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**Houlbrook, C. 2015. Small Change: Economics and the coin-tree in Britain and Ireland.**

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**Abstract**

Throughout the *c.*2000 year period coins have been circulated in Britain, they have also been ritually employed, most notably as votive deposits. Focusing specifically on the understudied custom of the British coin-tree, whereby coins are ritually embedded into the barks of trees, this paper considers the coin's role and applicability as a deposit. It aims to demonstrate that our understanding of the coin's past, present, and future ritual employment is not only aided by a consideration of economics and the coin's secular function; it would be utterly incomplete without it.

## Introduction

‘Money is what money does,’ declares economist David Wolman.<sup>1</sup> And what money does is act as a means of declaring value and facilitating fair exchange. However, such a use is certainly not limited to the secular realm. The history of British coinage can be traced back two millennia, to some point during the first century BC,<sup>2</sup> and throughout much of this period coins have been imbued with value that transcends economic worth. For most of their history in Britain, they have been ritually employed and perceived of as possessing preternatural powers.

A notable example is the coin’s appropriation as a votive offering, early examples of which include the Hallaton Hoard (East Leicestershire). This consisted of over 5000 coins mostly dating between *c.*AD 20-50,<sup>3</sup> having been deposited at a site which is believed to have been an open-air gathering place with possible ceremonial significance.<sup>4</sup> Another early, oft-cited example is the accumulation of coins at the Roman fort of Carrawburgh on Hadrian’s Wall, where between 15,000 and 20,000 coins were recovered from the sacred well of the nymph Coventina, their dates ranging from the reign of August (27 BC – 14 AD) to the late fourth or early fifth century.<sup>5</sup>

Indeed, votive coins have been discovered at numerous sites throughout Roman Britain,<sup>6</sup> and as an offering at Christian sites, the coin is equalled in popularity only by the candle.<sup>7</sup> The coin was an object regularly deposited in springs and lakes, as offerings to deities<sup>8</sup> or as

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<sup>1</sup> Wolman 2012, 12.

<sup>2</sup> Hobbs 1996, 9.

<sup>3</sup> Leins 2007, 25-26; Leins 2011.

<sup>4</sup> Priest *et al.* 2003, 359-360; Score 2006, 206; Leins 2007, 39; Score 2012.

<sup>5</sup> Laing 1969, 57; Aitchison 1988, 275.

<sup>6</sup> Lewis 1966, 47; Woodward 1992, 66; Dowden 2000: 176; Priest *et al* 2003; Williams 2003; Score 2006; Leins 2007.

<sup>7</sup> Merrifield 1987, 90.

<sup>8</sup> Dowden 2000, 51.

propitiatory ‘sacrifices’ to malignant water spirits,<sup>9</sup> and this custom developed into the holy well, into which coins were often thrown as ‘payment’ to the presiding spirit or saint.<sup>10</sup> This custom has survived today in the form of the ‘wishing well’, a tradition now so widespread that they are found in public parks, shopping centres, and popular tourist sites.

Evidently, coins have been ritually employed in Britain for at least as long as they have been economically employed. However, the two uses of the coin should not be stringently divided, in this paper and elsewhere, for they are two sides of the same coin (forgive the pun). It is argued in this paper that the coin’s economic purpose is intrinsic to its appropriation as a ritual deposit, and that an examination of wider economical patterns is essential to the contextualisation of coin-centred traditions and ritual practices. In order to demonstrate this inextricable relationship, this paper focuses on an understudied coin tradition in the British Isles: the coin-tree.

### **Introducing the Coin-Tree**

This paper employs the study of the coin-tree as a vehicle for a theoretical consideration of the role of economics in folkloric customs. It is not intended as a study of the coin-tree itself; for more detailed considerations of this subject see Houlbrook.<sup>11</sup> However, a rudimentary familiarity with the coin-tree custom is essential for the understanding of the arguments in this paper; a brief summary of the practice is therefore supplied.

For those readers unfamiliar with the term, a coin-tree is exactly what its name would suggest: a tree (occasionally a living specimen, but most often a log or a stump) which has coins

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<sup>9</sup> Tuleja 1991, 409.  
<sup>10</sup> Brand 1777, 85-86; Hardwick 1872, 277; Walker 1883, 158; Hartland 1893, 463; Rhys and Morris 1893, 58-59; Hull 1928, 111-112; Jones 1954, 92; Lucas 1963, 40; Bord and Bord 1985, 90-91.

<sup>11</sup> Houlbrook forthcoming a & b.

inserted edgeways into its bark (Figures 1-2). Thus far, I have catalogued thirty-two active coin-tree sites – active insofar as people today are participating in the custom of inserting their coins into the trees. They are distributed widely across the British Isles and contain a total of 237 coin-trees between them (Map 1 and Table 1). These sites are always in rural areas accessible to the public and are usually located alongside popular woodland or riverside footpaths.

