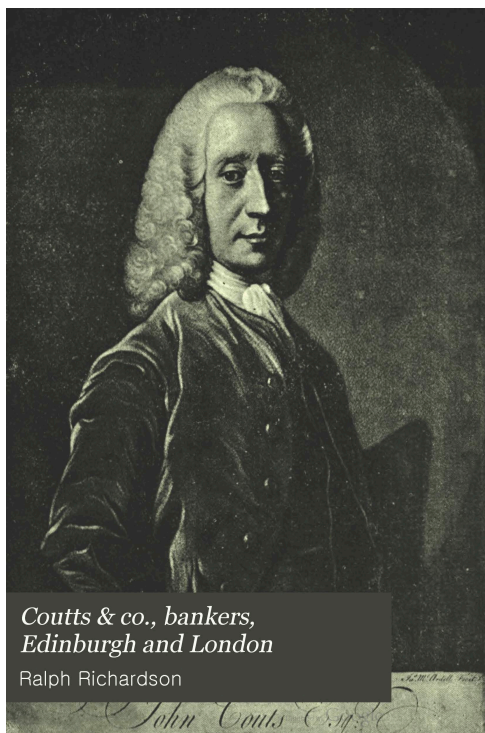


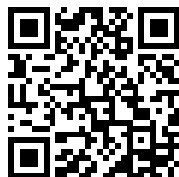
[Ralph Richardson. (1902). *Coutts & Co., Bankers, Edinburgh and London*. Elliot Stock (London). Reproduced for educational purposes only. Fair Use relied upon. Source: [Google Books](https://books.google.com).]



This is a reproduction of a library book that was digitized by Google as part of an ongoing effort to preserve the information in books and make it universally accessible.

Google™ books

<https://books.google.com>





*Coutts & co., bankers,
Edinburgh and London*

Ralph Richardson

For M^r Coutts. Frick

John Coutts Esq.



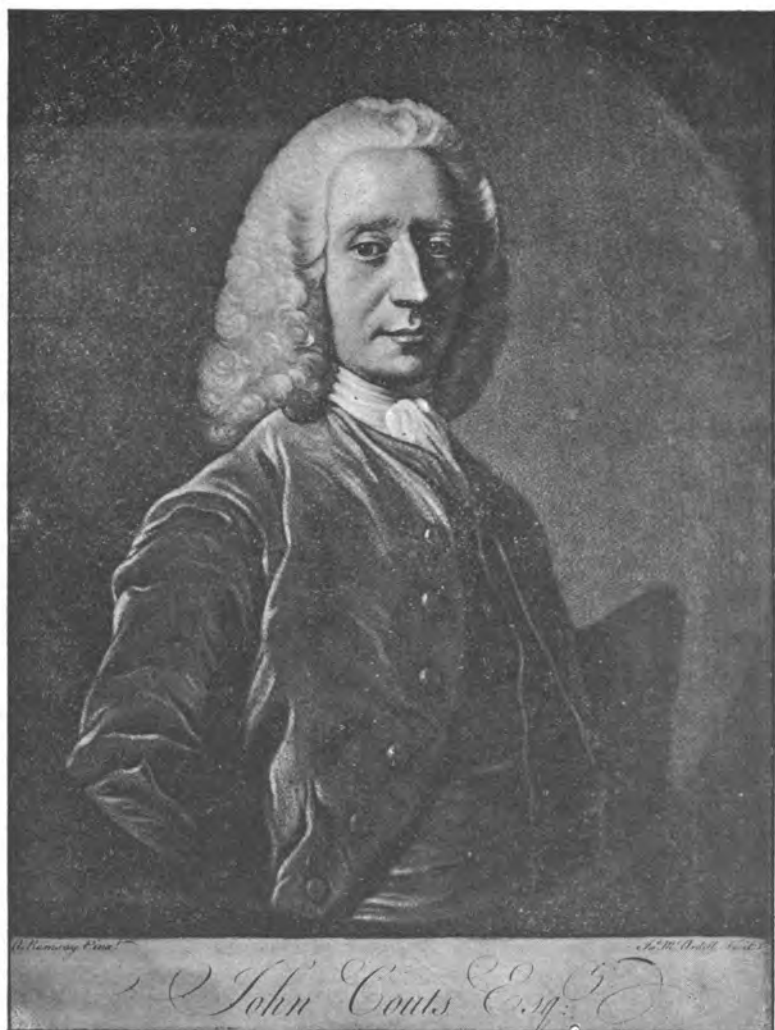
TRANSFERRED TO
U OF W LIBRARY

COUTTS AND CO., BANKERS









THE RIGHT HON. JOHN COUTTS, LORD PROVOST OF EDINBURGH, 1742.
THE FOUNDER OF COUTTS' BANK.

From James McArdell's contemporary mezzotint, after Allan Ramsay's portrait.)

$$C = \frac{1}{2} N$$

$$C = \frac{1}{2} N$$

$$C = \frac{1}{2} N$$

$$N$$

$$C = \frac{1}{2} N$$

$$C = \frac{1}{2} N$$

$$C = \frac{1}{2} N$$

COUTTS & CO.

BANKERS

EDINBURGH AND LONDON

BEING

The Memoirs of a Family distinguished for its
Public Services in England and Scotland

BY

RALPH RICHARDSON

F.R.S.E., F.S.A. Scot.

WITH MANY PORTRAITS AND ILLUSTRATIONS

CHEAP EDITION

LONDON

ELLIOT STOCK, 62, PATERNOSTER ROW, E.C.

1902

Y26.709
OCT 14 1903

WISCONSIN
HISTORICAL
SOCIETY

PREFACE TO THE SECOND EDITION

THE rapidity with which the first edition of this work was sold proved the interest taken by the public in the famous house of COUTTS. In the present edition I have been enabled, by reference to the Letters and Journal of Sir Walter Scott, to establish, on his own authority, Scott's relationship and indebtedness to Thomas Coutts, banker, London, and also to give his opinion of the whilom actress, Mrs. Thomas Coutts, who, with her suitor, the young Duke of St. Albans, visited Scott both at Abbotsford and Edinburgh, and whom he gallantly defended from the depreciation to which she was customarily subjected by declaring:

'I have always found her a kind, friendly woman, without either affectation or insolence in the display of her wealth, and most willing to do good if the means be shown to her.'

R. R.

GATTONSIDE HOUSE, MELROSE,
September, 1900.

PREFACE

WHEN in 1895 my biography of George Morland appeared, some persons professed to be shocked to find that so great an artist should have led so irregular a life. In the following pages I shall depict no George Morland struggling, like his illustrious contemporary Robert Burns, with fierce passions so faithfully reflected in the works of both. My subject is a Banking-house of world-wide fame, instituted and maintained by men of spotless integrity, undying energy, and the highest professional skill.

As far as I know, there has been no adequate and comprehensive account yet published of the Coutts family and its numerous connections, for, masterly though they were, Sir William Forbes' 'Memoirs of a Banking House' stop at the year 1803. Yet few families have contributed more to the financial, political and social well-being of the community, or have exhibited

finer examples of the highest class of citizenship. In the preparation of the Memoirs contained in the following pages, original authorities in the British Museum and elsewhere, and the Records of the Corporation of Edinburgh, have been consulted in order to complete a history as remarkable as it is instructive.

The work was inspired by the fact that the Edinburgh Banking-house of the Couttses' successors is now occupied by a Government office of which I am the head. From its windows can be seen the site of the old Meal Market, and there is still a braeside up which once clambered the President's Stairs, where John Coutts lived and established his Banking-house, and where, as Lord Provost of Edinburgh (1742-44) he entertained the notables of the Scottish capital.

The quaint old Parliament Close has become the dignified Parliament Square, but, although ornate and regular modern architecture has taken the place of the picturesque if irregular buildings of olden days, we can still boast of 'Charlie's statue' and 'the aircock o' St. Giles,' of which a clerk in this office (Robert Fergusson) once sang, and was hailed as 'elder brother' by Burns himself.

Nor has the old place of business of the Couttses' successors lost its connection with Money. The volume of wealth annually inscribed in the Records of this Government department exceeds the revenue of many

a Continental State ; and even Tom Coutts himself could not have wished for his heiress better titles than those which have been issued from this office since the days of Mary Stuart.

R. R.

H.M. COMMISSARY OFFICE,
PARLIAMENT SQUARE, EDINBURGH,
April, 1900

CONTENTS

CHAPTER	PAGE
I. OLD EDINBURGH	1
II. THE PARLIAMENT CLOSE	14
III. THE COUTTS ANCESTRY	28
IV. LORD PROVOST COUTTS	36
V. THE COUTTS BROTHERS	50
VI. THOMAS COUTTS, BANKER, LONDON	62
VII. SIR WILLIAM FORBES, BART., BANKER, EDINBURGH	58
VIII. SIR JAMES HUNTER BLAIR, BART., M.P., BANKER, EDINBURGH	109
IX. THE LADY WITH THE GREEN MANTLE	121
X. SIR FRANCIS BURDETT, BART., M.P.	130
XI. THE BARONESS BURDETT-COUTTS	143
XII. SIR JOHN MARJORIBANKS, BART., M.P., BANKER, EDINBURGH ; AND PRINCIPAL FORBES, D.C.L., F.R.S.	156
INDEX	163

LIST OF ILLUSTRATIONS

THE RIGHT HON. JOHN COUTTS, LORD PROVOST OF EDIN-
BURGH, 1742. THE FOUNDER OF COUTTS' BANK

Frontispiece

PAGE

EDGAR'S PLAN OF EDINBURGH IN 1742, WHEN JOHN COUTTS WAS LORD PROVOST OF THE CITY - - -	2
THE MEAL MARKET, EDINBURGH, BEHIND WHICH WAS COUTTS' BANK - - - - -	15
THE PARLIAMENT CLOSE, EDINBURGH, AFTER THE FIRE OF 1824 - - - - -	20
THE OLD PARLIAMENT HOUSE, EDINBURGH, NEAR COUTTS' BANK - - - - -	24
THE PARLIAMENT STAIRS, EDINBURGH, NEAR COUTTS' BANK - - - - -	36
THOMAS COUTTS, BANKER, LONDON - - -	64
HER GRACE THE DUCHESS OF ST. ALBANS, WIDOW OF THOMAS COUTTS, BANKER, LONDON, AND FORMERLY MISS MELLON, ACTRESS - - -	78
SIR WILLIAM FORBES OF PITSLIGO, BART., BANKER, EDINBURGH, APPRENTICE AND SUCCESSOR TO THE COUTTSSES - - - - -	101
THE COWGATE, EDINBURGH, NEAR COUTTS' BANK - -	115

	PAGE
THE MEADOWS, EDINBURGH, WITH GEORGE SQUARE, WHERE YOUNG WALTER SCOTT AND HIS FIRST LOVE RESIDED - - - - -	123
THE RIGHT HON. THE BARONESS BURDETT-COUTTS -	143
HOLLY LODGE, THE RESIDENCE OF THE RIGHT HON. THE BARONESS BURDETT-COUTTS - - - - -	148

CHAPTER I

OLD EDINBURGH

CONTEMPORARY plans of Old Edinburgh resemble the features of a fossil fish. Whether we look at Gordon of Rothemay's bird's-eye view of 1647 or William Edgar's plan of 1742 (given with Maitland's history of 1753), the fish-like features remain prominent and unchanged. The animal's head was represented by the immense volcanic boss of the Castle Rock. His body, thin at the neck at the Castle Hill, attained considerable proportions as it broadened out towards the Nor' Loch on one side, and Bristo on the other. His bones were represented by innumerable closes stretching at right angles from both sides of his central spine—the High Street and Canongate. His tail terminated gracefully with Holyrood Palace; whilst two immense fins or flappers stretched, the one towards Leith Wynd, and the other towards the Potterrow.

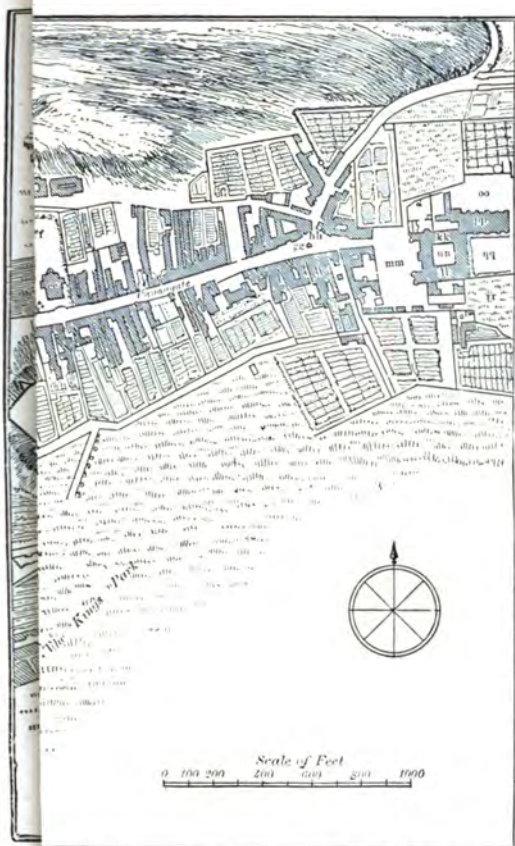
The area of Old Edinburgh remained for long as stereotyped as the fossil it resembled. There is really very little difference in appearance between the oldest views of all—those published in 1544 and 1575—Gordon's map of 1647, and Edgar's map of 1742, showing that for nearly two centuries the city remained stagnant and unchanged, and that it was only during comparatively recent times that the breath of life and progress reached her. In the course of this

history of the Coutts family, we shall see how Edinburgh suddenly left her stereotyped Auld Reekie stage, and blossomed out into one of the greatest and fairest cities in Christendom. She was emblematic of the fortunes of her own house of Coutts, beginning in a small and primitive way, and gradually, by industry and intelligence, attaining the highest distinction and world-wide fame.

