE I. — *Average Value of Inventories*

	No.	Purse & Apparel	Trade	House	Farm	Sub Total	Owing To (net)	Owing By (net)	Balance	Total
1691-00	8	3	2	8	28	41	42	12	30	71
1700-10	25	5	—	8	25	38	23	31	-8	30
1711-20	21	3	2	6	19	30	17	14	3	33
1721-30	53	6	—	12	26	44	37	15	22	66
1731-40	46	9	—	13	27	49	66	14	52	101
1741-50	45	11	—	13	36	60	38	22	16	76
1751-60	21	4	1	9	22	36	47	16	31	67
1761-70	32	8	—	16	30	54	91	19	72	126
1771-80	9									
1781-90	17	7	—	13	48	68	35	37	-2	66
1791-00	19	11	—	23	71	105	71	17	54	159
1801-10	31	10	1	19	62	92	90	12	78	170
1811-20	44	24	3	30	92	149	471	125	346	495
1821-30	27	19	—	22	66	107	214	14	200	307
1831-40	16	29	1	22	82	134	572	9	563	697

From 1720 to 1790, the mean value of the inventories roughly doubled. This was due to a doubling of the value of the household furniture and an even greater increase in the net value of money on loan. Farming assets showed little increase.

From 1791 to 1810, the total again doubled. This time the rate of increase in household goods was less, but the value of farm assets doubled, as did money on loan.

After 1810, although the mean value more or less trebled, the increase in household goods and farm assets was small, the increase was almost entirely due to the increase in money on loan.

Over the period as a whole, the mean value increased from around £45 to £500. After 1721 the value of household goods showed a sharp increase and thereafter a continued but slower increase. Farm assets, after remaining relatively stable, doubled during the war years after 1790 and then showed only a small rise. The outstanding factor was the continued rise in money on loan, especially in the nineteenth century.

In considering these financial assets it must be remembered that the early years considered here were the years of the 'great rebuilding'. Machin puts this from the 1660s to the 1710s in Westmorland with a peak in the eighties and nineties.<sup>6</sup> There are eight date stones in Ravenstonedale, six from 1644 to 1697 and two in 1711 and 1714. An analysis of the date stones mentioned in the Report of the Royal Commission on Historical Monuments in Westmorland (1936) shows that the period of maximum building in the East Ward was between 1680 and 1699, with 58 per cent of the 106 date stones falling in this period. In addition, in 1734, the customary tenants purchased the tithes, by

raising a rate on all the property concerned, at a cost of £1,958 8s. and in 1744 the church was rebuilt. All this must have constituted a considerable capital outlay.

One of the earliest inventories is that of John Handley of Coldkeld, dated 1699. He was a bachelor and was buried in that year at the age of 78. The first item in all the inventories was 'Purse and Apparel'. In John's case this amounted to £2 14s. 6d. His household furniture was valued at £6 19s. 10d., provisions (beef, cheese, butter, oatmeal and salt) at £2 11s. 6d., his farming assets at £60 16s. 10d., to which must be added 'wool yarn and Stocking' £1 4s. 4d., making a total of £74 7s. 0d. This made John, not one of the principal yeomen in Ravenstonedale, but well above the average. The last item in all the inventories was 'money owing to' and/or 'money owing by'. John had £326 owing to him, while he only owed £8 including funeral expenses of £1. This was far above the average for that time and must have made him one of the richest men in the parish. Attached to the inventory is a list of named debtors with debts totalling £265. Presumably there was another list for the remaining £61 which has got lost. The list contains fifty names, of which six were women, and the amounts vary from 5s. to £20, with an average of just over £5. Most, but not all, appear to be residents of Ravenstonedale.

Even at this early date Ravenstonedale appears to have had a highly developed money market. People did not carry much money about with them or hide their savings in a stocking. The figures for purse and apparel were always small. Even small surpluses were lent out. In 1791 when Jane Felton died, her possessions amounted to: purse and apparel 10s., bed and bedding 10s., kitchen furniture 7s., yet owing to her was £7 4s. 6d.