The earliest known coin-tree is an uprooted oak (*Quercus*) on Isle Maree, Loch Maree, in the Northwest Highlands of Scotland (Figure 3). The first reference to a tree's employment in a folkloric custom on Isle Maree comes from Thomas Pennant's 1775 *A tour in Scotland and voyage to the Hebrides*, in which he describes a holy well located on the island, consecrated by Saint Maelrubha – also known as Saint Maree – in the eighth century and widely purported to cure insanity.<sup>12</sup> Beside the well was a tree which, at the time Pennant was writing in the 1770s, was being utilized as an 'altar'; pilgrims who sought a cure from the holy well would deposit their tokens of thanks to Saint Maree on this particular tree.<sup>13</sup>

In 1877 the tree was visited by Queen Victoria on her tour of Scotland, and her party inserted some coins themselves – although by this point, the coin was simply viewed as an offering to St. Maree rather than as a bid for the cure of insanity. Queen Victoria described the tree in her diary, in an entry dated 17 September 1877, as follows:

The boat was pushed onshore, and we scrambled out and walked through the tangled underwood and thicket of oak, holly, beech, etc., which covers the islet, to the well, now nearly dry which is said to be celebrated for the cure of insanity. An old tree stands close to it, and into the bark of this it is the custom, from time immemorial, for everyone who goes there to insert with a hammer a copper coin, as a sort of offering to the saint who lived there in the eighth century... We hammered some pennies into the tree, to the branches of which there are also rags and ribbons tied.<sup>14</sup>

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<sup>12</sup> Pennant 1775, 330.

<sup>13</sup> Pennant 1775, 330.

<sup>14</sup> Victoria, Queen of Great Britain 1877, in Duff 1968, 332-333.

To this day, this tree is still being embedded with coins – as are twelve other trees within its vicinity, and there are a number of other coin-trees which boast similarly lengthy lifespans throughout the British Isles: a coin-tree in Argyll, Scotland,<sup>15</sup> another near Clonenagh, Co. Laois, the Republic of Ireland,<sup>16</sup> and another in Ardboe, Co. Tyrone, Northern Ireland, which has been removed since its fall in 1997.<sup>17</sup> These coin-trees have been in existence since the late nineteenth to early twentieth centuries, and although there have been changes to the custom throughout this period, they have evidently undergone many years of ritual appropriation. However, the majority of coin-tree sites are relatively recent in origin, having been created in a contemporary resurgence during the 1990s, 2000s, and 2010s.<sup>18</sup>

The custom of inserting coins into the barks of trees may have changed little *physically* since the nineteenth century, but the reasons behind participation have, unsurprisingly, not remained the same. The Isle Maree coin-tree was originally embedded with coins as part of a healing ritual, and the earlier coin-trees of the Republic of Ireland and Northern Ireland were employed for similar reasons. However, folk-medicinal reasons do not appear to motivate the participation of *contemporary* practitioners.

Researching this custom has involved the collection of ethnographic data, consisting of observation and interviewing. For each site, members of the public were observed as they engaged with the coin-trees, and those who inserted coins were approached and asked a series of questions regarding their participation; in total, 219 interviews were conducted.

Only a small minority (8%) of interview participants were local residents (defined as living within 20 miles of the coin-tree site). Foreign tourists account for some (10%), but the majority group are domestic tourists on short breaks or day-trips (82%); a fact that is

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<sup>15</sup> Mabey 1996, 214; Rodger *et al.* 2003, 87.

<sup>16</sup> Harbison 1991, 231; Morton 2004 [1998], 195; Roe 1939, 27; Simon 2000, 28.

<sup>17</sup> Grimes 1999.

<sup>18</sup> For more detailed considerations of coin-trees and their histories see Houlbrook, forthcoming a & b.

unsurprising considering the location of the coin-trees, most of them situated alongside footpaths at, or leading to, popular natural heritage sites. Indeed, Van den Eynden (2010), studying plant-centred rituals in contemporary Scotland, opines that such customs are perpetuated primarily by tourists. Using the foreign coins inserted into the Isle Maree coin-tree as one example, he theorises that ‘the continuation of this custom [is] an act of curiosity by foreign visitors’ (2010: 243) rather than traditions observed by local residents.

In the majority of cases, the modern-day practitioners had not come across a coin-tree by design, but by chance. They had never seen or heard of coin-trees before that day. . However, despite their unfamiliarity with the structures, this did not prevent them from participating in the custom; with many of them utilising nearby rocks as tools of percussion, they hammered their coins into the coin-trees, adding to the accumulations of similar deposits. Their participation was, therefore, ad-hoc and opportunistic, a factor considered below.