On looking at a map of Old Edinburgh, we are struck with the fact that it must have been a very small place. The Castle on the west, Holyrood on the east, Leith Wynd on the north, and Potterrow on the south, were the limits of a city which, as the capital of Scotland, was already historically one of the most interesting capitals in Europe. Measuring its area on Edgar's map of 1742, we find that Old Edinburgh occupied a space of about 5,000 feet from east to west, by about 3,000 feet from north to south. Yet what historical scenes, what national events, what dramas, what tragedies, had not been enacted within this little space!

There is such a difference between Old and New Edinburgh that, to enable the reader to have some idea of the city when the Couttses came to live in it, a brief description of Old Edinburgh is necessary.

A great central street stretched from the Castle Hill Walk (now known as The Esplanade), eastwards by Castle Hill Street and the Land Market (better known as the Lawn Market), past St. Giles' Church to the Nether Bow; then past the Head of the Canongate, down the Canongate to the Abbey Close in front of Holyrood Palace. Edinburgh occupied the ridge of what geologists term a 'crag-and-tail formation,' and its great central highway descended gradually from a height of 360 feet to 119 feet. It was well named the High Street, for it occupied the highest ground of the little capital, whose inhabitants were very proud of its lofty houses, which, as if Nature had not given them



OST OF THE CITY.

sufficient height, rose sometimes as high as eleven, thirteen, or even fifteen, stories from the ground.

Branching off this main street were an extraordinary number of wynds or closes, and not a single broad thoroughfare, if we except the West Bow, which descended to the Grass Market from the Bow Head at the east end of Castle Hill Street, and Leith Wynd and St. Mary's Wynd, which branched north and south from the Head of the Canongate. The Scottish term 'wynd' or 'close,' signifying a narrow street flanked by high houses, is equivalent to the English 'lane,' although in Edinburgh the English 'close,' or enclosed place, also found its representative in the Abbey Close and Parliament Close.

There were some other thoroughfares in Old Edinburgh in addition to those just mentioned, such as the Cowgate, which, with the Back of the Canongate, stretched from Holyrood westwards to the Grass Market. From the southern suburbs two streets entered the city, one of which joined St. Mary's Wynd, and was called the Pleasants, from the French *plaisance*, defined as a place 'pour y aller prendre l'air quelquefois,' yet now one of the most crowded and least airy parts of the city. Another avenue from the south was called Bristo, which proceeded by the Candlemakers' Row to the Grass Market. From the western suburbs the city was entered by Portsburgh and the West Port at the west end of the Grass Market. From the extreme east of the city a road passed from the Abbey Hill into the Canongate.

A prominent feature in Old Edinburgh was the North Loch, occupying part of the site of the present West Princes Street Gardens. This was a sheet of water 1,800 feet long, by 400 feet broad. A bog or marsh nearly as long stretched westwards from it, and the whole had formed an admirable defence of the city on

the north. The Nor' Loch, as it was called, has disappeared to make way for the line of the North British Railway; yet, in the hands of a capable landscape-gardener, a large sheet of water here had great possibilities, and is, indeed, the one thing which modern Edinburgh lacks. Alexander Smith declared that there is nothing in Europe to match the view from Princes Street on a winter night; adding, 'Could you but roll a river down the valley, it would be sublime.' Boon Nature, ever so indulgent to Edinburgh, had provided a loch, as if to complete the beauty of her favourite child; but, alas! the value of that gift was unrecognised, and the Nor' Loch was permitted to disappear.

Edinburgh was still a walled city when Maitland wrote her history in 1753. The openings through the Town Wall were nine in number—viz., West Port, Bristo Port, Potterrow Port, Cowgate Port, Nether Bow Port, the Hospital Postern Gate, the College Church Postern, Halkerton's Wynd Postern, and the Workhouse Postern. The posterns were of the nature of doorways or passages, whereas the ports were broad gateways to the city, and derived their name from the French *porte*, a door.

It is scarcely necessary to dwell upon the fact that Scotland and France were in olden times closely connected. Whilst the Scots regarded the French as friends and allies, they referred to the English as 'our auld enemies of England.' They based their law-courts on the French system, as they took the principles of their jurisprudence from ancient Rome. Their highest municipal magistrates were known as Provost and Bailies, from the French *prévôt* and *baillis*. Their supreme law-court was entitled a College of Justice (*collège de justice*), their supreme court judges Senators (*sénateurs*) of the College of Justice, and their barristers Advocates (*avocats*). French terms were interlarded in

their common speech. A Scot of the old Couttses' day called a dish an 'ashet' (*assiette*); he ate 'grosets' and 'geans' (*groseilles* and *guignes*); he caught 'sperlin' (*éperlan*); he hated to be 'fashed' (*fâcher*); he drank out of a 'tassie' (*tasse*); and when he heard the cry 'Gardy loo!' ('*Gare l'eau!*'), he quickened his steps to avoid an unsavoury deluge from above.

Even to this day the Old Town of Edinburgh resembles a Continental rather than an English city. The lofty, steep-roofed, stone-built houses, divided into flats approached by common stairs, with closes, wynds, and courts instead of streets, recall old French towns, and furnish another reminiscence of the ancient historical connection between France and Edinburgh. The serried mass of the High Street, crowned by St. Giles' airy coronet, reminds us of many a picturesque bit gleaned by the artist in some old-world Continental town.

Although a town depends for its celebrity upon the fame of its citizens rather than upon its area or population, and a Weimar may outrival a Peking, yet we cannot help feeling surprised at the small size and population of Old Edinburgh. Its area has already been dwelt upon; its population may next be glanced at. Maitland estimated the population of the city and the parishes of Canongate and St. Cuthbert's to amount in 1747 to 50,120. Assuming the correctness of these figures, Edinburgh and suburbs when the Couttses arrived there had a much smaller population than Greenock has at the present day, and were far inferior to the population of which Edinburgh's seaport, Leith, can now boast. Twenty-eight years later, in 1775, a fresh estimate of the population of Edinburgh was made by Hugo Arnot, advocate, whose *History of Edinburgh* was published by W. Creech, Edinburgh, and J. Murray, London, in 1779. Arnot's estimate was based upon 'an accurate survey of the number of houses in Edin-

burgh, Leith, etc., taken A.D. 1775, for the purpose of collecting the road-money payable by each family.' It was found that there were 13,806 separate families, and by allowing six members to each family, a total population of Edinburgh, Leith, and environs of 82,836 was obtained. But this is still a very small place, as modern towns go. Edinburgh, Leith, and suburbs had then but half the population of modern Dundee.

There were no railways then to make Edinburgh one of the great traffic centres of the United Kingdom, and to bring tourists from the uttermost ends of the earth to visit it. It was a quiet little town, where everybody knew everybody, and where everyone lived very comfortably and very cheaply. Arnot (who was himself likened by Harry Erskine to a *speldron*) took the trouble of getting from 'the keeper of the principal tavern in Edinburgh' the highest prices of comestibles in Edinburgh in 1778, and it is edifying to compare them with the average prices in 1899, 121 years later :

EDINBURGH PRICES FOR	DECEMBER.	
	1778.	1899.
Beef, per lb.	2½d. to 3½d.	6d. to 10d.
Mutton, per lb.	3d. to 3½d.	7d. to 10d.
Veal, per lb.	4½d. to 5½d.	9d.
Pork, per lb.	4d. to 4½d.	5d. to 6d.
Fowls, per pair	2s. to 4s.	2s. 6d. to 3s. each.
Ducks, per pair	2s. to 2s. 6d.	3s. each.
Chickens, per pair	1s. 2d.	2s. 3d. to 3s. each.
Pigeons, per pair	6d. to 7d.	10d. each.
Partridges, per pair	1s. to 1s. 6d.	3s. to 5s.
Muirfowl (Grouse), per pair	2s. 4d. to 3s. 4d.	4s. 6d. to 6s. 6d.
Wild ducks, per pair	2s. 6d. to 3s. 6d.	3s. 6d. to 7s.
A goose	3s.	6s.
A turkey	4s. 6d. to 7s.	6s. to 22s.
Salmon, per lb.	10d. to 1s.	2s. 6d.
Haddocks, per dozen	1s. to 2s. 6d.	1s. to 9s.
Whittings, per dozen	2s.	1s. to 9s.
A lobster	6d. to 1s. 6d.	3s. 6d.
Smelts, per 100	1s. 6d. to 3s.	16s. 8d.
Oysters, per 100	8d. to 1s.	8s. 4d.

At the period when Arnot wrote (1779) Edinburgh had an abundant fish-market. 'We know no place,' he says, 'supplied with such variety of excellent shell-fish as Edinburgh. Lobsters, crabs, muscles and shrimps are to be had at very reasonable rates. There is such plenty of oysters that a large quantity is annually exported to the Medway and other rivers, there to lie and fatten for the London market.'

Sobriety was not a strong point with the citizens of the Scottish metropolis during the eighteenth century. In its first half, the chief, if not the only, drink of the working classes of Edinburgh was a species of malt-liquor called 'twopenny,' the duty on which for the year 1723-24 amounted to £7,939. Arnot laments the fact that in his time, the latter half of the century, 'instead of malt-liquor the lower class of inhabitants have betaken themselves to tea and *whisky*. The first of these, to people who are not able to afford generous diet and liquors, cannot be esteemed wholesome. The last is equally pernicious to health and to morals; yet the use of that destructive spirit is increasing among the common people of all ages and sexes with a rapidity which threatens the most important effects upon society.' He tells us that there were 2,000 public-houses in the county of Edinburgh in 1779, which was equivalent to a public-house for every fifty inhabitants.

In upper circles and in taverns Claret was the great drink in Old Edinburgh, reminding us of the celebrated stanza :

' Firm and erect the Caledonian stood,
Prime was his mutton, and his Claret good ;
" Let him drink Port !" the Southern statesman cried,—
He drank the poison, and his spirit died.'

There were no good inns in Edinburgh during the eighteenth century. Indeed, strangers were often surprised at their first reception in a city accounting itself

a capital. 'The inns,' says Arnot, 'are mean buildings: their apartments dirty and dismal; and if the waiters happen to be out of the way, a stranger will perhaps be shocked with the novelty of being shown into a room by a dirty sun-burned wench without shoes or stockings.'

This brings us to the dresses of the people. John Kay, in his inimitable portraits of Edinburgh citizens at the close of the eighteenth century, lets us see how the better classes dressed. A cocked hat and wig, clean-shaven visage, ruffles, a swallow-tailed coat, with vest and knee-breeches of various colours, and neat stockings and buckled shoes, completed the attire of an Edinburgh gentleman. The ladies gloried in enormous hats, towering head-dresses, and hooped petticoats. Working-men wore blue bonnets and long coats, with knee-breeches and rough-spun hose. Working women wore the plaid, which frequently covered both their heads and shoulders, and often went bare-footed, for the cheap heavy boots of that rude age hurt the feet more than Auld Reekie's 'causey stanes.'

Rude though the age was, however, it had many sterling qualities. If the living was plain the thinking was high, and from the rude little Scotch capital shone many an intellectual search-light which sent its shafts athwart Europe. Old Edinburgh was the residence of some of the most famous men that ever lived. Allan Ramsay and Robert Fergusson foreshadowed the mightier Robert Burns. Henry Mackenzie and John Home prefigured the glorious Walter Scott. Boswell introduced Johnson to philosophy as great as any in Fleet Street. Adam Ferguson, Adam Smith, and Dugald Stewart made Edinburgh a renowned seat of philosophy and political economy; whilst James Hutton made it the birthplace of modern geology, and Joseph Black of modern chemistry. David Hume and William Robertson wrote histories which engaged European

attention; and Sydney Smith, the originator of the *Edinburgh Review*, laughed the eighteenth century out whilst living as a poor tutor in one of the poorest but cleverest cities in Christendom.

For Edinburgh was very poor then. Its municipal revenue, which now exceeds half a million pounds annually, barely reached £10,000 a year. Its valued rent, which now amounts to two and a half million pounds, was then, even including Leith, only £51,000. Public officials were paid on a scale commensurate with the poverty of the day. The Lord Provost, or chief magistrate of the city, received £300 per annum to enable him to keep up the dignity of his office. The Lord President of the Court of Session got £1,300 a year till 1769, when £300 was added to his salary. The Lord Justice Clerk got £1,250 a year, and the other Judges of Session £750 each, with an additional £200 if they acted as Judges of Justiciary. The Lord Advocate's salary was £1,000, that of the Solicitor-General £400, and the Advocates Depute got £100 each.