Dr Marshall states that half their personal possessions were in money loans.<sup>7</sup> There is an ambiguity here, as many people, especially farmers, had money both owing to and by them and the balance might go either way. The net figures have been entered in Table 1. In Ravenstonedale, up to 1790, the proportion of net money owing, to total assets, varied from 50 to 77 per cent and averaged just over 60 per cent. From 1791 to 1810, when the rise in prices meant that more money had to be invested in cattle and sheep, the proportion fell to just under 50 per cent. This was followed by a quick recovery and the proportion rose again to over 80 per cent from 1811 to 1840.

Who borrowed all this money? What is evident is that many an eldest son had to borrow when inheriting the farm. Primogeniture is an unnatural custom, in that when a man dies he wants to do something for all his children, not just his eldest son. Yet the manorial custom was that the farm could not be split or left to joint heirs. When Thomas Dent died in 1768 at the age of seventy, he left £100 to each of his three daughters, with £100 and the residue of his estate to his wife. But his personal estate was only £63. So his son, Stephen, would inherit the farm and a debt of £337. He was therefore faced with the problem of either borrowing money or selling the farm.

The problem was worse if the son died young. Peter Giles, who died in 1741, left two farms to his son John and two farms to his son Giles. He also left £20, some household goods and two milk cows to his widow, £40 to his daughter Ann and £5 to John. His personal estate was only £183 against debts of £203. Unfortunately Giles died seven years later at the age of 40. He left his two farms to his one year old son, Giles, and £40 to his wife. His personal estate was £156 and his debts £184. This younger Giles eventually joined his uncle John who had become a corn factor in London and all four farms came on the market.<sup>8</sup>

With the exception of the decades 1701-10 and 1781-90, the amount of money owing

was considerably larger than the money owed. So it would appear that much of the money must have been lent outside the parish. At the beginning of the period the description of the money lent is always 'money owing to'. But William Fawcett had bills and bonds worth £181 in 1726. From this time onwards, this description becomes increasingly common, especially among the larger creditors. In 1776, John Holme, yeoman and maltster, left £769 12s. in bills, £511 5s. in turnpike securities and £62 10s. 8d. in book debts. This is the only mention of specific securities. After 1810, bills and securities become a common description and there is one mention of promissory notes.

This early mention of bills in Ravenstonedale is interesting. Bills of exchange were popular in Lancashire. The London bill market developed in the eighteenth century by the collection of bills from the new industrial areas of the north and in the discounting of them in London and then selling them to the agricultural districts. This traffic grew quickly after the establishment of country banks, especially from 1750 onwards. Richardson's evidence to the 1810 committee that his firm took bills from Lancashire for discount to Norfolk, Suffolk, Sussex and Essex has been taken to infer that the south of England was the major source of short term finance during the early industrial revolution. It now seems possible that Ravenstonedale, and therefore other parts of Cumbria, also played a part. The mechanism by which this was done is unknown. There was certainly a firm of bill brokers, George and Matthew Atkinson, in Temple Sowerby from 1752 to 1790, as the Backbarrow Iron Company made use of their services.<sup>9</sup>

There were two ways of compiling an inventory. The usual way was to list all the goods in the house and then the animals and the farm equipment. Often items were grouped together, such as bedsteads and bedding, or glasses, bottles and other things, so that the value of individual items was not given. The other method, used in about 10 per cent of the inventories, is to list the contents of each room. When followed, this method gives a picture of the house, which usually consisted of a forehouse, a parlour or occasionally a little parlour and a buttery or, less frequently, a milk house with lofts above. In one instance the forehouse was referred to as a hall and in another as the dwelling house. In almost one third of the cases there was a kitchen as well as a forehouse. There is an occasional mention of an extra chamber on the ground floor and one mention of a writing closet, a scullery and a wash house. Farm buildings are seldom mentioned, but where they are, they consist of stables, a cow house and a peat house. There is no change in the terminology or the number of rooms over a period of time.