When asked why they had inserted a coin into a coin-tree, or what they believe the custom ‘means’, many practitioners claimed imitation as the primary motivator: they wished to mimic the actions of others by adding their coin to the accumulation. Many other practitioners also drew on analogies with wishing-wells, claiming that the purpose of a coin-tree is luck or wish-fulfilment. Coins are surrendered to coin-trees in exchange for good luck, future fortune, or the fulfilment of the depositor’s wish.

Not a single modern-day participant alluded to healing as a possible function of the custom. This is hardly surprising; illness and premature death were a much greater concern in the past than they are today,<sup>19</sup> and scientific and technological developments have meant that, in the majority of cases, those concerned for their health are more likely to visit a doctor than participate in a folkloric custom.

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<sup>19</sup> Vyse 1997, 12ff.

## Methodology

The contemporary resurgence in the custom of coin-trees was first brought to the *Folklore Society*'s attention in 2004, when Mavis Curtis reported coin-trees at Bolton Abbey, Yorkshire, and Hardcastle Crag, Yorkshire, in *FLS News* 42.<sup>20</sup> Following this, it has been the subject of online articles, such as John Billingsley's 'Coin Trees: A new tradition, or a new artefact?', published on the *Northern Earth* magazine website in 2005, and further queries and speculations have been included in later editions of *FLS News*.<sup>21</sup> However, prior to 2013 this practice had been the central focus of few – if any – previous academic studies.<sup>22</sup>

In order to rectify this sizeable gap in the scholarship, my initial task was to identify and catalogue coin-tree sites and then to undertake fieldwork at each site, which was conducted throughout 2012-2013. Empirical data was gathered: the conditions, sizes, and species of trees; their locations in relation to footpaths, landmarks, and any historic sites and monuments; and the quantities, denominations, and patterning of coins. 237 individual coin-trees were catalogued, embedded with quantities of coins ranging from 1 to over 40,000. Along with empirical data, ethnographic material was also collected at each site, as detailed above.

## Ritual Exchange

Throughout this paper, the term 'ritual' is repeatedly used. As Brück observed, there are no 'watertight lists of criteria' for what constitutes ritual,<sup>23</sup> but certain scholars' definitions are drawn on in this paper's categorisation: Nadel's interpretation of ritual as the 'formalism of

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<sup>20</sup> Curtis 2004, 14.

<sup>21</sup> Patten and Patten 2009; Gould 2010; Shuel 2010; Shuttleworth 2010.

<sup>22</sup> Houlbrook, forthcoming a & b.

<sup>23</sup> Brück 2006, 283.

action’;<sup>24</sup> Firth’s as ‘a kind of patterned activity oriented towards control of human affairs, primarily symbolic in character’;<sup>25</sup> and Schechner’s as a form of efficacious performance.<sup>26</sup>

With these definitions in mind, for this paper ritual is categorised as a pattern of consciously performed symbolic actions, often employed with the aim of receiving something in return, such as the control, protection, or beneficiary attention of the supernatural. Included in this definition are more ‘casual’, ad hoc practices such as the deposition of coins into wishing-wells or – the topic of this paper – coin-trees.

Participation in a ritual implies a desire to achieve a certain result; and the deposition of an object often signifies a hope of receiving something in return. In the case of the coin-tree, this ‘something’ ranges from folk-remedies and the beneficiary attention of a saint, to good luck and wish-fulfilment. In order to attain one of these things, the participant must sacrifice an object; in this sense, rituals follow the same basic economic rules as secular exchange, as described by Appadurai: ‘one’s desire for an object is fulfilled by the sacrifice of some other object’.<sup>27</sup> And when engaged in such an exchange, it is surely only natural to sacrifice the object most overtly and intrinsically associated with value and trade: the coin.

The coin is ‘an abstract means of according value’, according to Macdonald.<sup>28</sup> No other object is quite so intrinsically linked with worth and, more importantly, with exchange and the flow of commerce.<sup>29</sup> Coins are surrendered in exchange for commodities or services,<sup>30</sup> and it is this very purpose which makes the coin a particularly suitable ritual deposit. They represent value and act as a means of exchange – functions which translate easily from a secular mentality to a ritual one.

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<sup>24</sup> Nadel 1954, 99.

<sup>25</sup> Firth 1951, 222.

<sup>26</sup> Schechner 2002, 613.

<sup>27</sup> Appadurai 1986, 3.

<sup>28</sup> Macdonald 2002, 90.

<sup>29</sup> Shils 1981, 73; Schlichter 2011, 21.

<sup>30</sup> Kopytoff 1986.