Borrowing the motto humorously proposed for the *Edinburgh Review*, the Professors of the University of Edinburgh literally 'cultivated the Muses on a little oatmeal.' Their salaries ranged from nothing to £200. The latter sum sustained a Regius Professor, who lectured on those colossal subjects 'the law of Nature and nations.' Monro professed anatomy and chirurgery for the modest retainer of £50. The no less celebrated Cullen, Black, Gregory, and Young lived upon their students' fees. Adam Ferguson explored the recesses of moral philosophy for £102. Hugh Blair lectured delightfully on 'rhetorick and belles-lettres' for £70, John Robison expounded natural philosophy for £52, and Dugald Stewart, *clarum et venerabile nomen*, lectured on 'mathematicks and astronomy' for £113. Dr. William

Robertson, the well-known historian, was Principal of the University, and received the enormous sum of £111 per annum.

Of course the value of money was much greater then than now, and although the philosophers and functionaries of Old Edinburgh seem poorly paid, their remuneration was on the same scale as that allotted at Weimar to the illustrious Goethe, who in 1776 was nominated a Privy Councillor with a salary amounting to £180, which was eventually increased to £450 after forty years' service.

Fortunately for posterity, the lineaments of the leading actors on the stage of Old Edinburgh have been preserved for us in the etchings of John Kay, whose massive volumes resemble those blocks which the geologist lays open with his hammer, and discovers inside the life of a past age. There they all are, and faithfully delineated—noblemen, judges, generals, professors, lawyers—with their quaint costumes, their shrewd faces, their manly forms. It was in many ways a different world to that we know now, but it was a world where genius and valour shone conspicuously, and New Edinburgh will not beat Old Edinburgh in these respects.

John Kay was born near Dalkeith, Midlothian, in 1742, and lived in Edinburgh till his death in 1826. The eighty-four years he passed in or near the city enabled him to be a just connoisseur of its men and manners. He had a small print-shop on the south side of the Parliament Close, near the Couttses' banking house, and his portraits of contemporary Edinburgh celebrities were exhibited in his shop-windows. They were all drawn and engraved by himself, and when collected formed two large volumes, published at Edinburgh in 1837.

From the pages of 'Kay's Portraits' we obtain a

glimpse of the men and women who made Old Edinburgh famous.

Among noblemen we observe Henry, Viscount Melville, the Earl of Errol, Lord Haddo, the Earl of Leven, the Count d'Artois (afterwards Charles X. of France), who lived at Holyrood House, the Earl of Haddington, the Marquis of Graham, the Earl of Buchan (Laird of Dryburgh), Viscount Duncan, the Earl of Rosslyn, the Earl of Moira, the Earl of Eglinton, the Marquis of Breadalbane, and Lord Panmure.

Among military men we notice Sir Ralph Abercromby, the Marquis of Huntly (afterwards Duke of Gordon), the Earl of Hopetoun, Lord Adam Gordon, Lord Napier of Merchiston, and Colonel Lennox, who fought a duel with the Duke of York in 1789, who succeeded to the dukedom of Richmond, and whose Duchess gave the famous ball before Waterloo.

Among judges we recognise Lord President Sir Ilay Campbell, Lord Justice Clerk Boyle, and Lords Kames, Monboddo, Braxfield, Newton, Hailes, Glenlee, Hermand, Meadowbank, and others.

Among divines we observe the Rev. Drs. Alexander Carlyle, William Robertson, Hugh Blair, John Erskine, John Jamieson (of Scottish Dictionary fame), and Sir Henry Moncreiff Welwood, Bart.

Among lawyers we find the Hon. Robert Dundas of Arniston, Hon. Henry Erskine, Sir James Montgomery of Stanhope, Robert Blair, Charles Hope, and Francis Jeffrey.

Among philosophers are the celebrated Adam Smith and Sir John Leslie.

Among travellers walks the towering James Bruce of Kinnaird, of Abyssinian fame.

Among bankers we find Sir William Forbes of Pitsligo, Bart., and Sir James Hunter Blair, Bart. (both

partners of the house founded by the Couttses), Sir John Marjoribanks of Lees, Bart., and Sir James Stirling, Bart. (both of Mansfield, Ramsay and Co.), and William Cumming (of Cumming and Son). Three of these bankers were Lord Provosts of Edinburgh.

Among merchants we observe Roger Hog of Newliston, and Alexander Hunter of Polmood.

Among antiquaries walked ponderously Francis Grose, immortalized by Burns.

Among men of science shone Joseph Black, James Hutton, Robert Jameson, the naturalist (Darwin's preceptor), and John Hope, the botanist.

Among surgeons we notice Alexander Wood, Alexander Monro (primus and secundus), Dr. James Hay of Hayston, and Benjamin Bell.

Among physicians were Drs. William Cullen, James Gregory, Andrew Duncan, and James Hamilton senior.

Among public-spirited citizens we observe Sir John Sinclair of Ulbster, Bart., and Sir Henry Jardine, W.S., the King's Remembrancer.

Among actors appeared John Henderson (unsurpassed as *Sir John Falstaff*) and Henry Erskine Johnston, a law-bred Edinburgh youth, whose *Hamlet* was renowned.

Among actresses, the great Mrs. Siddons made her first appearance on the Edinburgh stage in 1784, and frequently entranced the city afterwards, even to the emptying of the General Assembly of the Church of Scotland.

Although his print-shop was close to their residence and banking house, Kay does not favour the Coutts family with any etchings, the cause probably being that Lord Provost Coutts was before Kay's time, and the Coutts brothers had been transforming themselves from Edinburgh citizens into London magnates. In fact, John Coutts was Lord Provost of Edinburgh in 1742,

the very year of Kay's birth, and although James Coutts, one of the Provost's sons, was M.P. for the city of Edinburgh from 1762 to 1768, he was established in business in London.

Yet during Kay's long life he saw and pictured the Old Edinburgh in which John Coutts and his sons dwelt; the friends with whom they mingled; the citizens with whom they did business. Edinburgh was no mean city with such men forming its society. Its wealth might be small and its limits circumscribed, but in intellect, in integrity, in industry, in energy, it was second to none. It was the nursery of great men who, at the trumpet-call of progress, were ready to take their places in all quarters of the globe and assist in that vast expansion of the British Empire which occurred during the nineteenth century, and made it the greatest empire the world has ever seen.

CHAPTER II

THE PARLIAMENT CLOSE

ORIGINALLY what is now known as Parliament Square, and which Old Edinburgh called the Parliament Close, was an open space stretching from the church dedicated to Edinburgh's patron saint, St. Giles, downwards to the Cowgate. On this space were erected conventual buildings and lodgings for the clergy of St. Giles' Church, but part of it was occupied by a burial-ground. Here was buried with great pomp in 1572 the Reformer, John Knox, one of the ministers of St. Giles', the Regent Morton pronouncing his eulogy and declaring that the dead preacher had 'never feared the face of flesh.' An iron tablet marks the supposed site of John Knox's grave, which is in perilous proximity to the statue of Charles II. in Parliament Square.

What remained of the open space to which reference has been made is shown in Gordon of Rothemay's bird's-eye view of Edinburgh in 1647, the Parliament House of Scotland having in 1632-39 been built on part of it and occupying its north-west corner. In former times, when safety had to be consulted, the Scottish Parliaments met within the frowning walls of Edinburgh Castle, and their ancient Hall, restored by a public-spirited citizen, is one of the show-places of modern Edinburgh. The Parliament Close derived its



THE MEAL MARKET, EDINBURGH, BEHIND WHICH WAS
COUTTS' BANK.

name from the Parliament House erected on the space in question, and means the enclosed place adjoining the building which attests the distinctive nationality of Scotland.

The Parliament Close was flanked by two lanes (*Scottice* 'wynds'), the one on its west side being Beth's Wynd, which stretched from the Cowgate up to nearly opposite the Tolbooth, or 'Heart of Midlothian'; the other, on its east side, being unnamed in Gordon of Rothemay's map, but also ascending from the Cowgate to the eastern gable of St. Giles' Church. At the south end of the space comprising the Parliament Close, and facing the Cowgate, was the Meal Market, an important resort, for here was obtained the staple which Samuel Johnson defined as in England the food of horses, but in Scotland the food of the people.

In 1647 the Parliament Close proper—that is, the space on the level and to the south of St. Giles' Church—was bounded on the north by that church, on the east by houses communicating (by the innominate lane behind) with the Cowgate, on the west by the Parliament House, and on the south partly by that building, but partly open to the sloping ground below. There were then no shops built along the southern gable of St. Giles' Church, and whilst the Parliament Stairs may have existed and furnished a means of communication between the Cowgate and Parliament House, the President's Stairs, so important in this biography as the first Edinburgh residence of the Coutts family, did not exist, as they date and acquired their name from Sir Hew Dalrymple, who was Lord President of the Court of Session from 1698.

There was no statue of Charles II. in the Parliament Close till 1685, but, according to Gordon's bird's-eye view, a doorway, approached by a series of steps from the

close, led into the south transept of St. Giles' Church in 1647. There was also a runic cross (perhaps marking some old grave) on the open space to the north-east of the Parliament House. The portion of the close next that House was paved with flagstones, and the House itself had an elegant turreted exterior with two turrets facing the paved close, three the open ground to the east, and three the open ground to the south. Thus, less than a century after John Knox died, the alleged site of his grave was covered with paving-stones and converted into a public thoroughfare. With regard to the old turreted Parliament House, its appearance was long perpetuated by being engraved on the notes issued by the Couttses' Edinburgh descendants, Sir William Forbes and Co., bankers, Parliament Square.

To understand the changes which the Parliament Close has undergone since Gordon depicted it in 1647, we must become acquainted with the Fires which desolated it. These were so frequent and so terrible as to encourage the belief that the conversion of a consecrated burying-ground into a public thoroughfare, and the desecration of John Knox's grave, demanded special chastisement. The first fire was in 1676, and damaged the close considerably. The next, or Great Fire, occurred in 1700, and demolished its eastern side. The third fire took place in 1824, and swept away houses which had been rebuilt.

In 1676 the Parliament Yaird, as it was then called, suffered much by a fire caused by a stationer 'louting down with a candle among louse papers,' which suddenly went up in a blaze. The flames spread, and all the eastern side of the Parliament Close was burnt, as well as part of the High Street down to the Cross. No doubt a fire would rapidly spread among houses of that time, which were constructed so much

of wood, and often with thatched roofs. At all events, it is on record that in 1676 'the Lord Advocate Sir John Nisbet's house was burnt, and several other considerable houses.' The unfortunate Lord Advocate seems to have removed to the West Bow, but the fiery scourge pursued him, and he was burnt out of his house there also in 1680.

In 1700 occurred what Sir Daniel Wilson states was known by the name of the Great Fire, although Dr. Robert Chambers reserves that superlative title for the fire of 1824. In February, 1700, when, as the latter says, 'Scotland was suffering under all the horrors of famine,' a fire broke out in Lord Crossrig's lodging, beside the Meal Market, and spread up the slope till it reached the Parliament Close, enveloping in its flames tenements there which were actually fifteen stories in height. These were on the south side, or, rather, at the south-eastern corner of the Parliament Close, and were considered the highest tenements in Edinburgh. The complete destruction of these buildings shows the violence of this conflagration. 'The vast height of houses,' says a chronicler, 'for the highest pinnacle was called Babylon, being backward fifteen storeys high from the foundation, was one immense heap of combustible matter upon a small foundation, and made a prodigious blaze.'

Duncan Forbes of Culloden (afterwards Lord President of the Court of Session) gave a graphic description of this fire in a letter to his brother, which has been fortunately preserved. The fire broke out at ten o'clock on a Saturday night, and although, says Forbes, 'I saw London burne,' this Edinburgh fire burned with 'the greatest frayor and vehemency that ever I saw fyre do.' It lasted till next forenoon at eleven; it rendered 300 to 400 families homeless; it consumed many of the finest houses in the town, and

Forbes pathetically exclaims, 'All the pryde of Edinburgh is sunk.'

Among those who lost their houses were the Lord High Commissioner, the President of the Parliament, the President of the Court of Session (Sir Hew Dalrymple), and most of the Lords of Session. One of the latter was Lord Crossrig, who had a wooden leg, and Forbes gives a quaint picture of 'Crossrig naked, with a child under his oter (armpit), hopping for his life.' The august Parliament House itself barely escaped, and the Register and Law Offices became so confused that the lords and officers of State met at Ross's Tavern, and adjourned the Court of Session on account of the general disorder.

The original office of the Bank of Scotland also perished. The Earl of Leven was then not only Governor of the Bank, but also Governor of the Castle, and he arrived on the scene with a detachment of soldiers, and assisted in the removal of the bank's valuables to a place of safety.

Unconscious of the fate that awaited them, the buildings destroyed in 1700 were rebuilt. The Royal Exchange again arose, and bravely bore the date 1700 on its portals, to mark the year of its re-erection. The eastern side of the Parliament Close was adorned with a pillared piazza, forming a covered walk, a feature of the square which has been preserved to this day. John's Coffee-house occupied the north-east corner of the close, and there the lawyers took their 'meridian,' and the wits discussed the latest pamphlet, poem or pasquinade. John Kay's characters crowded and enlivened the scene, and men walked, talked and laughed as peacefully as before.