John Handley, who it will be remembered, died in 1699, possessed household goods valued at £6 19s. 10d. These were typical of a well furnished house at that time. He possessed two bedstocks and bedding, a cupboard, table, chairs and a form, wood vessel, brass vessel, pewter vessel and earthen vessel. He also possessed three unusual luxury items for that time, namely an hour glass, a warming pan and 'quishons' (cushions). He was lacking four items which were then normal: a long settle, girdle, brandreth, crook and tongs, a chest and books.

Readers of these Transactions may be pleased to know that many people possessed books. Even inventories of small value mention them. Unfortunately there are few clues as to what kind of books they were. The book most frequently mentioned is the bible, and it is often the only book possessed, usually valued at 2s. Many people had books in total value of over £1. In 1739 John Fawcett died leaving purse and apparel £1 18s.,

books £1 and odd things £1 10s. 10d., while in 1813 Fawcett Hunter left a library valued at £60.

In the 1720s, pans, bottles, glasses, bowls, pots, china, delph, knives and forks, kettles, iron pots and clocks all make an appearance. The first clock and case is mentioned in 1715, but the fashion seems to have spread quickly and by the 1760s most houses had them. They are usually valued at £2 to £3 each. In the 1760s the first watch appears. They were never very common and even in the nineteenth century only about a quarter of the inventories listed one.

In the 1740s, warming pans, smoothing irons and desks appeared. By the 1760s, chests of drawers, clothes presses, candle sticks and looking glasses were fairly common; the brandreth had disappeared and fire grates take its place.

In the 1790s there was another rise in the value of household goods. By this time, forms and stools had disappeared and even the long settle only appeared in the more old fashioned households. Gone, too, were the wood and brass vessels, though the fire vessels were still common. Fire grates and fire irons were more common, pictures were on the walls and curtain rods at the windows.

About this time tea drinking became popular. Tea kettles, tea trays, waiters, tea pots, silver tea spoons and tongs, all figure frequently. Coffee was less popular, although there were mentions of coffee pots, cups and mills. There is also evidence of what might be called conspicuous consumption beginning about this time. There are references to silver articles from the beginning: silver buttons worth 1s. 6d. in 1699, a silver cup worth 5s. in 1728, for example, but such articles were rare until the 1790s when silver plate, often worth £5 or more and occasionally rising to £20, became common among the well-to-do families. Gold rings are only mentioned three times, in 1735, 1760 and 1766. The first belonged to a spinster, the second to a widow and the third to a man. The standard of comfort had risen dramatically since the spartan surroundings of John Handley.

The increase in household furnishings and fittings must have had a considerable effect on the volume of trade in the area. Most of the goods must have come from outside the parish and many from outside the region. It is not surprising that the market towns grew in size during this period.<sup>10</sup>

The existence of a large unsatisfied demand, backed by the ability to pay, must also be considered as one of the pre-conditions for the industrial revolution. A large increase in production is not possible unless the increase can be sold. But if Ravenstonedale is at all typical of other places, it is not surprising that Abraham Darby had no difficulty in selling the growing number of iron pots, firebacks and other cast iron ware he produced at his new works at Coalbrookdale.

Little is known of the farming methods in Ravenstonedale before 1801 when ten articles appeared in the *Monthly Magazine* describing, among other topics, the agriculture of Ravenstonedale and the nearby parishes of Asby, Crosby Ravensworth, Orton and Kirkby Stephen.<sup>11</sup> For four of these parishes the articles are full of the recent improvements in agriculture, new methods of ploughing, the use of manure, the introduction of wheat, potatoes, clover, rye grass, and so on. In Ravenstonedale, the position was quite different: "not more than 100 acres are sown with corn . . . it is most remarkable for its excellent meadow and pasture . . . they generally reckon that to pasture a cow for five or six months will make her very good beef and sufficiently fat for market. Twenty yards

of hay was also deemed fully competent for a like purpose during the winter season. The great price which fat cattle have fetched of late has made the business of grazier very lucrative . . . Ravenstonedale is also noted for its excellent butter and cheese. Much of the butter is carried into the counties of Yorkshire and Lancashire, and some of it into Northumberland . . . the profits of the dairy have been likewise very great and the value of land has thereby much advanced".<sup>12</sup> This picture is borne out by the inventories. Plough gear is seldom mentioned but every farm had a well equipped dairy and cheese boards are frequently listed.