In some rituals, coins are unabashedly used for their financial worth; at holy wells, offerings were often cast into the wells themselves, but sometimes money was handed instead to the sites' guardians,<sup>31</sup> the local parish priest, or placed in a box in a nearby church, in exchange for the use of the well.<sup>32</sup> As Bord and Bord write, the 'custom of leaving an 'offering' at a holy well was not overlooked by the Church, and some clergy took steps to see that the money was directed their way'.<sup>33</sup> In another example, in Montgomeryshire, Wales, it was a nineteenth-century tradition to give *arian rhaw*, 'spade money', at a funeral; money was collected on a shovel held over the open grave by the parish clerk as a 'token of esteem for the deceased'. The money, however, went to the parish clerk.<sup>34</sup>

Today especially money plays a large role in what Eade and Sallnow term 'sacred exchanges';<sup>35</sup> at modern-day pilgrimage sites, such as Lourdes in south-western France, 'cash donations to the shrine custodians, purchases of candles, alms to beggars, indeed all kinds of monetary offerings can be fully incorporated into the religious marketing circuits of the shrine'.<sup>36</sup>

Occasionally this process of 'sacred exchange' works in reverse; the modern-day Tooth-Fairy ritual, for example, consists of children parting with a tooth in exchange for a coin. As Tuleja opines, 'the transformation of tooth into money validates specific economic behaviour. That behavior, clearly, is open market exchange'.<sup>37</sup> While I do not believe that parents *consciously* encourage their children to participate in the Tooth-Fairy custom specifically to provide the

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<sup>31</sup> Hull 1928, 107; Dowden 2000, 47.

<sup>32</sup> Jones 1954, 93.

<sup>33</sup> Bord and Bord 1985, 91.

<sup>34</sup> Owen 1959, 179.

<sup>35</sup> Eade and Sallnow 1991, 24.

<sup>36</sup> Eade and Sallnow 1991, 24.

<sup>37</sup> Tuleja 1991, 416.

social lesson of ‘marketplace logic’,<sup>38</sup> notions of economic exchange are clearly at the root of this practice.

It is unsurprising, therefore, that the coin-tree custom has developed as it has done; that people have chosen to insert specifically *coins* into trees in order to receive a folk-remedy, a wish, or good luck in return. This is typical economic behaviour; surrender a coin and receive something else in exchange. However, the coin-tree custom – as with most other traditional practices – did not spring forth from a vacuum. Earlier practices preceded it, and coins are not the only objects which have been attached to trees in exchange for something in return; in Britain, rags, pins, and nails filled this role far earlier than coins did.

### **The Rise of the Coin**

The primary coin-tree on Isle Maree in the Northwest Highlands of Scotland was not originally a coin-tree (Figure 3). The earliest known reference to a ritually-employed tree on the island, Pennant’s *A tour in Scotland and voyage to the Hebrides*,<sup>39</sup> refers to it as an altar in association with a nearby holy well of St. Maelrubha, but does not specify what form of objects the pilgrims deposited. Later sources, however, refer to its use as a rag-tree.

Hartland describes how pilgrims, seeking a cure from the holy well of St. Maelrubha, attached pieces of clothing to the nearby tree,<sup>40</sup> and Barnett reports that the patients brought to the island would tie rags or ribbons to the tree.<sup>41</sup> On Mitchell’s visit to Isle Maree in 1863, the tree was apparently studded with nails: ‘To each of these was originally attached a piece

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<sup>38</sup> Tuleja 1991, 416.

<sup>39</sup> Pennant 1775.

<sup>40</sup> Hartland 1893, 453.

<sup>41</sup> Barnett 1930, 114.

of the clothing of some patient who had visited the spot'.<sup>42</sup> Another participant of this ritual, Queen Victoria, similarly observed 'rags and ribbons' tied to the branches of the tree.<sup>43</sup>

At some point during its ritual career, however, the tree of Isle Maree shed its rags and became predominantly a nail-tree. Presumably the rags rotted away, leaving only the nails, but this appears to have resulted in the perception of nails as deposits in and of themselves. In the second half of the nineteenth century, Mitchell describes how the tree was 'studded with nails',<sup>44</sup> whilst Hartland observes how '[m]any of the nails are believed to be covered with the bark, which appears to be growing over them'.<sup>45</sup> However, the tree on Isle Maree did not remain exclusively a nail-tree for long – if at all. Numerous other metal objects were reported to have been affixed to the bark of this tree. Mitchell mentions two buckles,<sup>46</sup> and Godden lists 'nails, screws, and rusty iron fragments' amongst the offerings attached to the tree.<sup>47</sup> In fact, Dixon reports the belief that 'any metal article' should be attached to the tree.<sup>48</sup>

However, by the late 1800s, this broad category of ritual deposits had narrowed once more, and one particular metal votive object came to the fore: the coin. By the time of Queen Victoria's visit to the island in 1877, it had become the custom 'for everyone who goes there to insert with a hammer a copper coin, as a sort of offering to the saint';<sup>49</sup> the coin had thus become the prominent offering. Indeed, by the 1890s it was being referred to as 'the money tree',<sup>50</sup> and by Colonel Edington's visit in 1927, no pins or nails were visible in the bark of

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<sup>42</sup> Mitchell 1863, 253.