Then came the awful visitation of November 15, 1824. Again the fatal hour was 10 p.m. when the alarm of fire was given. The conflagration originated

in the printing premises of Kirkwood and Sons, in the Old Assembly Close, which is some distance to the east of the Parliament Close. Nevertheless, the flames spread rapidly, and the fire moved westwards, until houses in Borthwick's Close were enveloped in flames by midnight. Chambers describes the scene as 'one stupendous blaze.'

As in 1700, so now, the firemen's efforts, paralyzed no doubt by the fury of the fire, were rendered useless by the want of water and of proper appliances. Owing to these causes, the office of the *Courant* newspaper, and an extensive range of houses between the Assembly and Fishmarket Closes, went to destruction amid a hurricane of sparks, resembling, says Chambers, 'the thickest *drift* of a snow storm,' and causing a bystander to exclaim, 'See the *red snaw* !'

The wind rose and lashed the fire into redoubled fury. All night the scene resembled the Inferno. At five next morning the *Courant* building fell with a crash, but it was not till noon—that is, fourteen hours after the fire began—that it was subdued.

Men were congratulating themselves on having exorcised the fiery demon, when the cry arose that the Tron Kirk was on fire! This important church had been erected in 1663, and occupied a site at a considerable distance from the Parliament Close, and from the scene of the just extinguished fire. Yet some spark, it is thought, some of the 'red snaw' just mentioned, had drifted to the spire of the Tron Kirk and set it ablaze. 'The weathercock,' says Chambers, 'stood for a long time pre-eminent, like a phoenix springing upward from the flame; but at length it began to veer, and, after reeling for a moment, fell along with the spire towards the east with a tremendous crash. The machinery of the clock was now distinctly visible through the apertures of the tower, and gleamed as in a

furnace.' Sir Walter Scott was one of the crowd watching the Fire Demon at work on the Tron Kirk spire, and when it was wreathed in flames, he ejaculated to Henry Cockburn and others, 'Eh, sirs! mony a weary, weary sermon hae I heard beneath that steeple!' His father had sat, and his young mind had been tortured, there. Luckily the church was saved by the arrival of Deacon Field with a powerful fire-engine, and the inhabitants breathed again.

Not for long, however. At ten o'clock (fateful hour!) that very night the alarm was given that the Parliament Close was on fire! It was found that the top story of the enormously high building, the loftiest in Edinburgh, at the south-east corner of the close, was in a blaze. As the 'red snaw' could not have drifted here, the wind being in the opposite direction, the inhabitants had now no hesitation in regarding this fiery visitation as a heavenly chastisement for their past transgressions, and Chambers assures us that 'even the most unconcerned and profligate persons found themselves incapable of beholding the terrific scene with indifference.'

Beginning in the topmost story of the well-named 'Babylon' tenement of Edinburgh, the fiery scourge rapidly descended to the foundation. From windows of tremendous height above the ground fell papers and furniture, tossed out by the bewildered inhabitants. The torches of the firemen added to the glare, whilst the dense crowds gathered below filled the lofty buildings around with hoarse echoes. Henry Cockburn, in his 'Memorials' (1856), declares that whilst the judges, the Lord Provost, the Dean of Faculty and the Solicitor-General were all present to put out the fire, they squabbled so much over precedence and authority that the fire was allowed to make wild progress whilst points of etiquette were being debated. He says it



THE PARLIAMENT CLOSE, EDINBURGH, AFTER THE FIRE OF 1824. THE PRESIDENT'S STAIRS, IN WHICH WAS COUTTS' BANK, DESCENDED NEAR THE UPRIGHT LADDER.

almost touched 'Sir William Forbes' bank, the libraries of the Advocates and of the Writers to the Signet, the cathedral and the Courts.'

By five o'clock in the morning the entire eastern side of the Parliament Close was consumed. 'The whole horizon was completely enveloped in lurid flame;' and whilst pitying the proprietors, upon whose faces sat 'consternation, surprise and fear,' Chambers congratulated himself and those like him, who had nothing to lose, by remarking that they could not have been placed in a situation where they could have derived more sublime enjoyment.

It is supposed that 250 families were rendered homeless by this great fire, which spread over an extraordinarily wide area, destroying four six-storied tenements in the High Street, two tenements in Conn's Close, four tenements of six or seven stories in Old Assembly Close, six smaller tenements in Borthwick's Close, and four six-storied tenements in the old Fish Market Close. The eastern side of the Parliament Close, consisting of four tenements of from six to eleven stories each, was, as already stated, completely destroyed. By the aid of sappers and miners the gigantic wreck of these Parliament Close buildings was brought to the ground amid a cloud of dust, which darkened the whole square, and, says Chambers, 'as the mighty mass descended, shouts arose on shouts from the assembled multitude.'

From the account of these fires just given, it is evident that any description of the Parliament Close must depend upon the period before or after any great fire. When the Couttses arrived in Edinburgh and settled near the close, it had the features familiar to John Kay and represented in a well-known engraving, in which many of his Old Edinburgh characters are introduced.

According to Maitland's 'History of Edinburgh' (1753), the Parliament Close was surrounded chiefly by the following public buildings: On its *east* side, which was (and still is) entered by a carriage-way, was the Custom House; on its *north* side was St. Giles' Church, with a row of jewellers', goldsmiths', and booksellers' shops along the southern gable of the church and facing the close; on the *west* side of the close, which was (and still is) entered by a footway, was the Goldsmiths' Hall (now part of the Signet Library) and the Parliament House, the latter approached from the Cowgate by the Parliament or Back Stairs; on the *south* side of the close was, next the Parliament House, 'a fine edifice' called the Treasury, which accommodated the Courts of Session and Exchequer, the Commissary and Chancery Offices, and the Record Office of Scotland. To the east of the Treasury were the Stamp and Linen Offices, the latter a Government concern, established in 1727 for the improvement of the linen and hemp manufactures of Scotland. East of these offices was the Post-Office ('in the highest private building probably upon earth'), from which descended stairs called the Post-Office Stairs or Post-House Stairs, down which Principal Robertson and Boswell took Dr. Johnson in 1773, and made him look up from the Cowgate to 'the highest building in Edinburgh,' being thirteen floors or stories from the ground upon the back elevation.

Maitland makes no mention of the President's Stairs, though John Coutts had his residence and bank there whilst he was writing his history. It is possible that the President's Stairs came to be called the Post-Office Stairs from the important building they led to, just as their descendants to-day (but further to the north-east) are sometimes called the Police-Office Stairs. Maitland also refers to stairs called the Meal Market Stairs, and

this, too, may be a synonym for President's Stairs, which likewise descended from the Parliament Close to the Meal Market and Cowgate.

On the north side of the Parliament Close stood the venerable Church of St. Giles, called by Gordon of Rothemay the Great Kerke, the interior of which had been divided up into several churches, so as to accommodate men of all sorts of ecclesiastical opinions. One of these churches, called Haddow's Hold, had a place of confinement for persons guilty of a breach of the seventh commandment. Clinging to the south side of the sanctuary were the shops of goldsmiths, a trade for which Edinburgh has always been renowned. The Goldsmiths' Hall occupied the site of the present entrance to the Signet Library, and near here was once a little dark shop, only about 7 feet square, where that celebrated goldsmith, George Heriot, received King James VI. of Scotland and I. of England, and laid upon his fire a bond for £2,000 due to him by his royal master, who was as much amazed as gratified.

In September, 1745, the Goldsmiths' Hall was filled with an anxious crowd of civic potentates. The Lord Provost and magistrates met there to consider as to the approach of Prince Charlie's army. The Lord Provost, Archibald Stewart (a bit of a Jacobite), valiantly declared that the city must be fortified and defended, and that he himself would mount the ramparts, which he never did. Whilst the discussion was proceeding, a messenger arrived with a letter for the Lord Provost, and it was ordered to be read. It began: 'Whereas We are now ready to enter the beloved metropolis of Our ancient kingdom of Scotland.' Cries were raised demanding who wrote that letter? The answer came from the Lord Provost: 'It is superscribed "CHARLES, Prince of Wales, Regent of Scotland, England, France, and Ireland."' The meet-

ing at once broke up in disorder, and shortly afterwards Prince Charlie was master of his beloved metropolis.

To the south of the Goldsmiths' Hall was the entrance to the Parliament House, a handsome doorway surmounted by the royal arms of Scotland, flanked by statues of Justice and Mercy, which did not escape waggish remarks, as when the Hon. Henry Erskine invited Robertson of Kincaigie, an eccentric Jacobite, to enter the Parliament House and see the law-courts, the latter declined, adding: 'But I'll tell ye what, Harry: tak' in Justice wi' ye, for she has stood lang at the door, and it wad be a treat for her to see the inside like other strangers.' Since the union of the Scottish and English Parliaments in 1707, the Parliament House had been given up to the Supreme Courts of Scotland, and the Great Parliament Hall had become a *salle des pas-perdus* for Scottish advocates.

Like St. Giles' Church, the ancient Parliament Hall of Scotland was mercilessly divided up. Kincaid tells us that in his day (1787) a Lord Ordinary sat towards the south end of the hall, which was called the Outer House or Court of First Instance, whilst the Commissary and Bailie Courts occupied its north end, near which was what Lord Cockburn in his *Memorials* of 1800 calls 'a low, dark, blackguard-looking room,' being the Town Council Hall or Guildhall, and over it the Justiciary or Supreme Criminal Court, where the Sheriff of Midlothian also held his court. From the south-eastern extremity of the Hall a door led into the Inner House, where fourteen judges sat and formed the Supreme Civil Court. Over this court the Barons of Exchequer had apartments, access to which was obtained by 'the winding stair in the south-west corner of the square called Parliament Close.' The Parliament Hall in 1800, as described by Cockburn, was cruelly mutilated, for 25 to 30 feet had been cut off its



THE OLD PARLIAMENT HOUSE, EDINBURGH, NEAR COUTTS' BANK.

northern end, and a partition about 15 feet high was drawn across it. Cockburn says the whole of this partitioned space 'seemed to be occupied as a jeweller's and cutler's shop. My first pair of skates was bought there, and I remember my surprise at the figures with black gowns and white wigs walking about among the cutlery.'

The eastern side of the Parliament Close was occupied by lofty tenements, in which dwelt all sorts and conditions of men and women, from the Countess of Wemyss, who in 1736 resided in a fashionable flat, to the poor Irishman who declared at the fire of 1824 that he 'had lost his all,' which proved to be only the straw mattress on which he slept.

John's Coffee-house shared with the Supreme Courts the chief honours of the close. A piazza dubbed 'the Scoundrels' Walk' connected the two, and there rascally lawyers took their ease, to the disgust of unsuccessful litigants. John's occupied the north-east corner of the close, and was of ancient foundation, for Defoe says the opponents of the union between Scotland and England met there, and gained fresh strength to renew their opposition in the Scottish Parliament, which met close at hand.

John Kay's print-shop was also a great attraction at the east side of the Parliament Close, for Kay's prints often exhibited a personal satire of a most biting quality, greatly relished by those it did not assail. Kay could, however, hit off excellent likenesses, and do ample justice to persons for whom he had a regard, and both Sir William Forbes and Sir James Hunter Blair, partners of the Couttses, have to thank the poor little print-shop near their great banking house, not merely for handing their features worthily down to posterity, but also for proclaiming the charity and public spirit which governed their lives.

Since these days what a transformation has come over the old Parliament Yaird or Close! It is no longer a venerable close, but a modern square. No booths nestle round St. Giles' Church, for the goldsmiths were driven from that sanctuary like the money-changers from the Temple. No print-shops or coffee-houses enliven the square, for Government has annexed it all for public offices.

The exterior appearance of the close has also been very much altered. The statues of Justice and Mercy have disappeared, to make way for the Egyptian Sphinx, which, being mysterious and oracular, was probably adopted as a fitting emblem of Law. Elegant colonnades impart symmetry to the once irregularly-built close. The Scoundrels' Walk will be sought for in vain. John's Coffee-house fled to the High Street, and has recently become the property of the Corporation.

The equestrian statue of Charles II. is, perhaps, the only venerable vestige of the ancient Close. After the fire of 1824 the Merry Monarch's effigy was removed to the Calton gaol, and remained in durance vile during the rebuilding of the Close. It occupies a site originally intended for a statue of Oliver Cromwell, and was erected in 1685 by the magistrates and Council at a cost to the town of £2,580 Scots (£215 sterling). The execution of the statue has been much admired, and the fulsome inscription on its pedestal was worthy of the times, for did not Bishop Walton dedicate his 'London Polyglot' first to Oliver Cromwell and afterwards to Charles II. in similar lavish and grandiloquent terms? At the same time, the Corporation of Edinburgh were deeply indebted to Charles II. for granting them in 1680 a duty upon ale and beer, which brought in £48,000 Scots annually, being the Corporation's best source of revenue, so that they were amply repaid for the price of the statue.