Similarly little is known of the size of farms until the census enumerators returns of 1851. In that year there were 117 farms with an average size of just over 50 acres. Only 10 farms were over 100 acres. In the neighbouring parishes the average was over 60 acres and there were a number of farms of 500 acres and over.<sup>13</sup> In the manorial court records there is a list of tenants liable for fine on the death of the lord of the manor in 1716.<sup>14</sup> This lists gives the rents of the properties, not the acreages. Ignoring what appear to be cottages and houses, there seems to have been about 140 farms. Thus, although there had been some consolidation of holdings, the pattern had not changed radically. It would appear that Ravenstonedale, cut off from the Eden valley, surrounded by fells and with a higher rainfall, had developed its own pattern of husbandry and that had led to the farms being smaller than usual.

John Handley possessed four kine £12 10s., a cow and two 'whys' £6 16s. 4d., four young heifers £9 10s., three stirks £3 15s., nine hogs £1 16s., 30 ewes and one ram £11, a horse £2 12s., hay £11 10s., cart and wheels and husbandry gear 17s. 6d., making a total of £60 6s. 10d. This places him near the upper quartile. He is typical in that the animals and hay form the major part of his farm assets and that cows are more valuable than sheep. Husbandry gear was a negligible part of the total. Valued at around £1 at the beginning of the period, it rose from £2 to £3 in the 1720s and from £3 to £4 by the end of the century. No details are given except that cart and wheels are frequently mentioned until the nineteenth century when the entry becomes carts. Does this mean that clog carts, where the cart and the wheels were separate pieces, were in use until then?

Ploughs are seldom mentioned. They are more frequent in the first half of the eighteenth century when they are listed thirteen times or in just over 10 per cent of the cases. After 1751 they are only mentioned five times.

With regard to the animals kept, it is seldom that as much information is given as in the case of John Handley. Very often 'beasts young and old' and 'sheep', with or without the number of animals, is all that is stated. The numbers are given too infrequently for any firm conclusions to be drawn. For what it is worth, it would appear that a small farmer had about three cows, a medium farmer about six and a large one about eleven. Information on the number of sheep kept is even less satisfactory. Numbers vary from two to three hundred, although there were two farmers with over 1,000 in the nineteenth century.

Although the average value of horses, cows and sheep can be calculated by dividing total value by quantity, it must be remembered that the number of inventories where this is possible is small and that, in most inventories no distinction is made between young and old animals. Dr Marshall states that the valuation of sheep "showed little serious instability, between 3s. and 4s. in the whole period (1661-1750), but the mean

value of cattle moved from £2·18 in 1661 to £21·59 in 1721-50".<sup>15</sup> These figures are not very different from those for Ravenstonedale shown in Table 2. There is no major change until the end of the eighteenth century when inflation caused a rise in prices. The rise in the value of farm assets already noted at this time was caused by the rise in prices and not by any increase in the number of animals kept. There does not appear to have been any change in farming methods during the period under review except, possibly, a decrease in the land ploughed.

TABLE 2. - *Average values*

	Horses		Cows		Sheep	
	No.	Average value £	No.	Average value £	No.	Average value £
1691-00	4	2. 2. 6	5	2. 2. 0	3	0. 7. 1
1701-10	5	1.19. 0	9	2. 3. 0	6	0. 3. 3
1711-20	4	2. 3. 0	7	2. 5. 0		
1721-30	11	2. 4. 0	14	3. 1. 0	5	0. 3. 9
1731-40	12	2.15. 0	13	2.15. 0	4	0. 5. 2
1741-50	9	2.11. 0	9	3.11. 0	4	0. 5. 4
1751-60	5	3. 2. 0	8	3. 7. 0	4	0. 5. 6
1761-70						
1771-80						
1781-90	4	4. 0. 0	4	4. 8. 0		
1791-00	5	5.18. 0	8	5.13. 0	4	0. 9. 9
1801-10	8	4.10. 0	13	8.18. 0	6	0. 6. 9
1811-20	16	7. 2. 0	19	9.13. 0	4	0.14. 7
1821-30	8	5. 0. 0	15	7. 3. 0	3	0. 9.10
1831-40	7	9.10. 0	7	7.16. 0	1	0. 9. 2