<sup>43</sup> Duff 1968, 333.

<sup>44</sup> Mitchell 1863, 253.

<sup>45</sup> Hartland 1893, 453-454.

<sup>46</sup> Mitchell 1863, 253.

<sup>47</sup> Godden 1893, 499.

<sup>48</sup> Dixon 1886, 150.

<sup>49</sup> Duff 1963, 332.

<sup>50</sup> Muddock 1898, 437.

the tree, only coins – so many coins, in fact, that Edington describes the tree as ‘covered with metallic scales...something like what is depicted on a dragon’.<sup>51</sup>

Other older coin-trees share similar biographies. The coin-tree of Ardboe, Northern Ireland (brought down in a storm in 1997 and cut into fragments for storage, thus not considered an active site), replaced an earlier tree which was initially a rag-tree. In 1959 Deane, the former Deputy Director of Belfast Museum and Art Gallery, described the coin-tree as having been originally adorned with rags and ribbons, taken from personal clothing. These rags, he claimed, ‘were not merely offerings, they were riddances, the putting away of the evils impending or incurred by sin or sickness’.<sup>52</sup> Deane also describes how there had been a hole in the tree which collected rainwater, and the sick would bathe their faces in this water, hoping for cures.

By the 1940s, local tradition held that warts and lumps could be cured by inserting a pin into the wart or lump and then sticking that pin into the tree,<sup>53</sup> but many other objects were also inserted. When Deane’s talk on the Old Cross of Ardboe was broadcast, he describes how ‘the bark is stained with the rust of a thousand pieces of metal: hairpins, safety-pins, pennies, nails, bolts, and even a military badge’.<sup>54</sup>

In the winter of 1973-74, this tree fell; the tradition, however, did not die with it. As Grimes writes, ‘[a]lmost immediately visitors and pilgrims to Ardboe began to use an adjacent mature beech tree as a repository for their coins, pins, and wishes’.<sup>55</sup> Fragments of this tree, held in storage after it fell in 1997, were embedded primarily with coins, indicating that by the 1990s coins had become the prominent offering (Figure 4).

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<sup>51</sup> Cited in McPherson 1929, 75

<sup>52</sup> Deane 1959.

<sup>53</sup> Devlin 1948; Simon 2000, 28.

<sup>54</sup> Deane 1959.

<sup>55</sup> Grimes 1999.

The coin-tree of Clonenagh, Co. Laois, similarly began its ritual career as a rag-tree, a hollow between its boughs containing water said to possess healing properties. According to Roe, writing in the 1930s, '[m]any people climb up to the tree and make a wish with the water, and subsequently tie a little bit of rag or ribbon into the branches of the tree'.<sup>56</sup> It is unclear when the tradition of affixing rags was replaced by the custom of inserting coins, but it must have occurred before the 1990s, for at the time Harbison was writing his work on *Pilgrimage in Ireland* in 1991, there were apparently 'thousands of coins hammered into the tree by passers-by'.<sup>57</sup> When the tree died and fell in 1994, the practice of coin insertion had become so prolific that the tree is described by Simon as having been 'densely packed [with coins] to a height of two metres'.<sup>58</sup>

Evidently, coins are neither the only nor the first category of objects attached to trees in this British custom. Neither were they always at the forefront of other British practices, such as deposition in holy wells. Although they are listed as items deposited in wells during the eighteenth and nineteenth centuries,<sup>59</sup> coins are just one type of offering amongst many, including rags, ribbons, beads, buckles, buttons, and keys, to name a few.

Indeed, some holy wells contained no coins at all; Hartland describes St. Baglan's Well in Llanfalgan, Caernarvonshire, which was apparently emptied in the early 1800s: 'two basins-full of pins were taken out, but no coin of any kind'.<sup>60</sup> Describing another holy well, in Perthshire, Hartland exhibits surprise upon discovering coins deposited there: 'Sometimes

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<sup>56</sup> Roe 1939, 27.

<sup>57</sup> Harbison 1991, 231.

<sup>58</sup> Simon 2000, 28.

<sup>59</sup> Brand 1777, 85-86; Hardwick 1872, 277; Walker 1883, 158; Hartland 1893, 463; Rhys and Morris 1893, 58-59; Hull 1928, 111-112; Jones 1954, 92; Lucas 1963, 40; Mercer 1974, 191; Bord and Bord 1985, 90-91.

<sup>60</sup> Hartland 1893, 453.

[the participants] go as far as to throw away their halfpence',<sup>61</sup> he exclaims, demonstrating that the deposition of a coin was perceived as an extreme form of participation.

It appears that it was only at the end of the nineteenth and early twentieth centuries that coins came to the forefront of these types of practices. This demonstrates that coins were not always perceived as appropriate ritual deposits, but instead gained this dimension over time – but why?