In the following lines that well-known Edinburgh citizen and poet, Allan Ramsay, describes in his 'Morning Interview' the statue and Parliament Close as they were in 1721, twenty-one years after the conflagration of 1700 :

'Where Aulus oft makes Law for Justice pass,
And Charles' statue stands in lasting brass,
Amidst a lofty Square which strikes the sight,
With spacious fabrics of stupendous height,
Whose sublime roofs in clouds advance so high
They seem the watch-towers of the nether sky ;
Where once, alas ! where once the three Estates
Of Scotland's Parliament held free debates :
Here Celia dwelt ; and here did Damon move,
Pressed by his rigid fate and raging love.'

Another muse of the Parliament Close was Robert Fergusson, a clerk in the Commissary Office there, who sang of Auld Reekie and the Tron Kirk Bell, of 'Charlie's statue,' and the 'aircock o' St. Giles,' and died in 1774, aged only twenty-three. His lilt reminds us of Burns, although wanting the latter's power and finish, yet Burns hailed him as

'By far my elder brother in the Muses,'

and erected a tombstone to his memory with a noble inscription.

The 'aircock o' St. Giles,' which is said by Hugo Arnot to be 161 feet above the ground, had in 1798 rather a curious experience, for, in fulfilment of a wager, two members of the Burgess Golfing Club successfully drove golf-balls over it from the south-east corner of the Parliament Close.

CHAPTER III

THE COUTTS ANCESTRY

LIKE that of so many other families, the name COUTTS is probably derived from an ancient Celtic place-name. The Celts had the admirable practice of describing places by their natural characteristics. Thus, if a district was wooded, they called it *Coillte*, signifying 'the Woods.' A hamlet or village springing up there retained the original designation. Hence we have the familiar Scottish place-name *Cults*, derived from the woods originally surrounding the village of that name. *Cults* occurs as a place-name in Aberdeenshire, Fife and Wigtownshire, whilst *Cult* occurs in Linlithgow and Perthshires. *Kelty*, derived from the same origin, is found in Kinross and Perthshires. Similarly, the place-name *Cullen* is from *coillin*, signifying 'woodland,' and occurs as a place-name in Banff and Lanarkshires.

Coutts, Colt, Keltie, and Cullen, are names of well-known Scottish families, and are all apparently derived from the old Celtic designation of 'a wooded place.' Being inhabitants of that place, these families took their names from it. Heralds may have given them coats-of-arms in which are represented 'three colts galloping,' but the Celtic origin of their name is preferable to the equine.

In 1879 the Royal Historical Society of London pub-

lished 'Genealogical Memoirs of the Families of Colt and Coutts,' by the late Rev. Charles Rogers, LL.D., in which it is pointed out that during the reign of Edward I. several families of Colt existed throughout England. A descendant of Colt of Woday in Hampshire married Mr. Henry Hoare, banker, London, and their descendants are found among the noble families of Dungarvan, Aylesbury, and Lyttleton.

In Scotland, during the reign of Edward I., a family of Culte possessed Strathavon in Lanarkshire, now belonging to the Duke of Hamilton; whilst in 1367 a family of Colt of Restalrig, which is near Edinburgh, is named in a charter of David II. The barony belonging to this family was named Cult or Colt, and was situated in Perthshire, whilst another estate of the similar name of Cults belonged to them in Aberdeenshire. This family were thus the Colts of Cult or Cults—*Scottice* Colts of that ilk, a designation which bears out the Celtic theory of the origin of their name which has been already advanced.

The great banking family of Coutts, to which these pages are dedicated, is supposed to be derived from these Colts of Cults, through the family of Colt of Auchtercoul in Aberdeenshire. The name of this estate, again, takes us back to the *woods* from which the Couttses inherited their name, for Auchtercoul, or Ochtercoul, is probably derived from the Gaelic *uachdarach*, an upland, and *choill*, a wood. Similarly, we have Kinchoill, which signifies 'the Head of the Wood.'

Dr. Rogers states that Auchtercoul remained in the possession of the Couttses till 1729, when it was purchased by William, second Earl of Aberdeen. The spelling of the family's name had become very irregular, the original Colt appearing later as Cowtis, Couttis, Coult, or Couts, as it pleased the writer to spell it. For example, according to the volume on the Scots

Brigade, published by the Scottish History Society in 1899, Allyn Coutys received a Captain's commission in the Scots Brigade in the service of the United Netherlands in 1600, became Lieutenant-Colonel of Sir William Brog's regiment, and died before May 12, 1631. George and Robert Coutis were officers of the brigade in 1617, and Allane Couttis was a Lieutenant-Colonel, and Joris Robbert Coutes an officer in the same brigade in 1662.

Forfarshire succeeded Aberdeenshire as the headquarters of the Coutts family, and commerce succeeded land-proprietorship as the sphere of their industry. Both in the towns of Forfar and Dundee Couttses engaged in mercantile pursuits acquired wealth and position. But it was in the little town of Montrose that the great banking family of Coutts had undeniably its cradle.

They were not singular in this respect, for the same country-town produced a family historically as eminent, the Clerks of Penicuik, derived, like the Couttses, from a plain merchant and Provost of Montrose, whose descendant, Sir John Clerk, Bart., was one of the foremost Scotsmen of his time, a Commissioner for the Union of Scotland and England, and a Baron of Exchequer. He died in 1755.

The term 'merchant' in Scotland corresponds to that of *marchand* in France, and, like many other Scottish words, was probably derived from that country. It usually means a tradesman or retail shop-keeper; and when we find that Bailie John Coutts was a 'merchant in Montrose' in 1672, we infer that he dealt in retail goods, after the manner of country shop-keepers to-day. That he was also engaged in the wood trade seems borne out by the Burgh Records of Montrose.

John Coutts became Provost of Montrose in 1678, and acquiring that year a property in Forfarshire, spelt

variously 'Phalertoun and 'Fullarton,' he was appointed a Commissioner of supply for the county. He died in 1707, leaving by his wife, Christian Smith, who died in 1708, the large family of eight sons and four daughters.

The sons of John Coutts were too numerous and enterprising all to remain at Montrose. The eldest (William) became its Provost in 1704, and the second (John) was also one of its magistrates. But the third (Thomas) migrated to London, and became a leading merchant (in the English sense) there, for he is named with other promoters in the Act which was passed by the Scottish Parliament in 1695 for establishing the 'Company of Scotland trading to Africa and the Indies,' disastrously known as the 'Darren Company,' an enterprise done to death by English jealousy and Royal indifference.

We are more concerned, however, with the fortunes of the fourth son (Patrick), who was born in 1669, and, removing to Edinburgh, became a general merchant there. Dr. Rogers remarks, 'Having engaged in the export trade, he attained opulence,' which, whilst a questionable proposition, shows that his sphere of commerce was wider than a retail one. Sir William Forbes states that 'in his books there are accounts of mercantile adventures to New York and Pennsylvania, to Amsterdam, to France, and to the Canaries.' He adds that he was a general merchant in Edinburgh at least as early as the year 1696, and that his books were 'kept in Scots money, and very neatly and distinctly written.'

Patrick Coutts married in 1697 Jean, daughter of James Dunlop, of Garnkirk, and widow of Dean of Guild Campbell, of Glasgow. By her marriage with the latter she was mother of Janet Campbell, wife of Thomas Haliburton, of Newmains, Roxburghshire,

whose great-grandson was the illustrious Sir Walter Scott, who was buried at Dryburgh Abbey, in the tomb of the Haliburtons of Newmains and Dryburgh.

This early connection, however indirect, of the Couttses with the ancestors of the great Sir Walter is interesting, for we shall find that long afterwards a romantic episode occurred in the lives of the Couttses' successor, Sir William Forbes *secundus*, and the young Walter Scott, which made a lasting impression on the latter. Barbara Haliburton, daughter of Patrick Coutts' stepdaughter, married in 1728 Robert Scott, tenant of Sandy Knowe, near Kelso, and their son was the father of Sir Walter Scott.

Patrick Coutts married twice: firstly, in 1697, Jean, daughter of James Dunlop, proprietor of the estate of Garnkirk, in Lanarkshire, by whom he had two sons, John and James, and a daughter named Christian. We shall refer to these immediately.

In 1702 Patrick Coutts married, secondly, Rachel Balfour, widow of William Forrester, Writer to the Signet, Edinburgh, and daughter of Sir David Balfour, of Forret, a Scottish judge under the title of Lord Forret. By this marriage he had one child, a daughter Janet, who married Mr. John Stephen, a wine-merchant in Leith, whose partners were the Hon. Alexander Stuart (afterwards Lord Blantyre) and a Mr. Walter Scott. John Stephen became a partner of the Couttses' banking house both in Edinburgh and London, as we shall see in another chapter.

Patrick Coutts died in 1704, leaving personalty worth £2,500, or £30,000 Scots ('a considerable sum for those days,' in Sir W. Forbes' opinion), which he directed to be divided among his three surviving children, John, James and Janet, who were educated at Montrose.

Like their father, John and James Coutts did not

stay long at Montrose. James went to London, became a successful merchant, and, dying unmarried about 1740, left to his brother John what was then deemed the large fortune of £20,000.

John Coutts, the son of Patrick Coutts, a general merchant in Edinburgh, and grandson of John Coutts, Provost of, and a merchant in, Montrose, was the first member of the family to become celebrated. Born in 1699, he left Montrose for Edinburgh in 1719, and after five years' apprenticeship embarked on that business which was to bring to himself and his descendants fame and fortune.

Commencing as a commission agent and dealer in grain, he gradually became a negotiator of bills, and thus entered upon the sphere of banking with which the name of Coutts will be for ever associated. Of pleasing exterior and admirable address, of tireless industry and remarkable intelligence, John Coutts, as will be shown in another chapter, eventually achieved the highest distinction as a citizen and a banker.

In this chapter the Coutts ancestry has been set forth as truthfully as the facts will allow. Pedigrees extending back as far as Edward I. may be as mistaken as 'the three colts galloping' in the Colts' coat of arms. The fact remains that the famous house of Coutts is descended from a series of worthy merchants and magistrates of Montrose.

When John Coutts' celebrated contemporary, Sir John Clerk, of Penicuik, Bart., sat down to write his autobiography (published in 1892 by the Scottish History Society), he had before him a pedigree, compiled by some indulgent genealogist, carrying back his ancestry to a John Clerk who was 'one of the hostages for King David's ransom in 1357.' He tells us curtly that he always laughed at the 'antiquity of family,'

and that his grandfather 'was bred up a merchant in Montrose.'

Of John Coutts, as of John Clerk, it might very truthfully be said

'Qui sert bien son pays, n'a besoin d'aïeux.'

In 1821 Colonel Drinkwater arranged and published 'A Genealogical Sketch, showing the Degrees of Consanguinity existing between the several Families of the Stuarts of Allanbank, Elliots of Minto, Coutts, Marjoribanks, Kerrs of Morrison, Rutherfurds, Trotters, Congalton, Bethune.'

On the left side of this 'Sketch' are blazoned the arms of Stuart of Allanbank, Coutts of London, Kerr of Morrison, Trotter of Castlelaw.

On the right side are the arms of Elliot of Minto, Marjoribanks of Lees, Rutherford of Edgerston, Congalton of Congalton, and Bethune of Balfour.

The armorial bearings of 'Coutts of London' are:

Crest: A naked archer (shown only from the waist upwards) drawing a bow.

Arms: In the centre of a bordured shield a stag's head with a thistle between its antlers.

The thistle doubtless refers to the Scottish origin of the Coutts family, who are no more 'of London' than any other families emigrated there.

In this 'Sketch' an elaborate genealogical table is given, showing the connection, through the female line, of the Couttses of London with Sir Robert Stuart of Allanbank (Berwickshire), created a Baronet in 1687, and his descendants, who intermarried with the Elliots of Minto (Roxburgh), Kerrs of Morrison (Berwick), Trotters of Castlelaw (Berwick), Marjoribanks of Lees (Berwick), Rutherfurds of Edgerston (Roxburgh), Congaltons of Congalton (Haddington), and Bethunes of Balfour (Fife).

To these should be added the Haliburtons of Newmains (Berwick) and their heir, Sir Walter Scott, who, as already mentioned, sleeps, in Dryburgh Abbey, in the Haliburtons' burying-place.

Amid this interramification of families, we find the name of Lord Provost John Coutts of Edinburgh, who married in 1730 Jean Stuart, the daughter of Sir John Stuart, second Baronet, of Allanbank, by whom he had—

1. James Coutts of London, banker, who married in 1754 Mary Peagrim, niece of George Campbell, originally a goldsmith, but then a banker in the Strand, London, who assumed James Coutts as his partner, thus forming the firm of Campbell and Coutts, bankers, Strand. Their only daughter, Frances, married her cousin, Sir John Stuart, fourth Baronet, of Allanbank.
2. Thomas Coutts of London, banker, who married (first) Susan Starkie, by whom he had :
 - (1) Susan, married, 1796, the third Earl of Guilford.
 - (2) Frances, married, 1800, the first Marquess of Bute.
 - (3) Sophia, married, 1793, Sir Francis Burdett, Bart., M.P. Their daughter is the Baroness Burdett-Coutts.