It is surprising that poultry, which are mentioned in a quarter of the inventories in the first half of the eighteenth century, are only mentioned twice after that. They are usually coupled with some other entry such as 'peats and poultry'. When they are mentioned separately they are only worth a few shillings. It may be that they were of such small value they were included among the odds and ends. Geese are only mentioned in three inventories.

Pigs, too, only occur in about 0·5 per cent of the inventories until the nineteenth century, when nearly half of the farmers had one or, occasionally, two. They were usually valued at about £1 each. In 1814 John Fothergill had a ham valued at £1 and in 1810 Ralph Bousefield had hams valued at £39, which may indicate he was producing them for the market. It would appear that the tale that the yeoman always had hams hanging in the chimney is of nineteenth century origin. There is no sign of a Martinmas slaughter.

Stocks of foodstuffs are only mentioned in about 40 per cent of the inventories. About half of these are valued at under £1. Only in five cases were they valued at over £5 and all of these were after the price rise in the 1790s. The farmers did not keep large stocks of their produce. About 7 per cent of the farmers had stocks of wool, but the values were small, averaging about £5, except for £40 in 1729 and £52 in 1776. Cheese appeared

in about half as many inventories, the usual value being under £4. Butter is mentioned five times; two firkins were valued at £2 10s. in 1776 and twelve firkins at £34 in 1815.

Not a great deal of information is available about craftsmen and traders in the parish. In 1742 clogging tools were valued at 3s., in 1746 at 14s., while in 1824 a shoemaker's stool and tools were worth 2s. 6d. In 1752 coals, tools, etc. at the smithy were valued at £11 10s. In 1721 looms and gear were valued at £1 10s. together with webs of cloth, linen and 'harden' at £3. In 1815 looms, cards, warping machine, jenny and other things were only worth £1 10s. and the remnants in the shop £2 2s.

Rather more capital was employed in the retail trade. In 1730 shop goods were valued at £2 16s. 8d., in 1754 at £7. In 1764 John Alderson left grocery wares £1 10s. 3d., handkerchiefs £1, cloth £8 18s., hats £9 16s. and in 1818 groceries, drapery and millinery were valued at £130 together with trade debts of £40. The only innkeeper to leave an inventory died in 1833, leaving pots and glasses £2 17. 6d., quarts, pints and gills 5s., provisions £3 10s. and ale and spirits £17 4s. Most of the above also carried on some farming with their trading activities and some of them were substantial yeomen.

There is more information about the Pennine knitting industry. Spinning wheels appear in about 25 per cent of the inventories to 1730 and then in about 10 per cent to 1770, after which they only appear occasionally. They are normally valued at one or two shillings. Line or linen spinning wheels are occasionally mentioned. Of much more frequent occurrence are items of wool, yarn and stockings. They occur in about 30 per cent of the inventories to 1730 and then in about 15 per cent to 1770. Most entries are only for a few shillings, but there are some for up to £5. An exceptional entry is that for Thomas Fawcett in 1717, who had 123½ dozen stockings at 1s. 3d. to £1 1s. per dozen, valued at £38 16s. 7d., giving an average price of just over six shillings per dozen. In 1699 seven dozen stockings were valued at £1 15s., an average of 5s. a dozen and in 1711 twenty dozen were valued at £4 10s., or 4s. 6d. per dozen.