### **Reversing Value**

Value is subjective,<sup>62</sup> and, although the worth of a coin may appear fixed and stable, it is as fluid and mutable as any other object. Wernimont and Fitzpatrick,<sup>63</sup> and Brandstätter and Brandstätter,<sup>64</sup> in their respective studies on the subjective value of money, demonstrate how such factors as income, gender, social class, and personality traits, greatly influence how an individual perceives the value of money.

Just as the value of money varies from one person to another, it is also contingent upon time period. Inflation has meant that a coin's worth will inevitably decrease over time. A study by the Office for National Statistics of consumer price index from 1750 to 2003 demonstrates that prices have risen by around 140 times; and as prices increase, the value of a coin decreases. A one decimal penny, for example, would have had greater purchasing power in 1750 than a £1 in 2003 (O'Donoghue and Goulding 2004: 38). In the past, therefore, coins were more valuable and less ubiquitous, and it is unsurprising that nineteenth-century

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<sup>61</sup> Hartland 1893, 463.

<sup>62</sup> Simmel 1978; Thompson 1979.

<sup>63</sup> Wernimont and Fitzpatrick 1972.

<sup>64</sup> Brandstätter and Brandstätter 1996.

participants would be less inclined than a modern-day participant to part with a one penny piece.

On the other hand, objects such as rags, nails, and pins were more readily accessible and disposable than coins, making them far more convenient offerings. And convenience evidently plays a large role in rituals of deposition; as Walhouse observes, a pilgrim may by necessity source their deposit from ‘any trivial objects ready at hand – horns, bones, tufts of hair, shreds, and the like’.<sup>65</sup> In the case of coin-trees, which are often stumbled upon by chance rather than by design, participants are certainly likely to be forced to source their deposits from whatever objects they happen to be carrying at the time.

Henderson offers an example of this: St. Mary’s Well, Culloden, was visited by pilgrims who believed that drinking water from the well and then depositing a coin ensured good luck for the following year. Henderson, observing the rites performed at this site in c.1899, describes a group of boys who drank from the well:

But, alas! the ceremony is left in some degree uncompleted, for on examination it is found that no member of the group possesses a solitary copper. This part of the rule is thereupon brushed aside. But the tying of pieces of cloth on the tree is strictly observed, for, beside costing nothing, it gives each boy an opportunity of indulging in a little tree-climbing...<sup>66</sup>

In this example, matters of convenience determine the nature of objects deposited – and evidently in the nineteenth century, coins were not, to use Walhouse’s words, ‘trivial objects ready at hand’.<sup>67</sup> Indeed, they were not perceived as ‘trivial’ at all, coins being considered suitable ritual deposits in the past specifically because they were viewed as high value offerings, prestige items, and symbols of status.<sup>68</sup>

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<sup>65</sup> Walhouse 1880, 104.

<sup>66</sup> Henderson 1911, 323.

<sup>67</sup> Walhouse 1893, 461.

<sup>68</sup> Aitchison 1988, 278.

However, throughout the last century a reversal has occurred. Many ritual exchanges within the British Isles have taken on a more casual, ad hoc format, with practitioners being less inclined to deposit higher value objects – such as the custom of the coin-tree, which is probably far less earnestly observed in the twenty-first century than it was in the nineteenth. And as a coin's monetary value decreased, its utilisation as an object of casual ritual exchange increased at an inversely proportional rate. Coins became more commonplace, to the point where the majority of people usually have some coins in their possession, so that if they wish to participate in a casual ritual which necessitates the 'sacrificing' of an object, a coin is the most convenient object for that purpose.

Tuleja's 1991 paper on 'The Tooth Fairy: Perspectives on Money and Magic' traces the history of the custom of the Tooth-Fairy, whereby a child's tooth is surrendered in exchange for a coin, supplied by the child's guardians in the guise of the 'Tooth-Fairy'. This practice is akin to the coin-tree custom in that coins are employed as means of ritual exchange, and, similarly to coin-trees, Tuleja observes that the Tooth-Fairy did not attain widespread popularity until the twentieth century.

Tuleja attributes this growth to the 'greater availability of discretionary income',<sup>69</sup> a factor which may have likewise contributed to the growing popularity of coins in tree-focused practices. Participants became more willing to, in Hartland's words, 'throw away' their coins on rituals such as coin-trees, wishing-wells, and the Tooth-Fairy, simply because by the twentieth century they possessed more coins. Coins became commonplace, and with prevalence comes devalue.