Thomas Coutts married (secondly) in 1815 Harriot Mellon, actress, who married in 1827 the ninth Duke of St. Albans.

The Baronetcy of the Stuarts of Allanbank originated in 1687 with Sir Robert Stuart, the grandfather of the wife of Lord Provost John Coutts. It became extinct in 1849 with Sir John James Stuart, the fifth Baronet, son of Frances, the granddaughter of Lord Provost John Coutts, a lady whose 'pious and exemplary life' is referred to by William Playfair in his 'British Family Antiquity' (London, 1811).

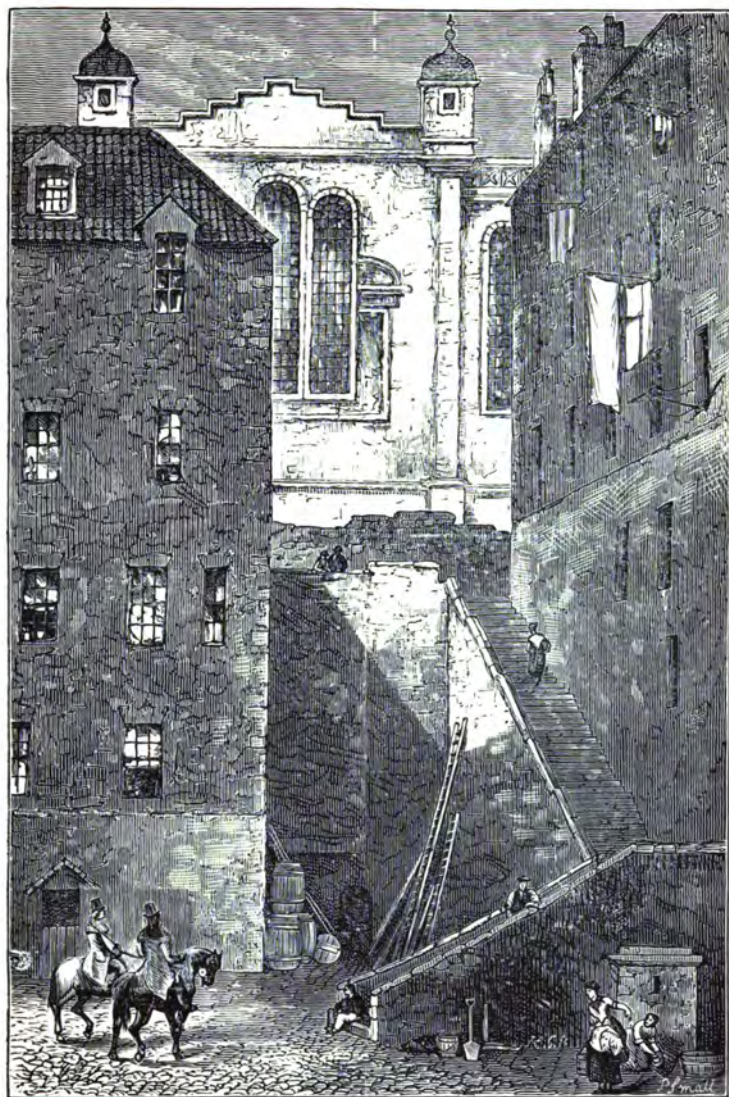
CHAPTER IV

LORD PROVOST COUTTS

IN that admirable compendium of worldly wisdom and business maxims, entitled 'Memoirs of a Banking House' (1859), Sir William Forbes tells us that John Coutts, the founder of the banking house he commemorates, resided in a house on 'the second floor of the President's Stairs in the Parliament Close.' This was the original counting-house of the now celebrated banking firm known all over the world as Messrs. Coutts and Co.

The President's Stairs must not be confounded with the Parliament Stairs. The latter ascended from the Cowgate to the back of the Parliament House, and were hence often called the Back Stairs. The former ascended from behind the Meal Market (on the north side of the Cowgate) to a point east of the middle of the south side of the Parliament Close. They may be seen in Kirkwood's map of 1817, although no name is attached to them there.

According to that indefatigable antiquary Dr. Robert Chambers, to whose researches Edinburgh owes so much, the President's Stairs derived their name from Sir Hew Dalrymple, of North Berwick, Bart., who succeeded his father, the great Viscount Stair, as Lord President of the Court of Session in 1698. Dalrymple resided on the fourth floor of the President's Stairs—



THE PARLIAMENT STAIRS, EDINBURGH, NEAR COUTTS' BANK.

that is, two stories above the house of John Coutts. Chambers remarks that 'the Parliament Close and the tenements behind were then the chief residences of the great and of the highest official characters in the town.' The famous Earl of Bute was born in 1713 in the Parliament Close. The Bank of Scotland had originally its office in the ground behind the Close, an office which, as already stated, perished in the Great Fire of 1700.

So that the Couttses' residence and banking house were not merely centrally, but fashionably situated. According to Mr. A. W. Kerr's 'History of Banking in Scotland' (1884), the first private banking firm in Scotland was probably the house of John Coutts and Co. And the banking house always remained at or near its old quarters, the Parliament Close, and never left them till it disappeared under another designation, and slipped from the control of the Couttses and their successors.

The President's Stairs are not mentioned by Sir Daniel Wilson in his monumental work entitled 'Memorials of Edinburgh in the Olden Time' (second edition, 1891), and we are indebted to a footnote in Robert Chambers' tiny volume on 'Edinburgh Fires' (1824) for definitely locating the President's Stairs. A view of the Parliament or Back Stairs is given in J. and H. S. Storer's excellently rendered 'Views in Edinburgh' (1820), where also we obtain a view of the Parliament Close or Square showing the entrance to the court in which was situated Sir William Forbes and Co.'s bank. The President's Stairs were some little distance to the east of this entrance, and were separated from it by a tenement consisting of houses and shops.

Sir William Forbes thinks that, as John Coutts was a minor when his father died, the business of the latter, that of a general merchant in Edinburgh, was discontinued before John attained majority; 'at all events,

nothing is known of where John Coutts served his apprenticeship, or when he first commenced business as a merchant. Sir William found from letters that he was 'engaged in mercantile concerns in Edinburgh in the year 1723'—that is, at the age of twenty-four. On April 10, 1730, he married Jean, second daughter of Sir John Stuart, of Allanbank, Berwickshire, Bart., and thereby, as shown in the previous chapter, became connected with several notable families of the Scottish Border.

On inspecting the records of the Corporation of Edinburgh, I find that on October 18, 1721, 'John Coutts, merchant,' was made a burghess and guild brother of Edinburgh by right of Patrick Coutts, his father, merchant and guild brother. At this date Patrick Coutts had been dead seventeen years, and John Coutts was twenty-two years old.

Nine years after this, on September 23, 1730, shortly after his marriage, John Coutts entered the Town Council of Edinburgh as a merchant councillor, and next year attained the rank of bailie. He held that office only during 1731, being, however, re-elected bailie in 1741, attaining next year the office of highest distinction, that of Lord Provost of Edinburgh, which he held from October 5, 1742, to October 2, 1744. It was whilst he was a bailie, in 1742, that John Coutts was appointed a Governor of the Orphans' Hospital, Edinburgh, by the royal letters patent issued June 25, 1742.

These were rather sleepy years in the annals of Edinburgh. In fact, John Coutts' Provostship may be said to come between two terrific storms which shook Edinburgh to its centre—the one the Porteous Riot, occurring in 1736, and causing the then Lord Provost to be most severely handled by Government; and the other (perhaps the result of the Government's harsh measures) the Jacobite Rebellion of 1745.

Always business-like and practical, Lord Provost Coutts, according to the Corporation minutes of October 20, 1742, invited the Town Council to 'come to his lodgings'—*i.e.*, in the President's Stairs—'weekly, on Tuesday afternoons, in order to discourse over such business as was to come before the Council,' as the Council chambers were then in disrepair.

On September 14, 1743, the Corporation granted him the munificent sum of £300 as a yearly allowance 'for supporting the dignity of the chair.' The sum now annually voted is £1,000, showing how much the value of money has altered.

A troublesome University Professor, who preferred enjoying himself at Brussels to attending to his duties at home, came under the censure of the Corporation as patrons of Edinburgh University, and by its direction Provost Coutts, on September 25, 1744, wrote to the Professor, Dr. John Pringle, Professor of Moral Philosophy, a letter informing him curtly that he must either 'come home against the sitting of the College in the year 1745 to attend to y^r profession,' or resign his appointment. The Professor came home.

Nine years after John Coutts became a Bailie of Edinburgh, a description of the city was penned by an English traveller, whose 'Letters from a Gentleman in the North of Scotland to his Friend in London' were subsequently published at London in 1759. This Englishman described Edinburgh, as it was about 1740, as follows: 'When I first came into the High Street of that City, I thought I had not seen anything of the kind more magnificent; the extreme height of the houses, which are for the most part built with stone and well sashed; the breadth and length of the street, and (it being dry weather) a cleanness made by the high winds. I was extremely pleased to find everything look so unlike the descriptions of that town which had been given me by some of my Countrymen.

‘ Being a stranger, I was invited to sup at a Tavern. The Cook was too filthy an object to be described; only another English Gentleman whispered me and said he believed, if the fellow was to be thrown against the wall, he would stick to it. Twisting round and round his hand a greasy towel, he stood waiting to know what we would have for supper, and mentioned several things himself; among the rest a *Duke*, a *Fool*, or a *Meer-fool*. This was near according to his pronunciation; but he meant a Duck, a Fowl, or a Moor-fowl, or Grouse.

‘ We supped very plentifully and drank good French claret, and were very merry till the Clock struck Ten, the hour when everybody is at liberty, by beat of the City Drum, to throw their filth out at the windows. Then the company began to light pieces of paper and throw them upon the table to smoke the Room, and, as I thought, to mix one bad smell with another. Being in my retreat to pass through a long narrow *Wynde* or Alley to go to my new Lodgings, a Guide was assigned me, who went before me to prevent my disgrace, crying out all the way with a loud voice, *Hud your Haunde*. The throwing up of a sash, or otherwise opening a window, made me tremble, while behind and before me, at some little distance, fell the terrible shower. Well, I escaped all the danger, and arrived not only safe and sound, but sweet and clean, at my new quarters; but when I was in bed I was forced to hide my head between the sheets; for the smell of the filth thrown out by the neighbours on the back side of the house came pouring into the room to such a degree I was almost poisoned with the stench.’

Our English traveller remarks that ‘ Eight, ten, and even twelve stories ’ of the very high buildings into which the population of Edinburgh was then crowded ‘ have each a particular family, and perhaps a separate

proprietor; and therefore anything so expensive as a Conveyance down from the uppermost floor could never be agreed on; nor could there be made within the building any Receiver suitable to such numbers of people.' He was also struck by the 'gibberish of a direction' given him by a citizen who told him he 'must go down the street and on the North side, over against such a place, turn down such a *Wynde*; and on the *West* side of the *Wynde*, inquire for such a *Launde* (or Building) where the Gentleman *stayd*, at the *thrid Stair*, that is three Stories high.' He, however, expresses approval of the boys called '*Cawdys*, a very useful Black-guard, who attend the Coffee-houses and publick places to go of Errands,' and who appeared to 'know everybody in the Town who is of any kind of Note.' These boys, he says, formed a Corps under a Captain called 'the Constable of the *Cawdys*,' who occasionally punished them 'by fines of Ale and Brandy, but sometimes corporally.'

When Prince Charlie appeared before the city in September, 1745, the terrified Corporation, as already stated in Chapter II., fled to the Goldsmiths' Hall to consider what should be done to stay an army which, being composed of Highlanders, was, in Lowlanders' minds, considered *capable de tout*. Although a military spirit had seized the citizens when the Pretender's army was far off, yet now that it was at their gates their valour oozed away. The splendidly equipped trainbands refused to engage the ragged but dauntless Highlanders, whose wild slogans and heavy claymores caused two regiments of Irish Dragoons to retreat at a furious gallop from Coltbridge in the western suburbs of Edinburgh to the eastern outskirts of the city.

As the citizens would not fight, the Corporation had to treat with Prince Charlie, who had written them 'From Our camp' at Gray's Mill near Slateford, a few

miles from Edinburgh. A deputation was sent to the Prince to arrange terms of capitulation, but H.R.H. required a positive answer to his letter, and gave the Corporation till 2 a.m. on September 17 to answer it. Thereupon another deputation, which included ex-Provost John Coutts, waited on the Prince's secretary, John Murray of Broughton, and brought back answer that the Prince would exact nothing from the city 'but what his character as Regent entitles him to.' Eventually Prince Charlie got possession of Holyrood and the city, and attained the greatest success of his campaign.

As John Coutts witnessed the Jacobites flushed with victory, so he succoured one of their number after their defeat. This was James Gib, who had served Prince Charlie throughout the campaign as Master of the Household and Provisor for the Prince's own table. After Culloden Gib was made prisoner at Leven in Fife, where he was robbed and roughly used by the people. He was removed to the Canongate Prison, Edinburgh, where he remained till May 8, 1747, when he was set at liberty by an order from the Lord Justice Clerk, ex-Lord Provost Coutts having given bail for him that he should not leave the town of Edinburgh for six months. We find this in Bishop Forbes' life-work entitled 'The Lyon in Mourning,' printed by the Scottish History Society in 1895.