It is strange that references to stockings decrease drastically after 1770 as it is thought that the trade reached its peak in the early 19th century, when in 1810 Ravenstonedale was sending 1,000 pairs of stockings a week to Kendal.<sup>16</sup> Perhaps this was because in this later time yarn for knitting was put out to the very poor to produce the stockings and in this case even if inventories of some of these poor cottagers had survived the yarn and the stockings in their cottages at the time of death could not be valued as part of their personal belongings. Other possible explanations might be that there are fewer

TABLE 3. - *Gross Mean Wealth*

	<b>Cumbria</b>	<b>Hawkshead</b>	<b>Cartmel</b>	<b>Ravenstonedale</b>
	£	£	£	£
1661-70	70	49	63	—
1671-80	63	46	57	—
1681-90	77	59	58	—
1691-00	—	80	89	71
1701-10	—	99	103	61
1711-20	—	87	112	47
1721-30	102	99	123	81
1731-40	135	112	96	115
1741-50	119	131	110	98

inventories relating to the poorer section of the population after 1770 or that later inventories tend to group items together more and a small stock of yarn or stockings would be hidden under a general heading.

Finally there is the question as to how far Ravenstonedale was typical of the rest of Cumbria. No proper answer can be given until more research has been done on the Cumbrian inventories. But some indications may be gleaned by comparing mean inventory wealth for Ravenstonedale with Cumbria, Hawkshead and Cartmel as calculated by Dr Marshall.<sup>17</sup> Unfortunately Dr Marshall only gives the gross figures, i.e. the total of the non-monetary assets plus the money lent and ignores the money borrowed. The relative figures are given in Table 3. The conclusion seems to be that Ravenstonedale was lagging behind Cumbria in general. This is what one would expect from its isolated position and lack of industry.

### Notes and References

- <sup>1</sup> Probate courts of this type were called 'Peculiars'. Others in Cumbria were the manorial courts of Temple Sowerby and Docker. At Kirkby Ireleth there was a peculiar court of the Dean and Chapter of York whose jurisdiction excluded the usual jurisdiction of the Archdeacon of Richmond.
- <sup>2</sup> Cumbria Record Office, Carlisle.
- <sup>3</sup> J. D. Marshall, 'Agrarian Wealth and Social Structure in Pre-Industrial Cumbria', *The Economic History Review*, Second Series, vol. XXXIII, No. 4 (1980), 508-10. Information about Carlisle Diocese from B. C. Jones, County Archivist.
- <sup>4</sup> J. D. Marshall, *op. cit.*, Table 1, 509.
- <sup>5</sup> J. D. Marshall, *op. cit.*, 510.
- <sup>6</sup> R. Machin, 'The Great Rebuilding: An Assessment', *Past and Present*, Vol. 77, Table 1, 36.
- <sup>7</sup> J. D. Marshall, *op. cit.*
- <sup>8</sup> Whellan, p. 768 and C.R.O. Carlisle D/Lons/L5/2 Ravenstonedale manor court book.
- <sup>9</sup> T. S. Ashton, 'The Bill of Exchange and the Private Banks in Lancashire, in *Papers in English Monetary History*, ed. T. S. Ashton and R. S. Sayers, O.U.P. (1954), 51-65; W. T. C. King, *History of the London Discount Market* (1936), 6-7; W. M. Scammell, *The London Discount Market* (1968), 126; and A. Fell, *The Early Iron Industry of Furness and District* (reprinted 1968), 334-5.
- <sup>10</sup> J. D. Marshall, 'The Rise and Transformation of the Cumbrian Market Town, 1660-1900', *Northern History*, Vol. XIX (1983), 153.
- <sup>11</sup> *Monthly Magazine*, Aug., Sept., Dec., 1801, Mar., June, July, 1802, Mar., June, 1803, Sept., 1804, April 1805.
- <sup>12</sup> 'An Account of Ravenstonedale', *Monthly Magazine* (Aug. 1801), 31.
- <sup>13</sup> Microfilm of the 1851 Enumerator's returns, Cumbria County Library, Kendal.
- <sup>14</sup> C.R.O. Carlisle, D/Lons/L5/2 Ravenstonedale manor court book.
- <sup>15</sup> J. D. Marshall, *op. cit.*, 513.
- <sup>16</sup> C. Nicholson, *Annals of Kendal* (Kendal, 1832), 207.
- <sup>17</sup> J. D. Marshall, *op. cit.*, Table 4, 516.