The convenience of coins is central to this custom. As outlined above, the insertion of a coin into a coin-tree is often an ad-hoc practice; only 17% of interview participants had come

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<sup>69</sup> Tuleja 1991, 414.

across other coin-trees before the day of their interview. Several participants had heard about coin-trees from other people, and two women had researched the custom on the Internet. However, other than these examples, the majority of practitioners had not been aware of the phenomenon before the day of their interview, and it is clear that the insertion of a coin is rarely a pre-meditated ritual. Subsequently, coins are rarely planned deposits; in most cases, the practitioners do not bring coins to the coin-tree site with the purpose of hammering them into a tree, just as they do not carry hammers with them, but employ nearby rocks as makeshift tools of percussion. Instead, they just happened to be carrying coins with them; coins have thus become 'trivial objects ready at hand'.<sup>70</sup>

The custodian of the St. Nectan's Glen coin-trees (Figure 5), Lawrence Barker, demonstrates this reversal in his personal consideration of the custom. At this site, the contemporary coin-trees are accompanied (and were preceded) by several rag-trees, the branches of which are primarily affixed with ribbons, and Lawrence believes that the coin-trees were created by 'people who had no ribbons or other offerings but still had a wish to make'.<sup>71</sup> In his opinion, therefore, coins are the substitute deposits; few people today will have ribbons 'ready at hand' or would be willing to tear off a scrap of their clothing, but it is likely that they will be carrying coins. Henderson's nineteenth-century example at St. Mary's Well, where the group of boys could only tie rags to the branch of a tree because they did not have the coins to deposit in the well, is thus inverted.

Coins have not only become more readily available in contemporary society; they have also become more disposable. People rarely insert large denomination coins into coin-trees. Of the 158,059 British decimal coins catalogued at all coin-tree sites, 146,173 were one penny and two pence coins, accounting for 92 per cent. Only twenty-five £1 coins and one £2 coin have

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<sup>70</sup> Walhouse 1893, 461.

<sup>71</sup> Barker pers. comm. 09/11/2012.

been catalogued. Granted, there could be a practical element to the decision to insert low denomination coins: the thickness of a one penny piece (1.65mm) and a two pence piece (2.03mm) undoubtedly make them easier to insert into fissures in a tree's bark than, for example, a £1 (2.50mm). However, a fifty pence piece is narrower (1.78mm) – and subsequently easier to insert – than a two pence piece, and yet this coin is still rarely selected for insertion.

This demonstrates a clear, widespread inclination to part with lower denominations, which are no longer perceived as embodying much value – an inclination which many of the practitioners have overtly expressed themselves. One penny and two pence coins have indeed been greatly devalued. Wolman, observing that pennies offer very little in both the store of value and as a medium of exchange, wryly notes that people no longer even tax themselves by retrieving a penny found on the pavement: 'Economists will tell you that it's not even worth the time and financial hazard involved in stooping down to pick it up, possibly resulting in a back injury'.<sup>72</sup>

To sum up, coins have risen to the forefront of the ritual arena in Britain primarily because of their convenience, ubiquity, and disposability, all of which are the results of shifts in Britain's economy and the subjectivity of value. It is likely that, as a result of inflation, higher value coins will gradually become more popular as deposits. 5p and 10p coins may rise to the forefront of this custom, later to be supplanted by the 20p or 50p or £1. Indeed, with the Royal Mint's 2013 introduction of a £20 coin, it is possible that the value of the average coin-tree deposit could continue to rise indefinitely.

However, just as patterns in economics led to the widespread employment of coins in the custom of the coin-tree, it is possible that they will equally result in its fall.

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<sup>72</sup> Wolman 2012, 4.

## De-Coining the Coin-Tree

Coins may boast a *c.*2000 year history in Britain, but their future is likely to be far more modest. The realm of economics is rife with predictions that, as the Organisation for Economic Co-operation and Development (OECD) posit, ‘money’s destiny is to become digital’.<sup>73</sup> The OECD predicts that digital money is diffusing at such a rapid rate, physical cash will inevitably become marginalised in market transactions.<sup>74</sup>

The Payments Council of the UK are making similar claims, noting the expensive and environmentally costly process of distributing hard cash, together with the rise of electronic spending – debit cards, the Internet, mobile payments – as core reasons for why, by 2015, hard cash will make up less than half of UK monetary transactions.<sup>75</sup> For the purpose of his research, economist Wolman eschewed physical money for 12 months, and reportedly encountered very few difficulties, illustrating a departing dependence on hard cash and the advent of ‘immaterial money’,<sup>76</sup> which is subsequently leading to what Palley terms the ‘e-money revolution’.<sup>77</sup>

Not everybody is convinced that Britain is destined to become a cashless society. Kevin Clancy, director of the Royal Mint Museum, (unsurprisingly) argued in an interview with the BBC that ‘coins have an enduring appeal and will stay for some time yet’<sup>78</sup>, citing convenience and familiarity as reasons for their endurance. Indeed in 2012, a report by the British Retail Consortium revealed that cash was still the dominant method of payment,

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<sup>73</sup> OECD 2002, 7.