One might speculate as to what brought the wealthy Edinburgh banker into such intimate relations with the poor hunted Jacobite butler, and our speculations are partly satisfied by an incident related by Mr. James G. Low in a pamphlet entitled 'John Coutts, or Notes on an Eminent Montrose Family,' which was printed at Montrose in 1892. Here we learn that Lord Provost Coutts' cousin, James Coutts, would have been elected Provost of Montrose but for his being such a keen Jacobite. He supplied the rebels in 1745 with pro-

visions and money, and both he and Provost Skinner of Montrose were carried off prisoners to Arbroath by orders of the Duke of Cumberland. His election as Provost was thus frustrated, and the Coutts family never entered the Town Council of Montrose from that day. The possibility therefore is that James Coutts of Montrose interceded with his cousin the ex-Lord Provost of Edinburgh on behalf of Gib, and induced John Coutts to give bail for him and thus obtain his release.

John Coutts was a munificent Lord Provost, and, according to Sir William Forbes, 'is reported to have been the first Lord Provost of Edinburgh who did the honours of the city by entertaining strangers in his own house, it having generally been the custom that all such entertainments were given in a tavern *at the city's expense*.' His hospitality and conviviality led, unhappily, to his own ill-health, and so, leaving the charge of his Edinburgh business and of his two youngest sons (the second being in Holland) to His partner, Mr. Archibald Trotter, and taking his eldest son Patrick with him, he left for Italy in August, 1749. Previous to going abroad he executed a new deed of copartnery, whereby the firm was to be named 'Coutts, Son and Trotter,' and to consist of himself, his son Patrick, and Mr. Trotter. This Mr. Trotter was first cousin to Mrs. Coutts, and the second son of Mr. Alexander Trotter of Castleshiels, Berwickshire, by Jean, daughter of Sir Robert Stuart of Allanbank.

This firm of Coutts, Son and Trotter, the capital of which was £4,000 sterling, succeeded the previous firm of Coutts and Trotter, which followed the original firm of John Coutts and Co. 'Their business,' says Forbes, 'was dealing in corn, buying and selling goods on commission, and the negotiation of bills of exchange on London, Holland, France, Italy, Spain, and Portugal.'

John Coutts died at Nola, near Naples, on March 23,

1750, at the age of fifty-one, 'beloved and regretted by all his acquaintance,' who, Forbes adds, 'overlooked the imperfections of his character when they thought of him as the upright citizen and useful magistrate, ever zealous in the service of his friends, and a most agreeable member of society.' Fortunately, his handsome lineaments have been handed down to us in a portrait executed by Allan Ramsay, now in the possession of his great-granddaughter, the Baroness Burdett-Coutts, who presented an excellent copy to the Corporation of Edinburgh, which hangs in the private room of the Lord Provost. A reproduction of McArdell's fine old mezzotint forms the frontispiece of this volume.

Sir William Forbes, however, makes no mention of a remarkable episode connected with Lord Provost John Coutts, which is well worthy to rank among the Curiosities of Literature. The circumstances were as follows :

In the beginning of the year 1740 the weather was extremely severe throughout Great Britain. A fair was held on the ice at London. People perished of cold throughout the country. The price of victual rose enormously. The frost was so intense that the principal rivers in Scotland were frozen over, and Chambers tells us in his 'Domestic Annals of Scotland' (1861) that the water-mills were stopped by ice, and people had to grind by hand. Food rose to famine prices, and large contributions were required from the rich to keep the poor alive.

During this very year (1740) William Maitland, a Fellow of the Royal Society of London, took up his residence in Edinburgh in order to write a history of Edinburgh. A native of Brechin, Maitland had as a merchant travelled throughout the Continent, settling afterwards in London, where he became a zealous antiquary, and wrote his 'History of London,' published in 1739. Next year he came to Edinburgh, and

was occupied writing his history of the city till the beginning of 1753, when the work was published.

It was then discovered that a paragraph occurred in this history grossly defamatory of Lord Provost John Coutts, who had died in 1750, leaving four sons—Patrick, John, James, and Thomas. The family felt that steps must be immediately taken to protect the outraged memory of their father, and James Coutts was selected as their champion.

Accordingly, in the Records of the Corporation of Edinburgh (so obligingly placed at my disposal by the authorities) I find that in March, 1753, 'James Coutts, merchant in Edinburgh,' presented a petition to the Lord Provost and magistrates of Edinburgh, setting forth that the said William Maitland did most falsely and scandalously 'attack the character of an eminent citizen and magistrate now deceased' in the following paragraph in his recently issued 'History of Edinburgh':

'1740.—In this year a great Dearth of Corn happened which affected the poor to such a degree that many were ready to perish for want of Bread. And being of opinion that the Dealers in Corn were entered into an Engagement rather to let their Corn spoil than sell it under the price agreed on, And one Coutts (who was Provost of Edinburgh some time after) being a great Dealer in Grain, the populace imagined, its said, That the devouring famine was in a great measure owing to him which enraged them to such a height against the said Coutts that had he not left the city for his safety, as its said, It was thought He would have been torn in pieces by the enraged multitude.'

Agreeably to the petition presented by James Coutts, the Bailies, or magistrates of Edinburgh, summoned William Maitland to appear before them, and he did so on March 2, 1753, and was asked various questions as to his grounds for inserting the offensive paragraph just quoted. He declined, however, to answer any questions until he had consulted his legal advisers.

Mr. James Coutts thereupon pointed out the injustice which would be done to his father's memory if Maitland's History containing this false paragraph were to get into circulation, and prayed the Bailies' Court to prohibit the sale of the work until the proceedings in this lawsuit were terminated. The Bailies accordingly prohibited Maitland's publishers from issuing any copies until further orders. Unfortunately, however, some copies had already been issued, and are not only extant to this day, but are very much prized, for the fact of their containing the damnatory paragraph complained of, which was subsequently expunged, adds considerably to their value in the eyes of bibliopoles.

What occurred after the above proceedings were commenced in the Bailies' Court the records do not disclose. Most probably a private arrangement was come to between the Coutts family and Maitland, for the latter turned a complete somersault, and when his history was next issued to the world the damnatory paragraph was found to have disappeared, and the following beautiful reference to the public spirit, kindness, and Christian charity of Lord Provost John Coutts was discovered to be inserted in its stead :

' 1740.—In this year was a great scarcity of Victual and it appears from the Council's Records that the Magistrates used all possible Means for the Relief of the necessitous. They ordered their Treasurer to purchase such Quantities of Grain as should be

found necessary for the exigencies of the Poor; caused grind it, and carry it to the Market to be sold at a much easier Rate than otherwise could be had. Both Banks lent the City Money, without Interest, to pay for the Corn bought; and Mr. *Coutts*, and other Gentlemen, who dealt in the Corn Trade, did import great Quantities of Victual, which they delivered to the City at prime Cost, which reduced the Price very considerably; in-somuch that the People lived in Plenty in the midst of Famine.'

This is a very different story indeed! Instead of wicked Mr. Coutts fleeing the city amid the execrations of its inhabitants, we now find him seated with a nimbus round his head and a loving population hailing him as their deliverer from want.

Looking upon this picture and on that, we confess to a feeling of bewilderment; and after being permitted this one glimpse into the way that history is written, we can express no surprise that historians are sometimes mistrusted.

Nor could Maitland plead that he wrote the first paragraph in ignorance, for, as pointed out already, he arrived in Edinburgh during the famine year of 1740, and must have known all about it from personal experience. Whether he was influenced by spite, by gossip, or simply by mental aberration, we know not, but he undoubtedly committed to print the statement that in 1740 John Coutts formed what is now called 'a corner' in grain, greatly to the suffering and indignation of the community.

His ill-expressed, disjointed paragraph, with its repeated 'its said,' was worthy of the literary hangman's office; but Maitland submitted to a worse out-

rage—that of eating his words and publicly proclaiming the falseness of his original statements.

The best refutation of Maitland's calumny consists in the fact that two years after the famine John Coutts was elected Lord Provost of Edinburgh. Short as people's memories may be for benefits received, they are very long for insults offered; and, making every allowance for the *mobilis turba*, it is impossible to believe that, if the citizens had chased John Coutts from Edinburgh for extortion in 1740, they would have offered him the civic crown in 1742.

Maitland's History was published in folio at Edinburgh in 1753, and professes to contain 'A faithful Relation of the publick Transactions of the Citizens,' the author asserting his scrupulous honesty and his absolute independence in the following sentence, in which he pours contempt upon historians who flatter the great:

'And if it should be alledged that my Expressions in some Places are too warm, the Reader, upon Reflexion, will discover that they are only so where Vice, Immorality and Injustice flagrantly appear; for which the wicked authors justly deserve to be reprehended and not screened as many are, by the most servile Adulators, as Numbers of Authors have shown themselves to have been, by soothing the Vices of many Persons in exalted Stations; whereas had they faithfully and honestly discharged their respective duties, by lashing their wicked and detestable Crimes, it would not only have been a Means to deter Persons of Distinction from the like iniquitous Practices, but likewise had a good Effect upon Posterity in general, when they know the commemorating their wicked Actions would render them odious both to God and Men, their Memory stink, and be rendered infamous to future Ages, as already hinted.'

Thus Mr. William Maitland, F.R.S., called heaven and earth to witness that he was not as other historians are, which was quite true, for, unlike them, he had been haled before the Bailies' Court for grossly libelling an eminent Edinburgh citizen, and had, from fear of condign punishment, altered from black to white a paragraph in his veracious History.

CHAPTER V

THE COUTTS BROTHERS

ALTHOUGH Maitland's 'History of Edinburgh' is minute, and even diffuse, he makes no mention of private bankers in the city, and refers to its Lord Provost in his first issue, rather impudently, as 'one Coutts,' and in his second issue as 'Mr. Coutts who dealt in the corn trade.' Yet John Coutts had not only been a munificent and popular Lord Provost, but was well known to be carrying on a large and lucrative business, of which the negotiation of bills of exchange formed a considerable part; for, says Sir William Forbes, 'there were then no country banks, and consequently the bills for the exports and imports of Perth, Dundee, Montrose, Aberdeen, and other trading towns in Scotland, with Holland, France, and other countries, were negotiated at Edinburgh,' adding: 'In both sections of this island, for a long period after public banks were established, the negotiating of bills of exchange was in the hands of private merchants or bankers.' The Bank of Scotland at its first erection, says that bank's historian (1727), did deal in exchange, but found it 'very troublesome, unsafe, and improper.'

With the boldness of a man who knew his business, John Coutts engaged with much success in this 'unsafe' trade. Under the firm of John Coutts and Co., his was the first private banking house established in Scot-

land, the original partners being John Coutts and Sir Walter Scott's ancestor, Thomas Haliburton of Newmains, Berwickshire; and afterwards, in 1740, John Coutts and Robert Ramsay, brother of Sir Alexander Ramsay of Balnain. The latter partnership was dissolved in 1744, and John Coutts afterwards assumed his wife's first cousin (Mr. Archibald Trotter), the firm then becoming Coutts and Trotter. In 1749, on leaving for Italy (where he died), John Coutts and Mr. Trotter assumed the former's eldest son Patrick, the firm then becoming Coutts, Son and Trotter. We thus find three distinct firms, extending for more than a score of years, viz., John Coutts and Co., Coutts and Trotter, and Coutts, Son and Trotter.

In all but the last John Coutts was the master spirit, and when he died leaving all his sons in minority, Mr. Trotter carried on the business for awhile, but not for many years. The young Couttses were masterful and audacious youths, disowning his authority and teasing him with tricks. He accordingly left them to their own devices, and they being still too young to manage the concern themselves, a partnership was formed between them and Mr. John Stephen, who was at the time a wine-merchant in Leith, and who had married their father's sister.

The name of the firm was now changed to Coutts Brothers and Co., and apparently all four sons of John Coutts—viz., Patrick, John, James, and Thomas—were partners in it with Mr. John Stephen.

Ambitious and enterprising, the young Couttses were not satisfied with an Edinburgh house. They must have a London one as well. Accordingly they, Mr. John Stephen, and his son, Mr. Thomas Stephen, established a house in London, under the name of Coutts, Stephen, Coutts and Co.

This was the first appearance on the London stage

of the descendants of the Provosts of Montrose and Lord Provost of Edinburgh, and, like their ancestors, they were destined to achieve the highest distinction.

The firm in London, says Sir William Forbes, 'acted as correspondents of the house in Edinburgh, and transacted any other business with which they were intrusted, either in money or in the buying and selling of goods on commission.'

Whilst John Coutts and Co. began by doing what was considered in those old-fashioned times rather heterodox banking business, the regular business of banking was carried on in Edinburgh by the two public banks which then existed, viz., the Bank of Scotland and the Royal Bank of Scotland.

As the Bank of England was in 1694 projected by a Scotsman, William Paterson, so an Englishman (John Holland) was the originator of the Bank of Scotland. He and others obtained an Act of Parliament in 1695, erecting themselves into a company under the name of the Governor and Company of the Bank of Scotland. The bank's capital consisted of £100,000 sterling.