<sup>74</sup> OECD 2002, 8.

<sup>75</sup> Payments Council 2010, 13-14.

<sup>76</sup> Schlichter 2011, 2.

<sup>77</sup> Palley 2001/2002.

<sup>78</sup> Peachey 2013, online source.

accounting for 54.4 per cent of transactions. However, this figure had decreased by 6.7 per cent since 2011,<sup>79</sup> and is likely to continue decreasing.

This decrease in the use of physical cash will probably occur at a slower rate in certain environments, such as rural areas, which suggests that while a modern-day practitioner may not carry coins whilst perusing the shops in a city centre, they will probably ensure they have some cash handy when visiting the countryside. Similarly, a tourist – either domestic or foreign – may be more inclined to carry coins when visiting an unfamiliar area, rather than relying wholly on electronic methods of payment.

It is probable, therefore, that coins will continue to be incidentally carried to coin-tree sites for the near future; the Payments Council predict that cash is unlikely to disappear entirely. However, they also maintain that by 2050, using physical money for market transactions may have become a minority activity.<sup>80</sup> This may mean that in fifty or so years, the chances of a person carrying loose change may be as slim as the chances of them carrying nails or rags; they will subsequently be unable to contribute a coin to a coin-tree if they happen to come across one.

Obviously the custom of the coin-tree cannot be sustained in the absence of coins – however, this may not mark the demise of the custom. As has been demonstrated above by the biographies of the Isle Maree, Ardboe, and Clonenagh coin-trees, which transitioned from rag-trees to nail/pin-trees before reaching their current manifestations, practices can adapt and re-acclimatise. As Wolman asks, ‘[i]f we close the book on pennies... What will people throw into wishing wells?’<sup>81</sup> The answer: something else.

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<sup>79</sup> British Retail Consortium 2012, 2

<sup>80</sup> Payments Council 2010, 14.

<sup>81</sup> Wolman 2012, viii.

## Concluding Remarks

It was posited at the start of this paper that a coin's economic function should not be separated from its ritual employment, and it has indeed been proven that the two go hand in hand, at least in the case of the British coin-tree. The coin's primary secular purpose – as a means of declaring value and facilitating fair exchange – lies at the heart of its appropriation in what Eade and Sallnow term 'sacred exchanges'.<sup>82</sup> Coins are so regularly selected as surrenderable objects in ritual transactions precisely because of what they are already used for in secular, everyday life, illustrating the inextricability of the two dimensions.

Additionally, there is a clear correlation between economic patterns and the history of the coin's ritual employment. During the eighteenth and nineteenth centuries, coins were still too valuable to be 'thrown away' in such practices as holy wells and coin-trees, to use Hartland's phrase,<sup>83</sup> and so other, more disposable objects were utilised instead: rags, nails, pins, etc. However, with the twentieth-century growth of discretionary income, inflation and the devaluation of coins, particularly one penny and two pence pieces, coins emerged as the most convenient objects to be deposited in practices such as this.

Considering economic forecasts also provides an insight into the likely future of coin-trees. Coins will become rarer if predictions of an 'e-money revolution' prove accurate, and this will undoubtedly result in coins being replaced by other objects in the ritual arena, leading to the next evolutionary stage of the custom, whatever that may turn out to be. People will be less inclined to surrender their coins to a coin-tree because they will no longer carry coins with them. They will no longer be the most convenient objects for deposition.

Perceptions of value will also become altered once more. If taken out of circulation, coins will lose their economic worth, but it is likely that they will gain nostalgia value. Belonging

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<sup>82</sup> Eade and Sallnow 1991, 24.

<sup>83</sup> Hartland 1893, 463.

to a former time, they will come to be viewed as precious; their rarity and historicity will make them more interesting, more collectible, and subsequently less disposable. Holtorf and Schadla-Hall, writing of ‘age-value’, clearly demonstrate a perceived inherent connection between age and value (1999: 232). Objects wear their patinas as badges of pride because they are viewed as evidence of antiquity (Goffer 1980: 264), and value is attributed to age, from collectors’ items (Spooner 1986) to ordinary, everyday objects which eventually find their way into museum displays simply because of their antiquity (Macdonald 2002). As Penrose observes, ‘the older something becomes the more important it tends to be thought’ (2007: 13).

The same will probably apply to coin-trees, which will no doubt become less easily academically-disregarded, attracting more attention once they have become a feature of the past rather than of the present. They will be regarded with the same curiosity and intrigue with which historic rag-trees and nail/pin trees are viewed today. Their historicity will imbue them with academic worth, and they will come to represent a relatively small period of time in the British Isles when coins were not only commonly carried by the majority of people, but were also considered disposable.

In conclusion, our understanding of the coin’s past, present, and future ritual employment is not only aided and illuminated by a consideration of economics and the coin’s secular function; it would be utterly incomplete without it.

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