The Royal Bank of Scotland was established by Royal charter in 1707, with a capital of £111,000, enlarged in 1738 to £151,000, and from its foundation this bank was favoured and supported by the merchants of Glasgow. The Bank of Scotland, however, was much annoyed at the appearance of a rival, and very strained relations existed between the two banks until the increasing commerce and wealth of Scotland demanded not only two, but several more public banks, and mutual assistance took the place of injurious rivalry among the Scottish banks.

In 1746—that is, after John Coutts' Provostship—the British Linen Company was established by Royal charter, with a capital of £100,000, with power to

double the same, and licence to carry on the Linen manufacture in all its branches, and to promote it in every way. The Bank in connection with this company, and the two older banks already mentioned, were the only public banks existing in Edinburgh during the eighteenth century.

Although John Coutts and Co. was the earliest private banking house in Scotland, many other private firms doing banking business soon arose in Edinburgh. Of such there was the firm of Mansfield, Ramsay and Co. (afterwards Ramsay, Bonars and Co.), the heads of which ultimately were Sir John Marjoribanks of Lees, Bart., and Sir James Stirling of Larbert, Bart., both of whom were Lord Provosts of Edinburgh. There was also the firm of Cumming and Son (in the President's Stairs, like John Coutts and Co.), of which William Cumming was the head. There were likewise the firms of William Hogg and Son, William Alexander and Sons, the Fairholmes, George Chalmers, Fordyce, Malcolm and Co., Arbuthnot and Guthrie, Gibson and Hogg, Thomas Kinnear, Seton and Houstoun, Samuel Foggo, Johnstone and Smith, Scott Moncrieffe and Ferguson, John Fyffe, and W. Sinclair and Co. As we shall find, the 'Black year' (1772) thinned this plethora of Edinburgh private banking firms.

Lord Provostships, baronetcies, and seats in Parliament were showered upon our early Edinburgh bankers, who were generally not only men of wealth, landed property, and influence, but also of great public spirit, and usually of large private charity. So systematic, for example, was Sir William Forbes in his almsgiving, that his pensioners used at stated periods to await his exit from his banking house in the Parliament Close, and on his death John Kay issued an etching, depicting Sir William and his pensioners, with the inscription: 'The good shall mourn a brother—all a friend.'

The banking house of Coutts Brothers and Co. was on the second floor of the President's Stairs, Parliament Close, Edinburgh. That of the corresponding London firm of Coutts, Stephen, Coutts and Co. was in Jeffrey's Square, St. Mary Axe. There had been a third firm in Rotterdam, of which John, the second son of the Lord Provost, was a partner, viz., Robertson, Coutts and Stephen. 'Their chief trade,' says Sir William Forbes, 'was the shipping of tea, spirits and other articles of contraband goods for the smugglers on the east and north coasts of Scotland.' Lord Provost Coutts, sitting in ermine, directing against smugglers all the terrors of the law, whilst his son John supplied the malefactors with tea, spirits, etc., and lived by their contraband trade—such were the inconsistencies of the times, and the necessary result of a trade with which the canvasses of George Morland have made us familiar, and which only clearer financial notions enabled Government to destroy.

Abandoning his Rotterdam firm, and the very doubtful business he there pursued, John came to Edinburgh and joined his brother James and Mr. Stephen in carrying on in his father's old house the business of Coutts Brothers and Co. They were large corn-merchants, like their father, and had agents in Northumberland, Aberdeen, Portsoy, Dundee, Caithness and Ross-shire, who purchased corn for them exclusively; whilst they had great consignments of corn made to them from the seaports of Yorkshire, Norfolk, and South Wales. From Ireland, too, from Drogheda and Belfast, they imported corn, whilst ships brought wheat to them from Danzig and Königsberg. Altogether they conducted a very large business in corn, and, as in the case of several of the other private bankers in Edinburgh, this important staple, the 'staff of life,' was the foundation of their banking business.

Sir William Forbes epitomizes with as much elegance as Plutarch the lives and characters of the four Coutts Brothers—Patrick, John, James and Thomas.

1. Patrick was more devoted to society and literature than to business, and whilst the active part of the management of the London business rested chiefly on his younger brother Thomas, he gave attention to it only as long as Mr. Stephen lived. Then he travelled on the Continent, and being observed making notes whilst on the ramparts at Lille, he had the misfortune to be arrested as a spy. He was thrown into prison, where he remained several months, and was only released by the prolonged efforts of his friends. After his release he came to Scotland, and formed a new co-partnership, which included Sir William Forbes, under the old name of Coutts Brothers and Co.

2. 'John Coutts,' says Sir William Forbes, 'under whose eye chiefly I served my apprenticeship, was one of the most agreeable men I ever knew. Lively and well bred, and of very engaging manners, he had the happy talent of uniting a love of society and public amusements with a strict attention to business.' Sir William recollects only once seeing him 'in the counting-house disguised with liquor and incapable of transacting business'—a sidelight of the times which those who condemn poor George Morland and Robert Burns may well note. Long afterwards a visitor to John Dowie's tavern, not far from Sir William Forbes' own bank in Parliament Square, Edinburgh, spied one night a heap of lads lying snoring on the floor of a room. He asked John Dowie who these were? 'Oh,' quoth John, 'they're just twa-three o' Sir Wullie's drucken clerks.'

It was this John Coutts who, when a Rotterdam merchant, supplied the Dutch smugglers whom his father, the Lord Provost, afterwards condemned—a

comedy which was enacted until he left Holland and joined his brother James and Mr. Stephen as a member of Coutts Brothers and Co., bankers, Edinburgh. 'To his lessons,' says his grateful apprentice, Sir William Forbes, 'it is that I owe any knowledge I possess of the principles of business, as well as an attachment to *form* which I shall probably carry with me to the grave.' He 'had all the accuracy and all the strictness of a Dutchman,' and although usually very gentle, 'I have,' says Sir William, 'seen his eyes, which were black and piercing, flash as if with lightning if any attempt was made to overreach him in a bargain.' He died in 1761, at Bath, aged only thirty years.

3. James Coutts 'had not,' says Sir W. Forbes, 'those polished manners which his two elder brothers had acquired by living abroad and mixing in the world. He was nearly as passionate as Mr. John Coutts; but he differed from him in retaining a longer resentment. He was from 1762 to 1768 M.P. for the city of Edinburgh, and resigned under peculiar circumstances. According to a letter of Lord Dundonald appearing in the *Morning Post* in March, 1822, 'in consequence of some strange and incoherent language in the House of Commons, he (James Coutts) was induced (at the suggestion of and by the persuasion of his friends) to refrain from attending that House.'

At first a member of the Edinburgh firm, James Coutts afterwards went to London, where he entered into partnership with Mr. George Campbell, originally a goldsmith, but then a banker in the Strand. The firm then became Campbell and Coutts, and James Coutts withdrew from the Edinburgh banking house. On the death of Mr. Campbell in 1761, he assumed as partner his brother, Thomas Coutts, afterwards the celebrated London banker, of whom more anon. James Coutts married George Campbell's niece, Mary

Peagrim, and, dying in 1778, left his fortune of £70,000 to his only daughter, the wife of her cousin, Sir John Stuart, of Allanbank, Bart.

4. Thomas Coutts, the youngest son, had much too remarkable a career to be epitomized with his brothers, and requires a chapter for himself. Even Sir William Forbes refrains, as Thomas was then (1803) alive, from saying more regarding him than 'that, by a careful attention to the business of a banker, he has raised the reputation and business of his house to a high degree of eminence, and has acquired a very great fortune.'

When Sir William Forbes became an apprentice to the Coutts Brothers, they carried on business both at Edinburgh and London—at Edinburgh, under the firm of Coutts Brothers and Co., conducted by John and James Coutts and Mr. Stephen; and at London under the firm of Coutts, Stephen, Coutts and Co., conducted by Patrick and Thomas Coutts. At Edinburgh the whole office staff, besides the partners, consisted of four clerks and two apprentices, yet the house had extensive transactions in corn, and did business on commission in wine, and in shipping lead, salmon, and other articles. They also acted as exchange dealers and bankers by receiving deposits of money, for which they allowed interest. All these exchange operations were transacted through the corresponding London house, which also bought and sold goods on commission.

The ultimate migration of the Couttses to London came about in this way: In the middle of the eighteenth century there were only two banking houses west of Temple Bar, one resorted to by gentlemen of the Tory interest, the other by those of the Whig. Andrew Drummond (a son of Lord Strathallan's), who had been 'out in the '15,' established himself in London as a banker, and his bank was resorted to by many members

of the English Tory aristocracy. Drummond's Bank, then, with its *souçon* of Stuart and Jacobite leanings, was the Tory bank west of Temple Bar. George Campbell began life as a goldsmith, but being patronized by his chief, the Duke of Argyll, and other Whigs, he started a bank, which became the Whig resort west of Temple Bar. It is an interesting circumstance that a descendant of the Duke of Argyll who inaugurated the firm is now a member of it.

On August 1, 1754, James Coutts, who had never been out of Scotland, went to London on a visit to his brothers, Patrick and Thomas. When there he met and married Mary Peagrim, the niece of the George Campbell just mentioned. Immediately after this event Mr. Campbell received him into partnership under the firm of Campbell and Coutts. James Coutts thereupon left his Edinburgh firm and became a London banker.

Meanwhile his London brothers had also been assuming a partner, viz., Mr. William Dalrymple, merchant, Cadiz, brother of Sir Hew Dalrymple, of North Berwick, Bart., a descendant of the Lord President Dalrymple from whom the President's Stairs, where their father lived, took their name. As long as Mr. Dalrymple was a partner the firm was known as Coutts Brothers and Dalrymple, but when his speculative habits led to a dissolution of the copartnery, the firm adopted the same name as the Edinburgh house, viz., Coutts Brothers and Co., the London partners being Patrick and Thomas, the oldest and youngest sons of Lord Provost John Coutts.

As has been already mentioned, Patrick Coutts was never much of a business man, so when George Campbell (of Campbell and Coutts) died (about 1760), the two London Couttses devoted to business, viz., James (of Campbell and Coutts) and Thomas (of Coutts Brothers and Co.), went into partnership under the name of James

and Thomas Coutts. The firm of Coutts and Campbell disappeared, whilst the firm of Coutts Brothers and Co., deprived of Thomas Coutts' masterly management, was lamely conducted by Patrick Coutts, with the aid of a principal clerk, who, however, did not stay long, after which the business was looked after under a procuration given to Mr. George Keith. The Edinburgh house of Coutts Brothers and Co. was managed by Mr. John Coutts and Mr. Stephen; but it is evident that, with James and Thomas Coutts in another concern, the old house must have received a rude shock, which it required all the skill and devotion of Sir William Forbes to enable it to survive. He, a mere apprentice at that time, arrived at the critical moment, and long maintained the reputation of Coutts' old bank in Edinburgh, as one of the best in the United Kingdom.

In 1761 Patrick Coutts became mentally incapacitated from attending to business, and John Coutts died at Bath, where he had gone after a serious illness in London. James and Thomas Coutts having left their brothers and formed the new house bearing their name, the old house of Coutts Brothers found itself bereft of any partner of the name of Coutts. Still, as Sir W. Forbes remarks, both the Edinburgh and London offices of the old house 'supported their credit and reputation. Indeed, I must chiefly attribute it, under Heaven, to the popularity of Provost Coutts and his family in Edinburgh, and the established reputation of their firm, by which the friends and correspondents of the house were induced to continue their business there as formerly.'

Although James and Thomas Coutts had left the old firm, they were the legal representatives of their elder brothers Patrick and John, and responsible as such, on the former's incapacity and the latter's death, for the

engagements of the old firm. Consequently, they had to control the management of the old firm as their brothers' representatives, and during the autumn of 1762 they arranged with Sir William Forbes, who went to London specially to see them, a new partnership for the old house.

Articles were drawn up by which it was agreed that in Edinburgh, out of respect for the memory of Lord Provost Coutts, the old firm should be styled John Coutts and Co., and in London it should be known as Herries, Cochrane and Co. Thus the name of Coutts was eliminated from the old London firm, being used now only by the bank of James and Thomas Coutts, who were the framers of the articles, which were signed at James Coutts' house in the Strand on Christmas Day, 1762.

The resident partners of the Edinburgh firm of John Coutts and Co. were: (1) John Stephen, cousin-german of the brothers Coutts; (2) Sir William Forbes, Bart.; and (3) James Hunter, afterwards Sir James Hunter Blair, Bart., M.P.

The resident partners of the London firm of Herries, Cochrane and Co. were: (1) Robert (afterwards Sir Robert) Herries, who had been an intimate friend of the late John Coutts at Rotterdam; and (2) William Cochrane, originally a woollen draper in the Luckenbooths, Edinburgh, married to Lillias, daughter of Sir John Stuart of Allanbank, and a sister of Lord Provost Coutts' wife.

In modern times a joint-stock company usually signalizes a new epoch in its existence by erecting new, enlarged, and expensive buildings; but such was not the old way. Sir W. Forbes tells us that the counting-house of John Coutts and Co., bankers, Edinburgh, 'was continued in Provost Coutts' house in the President's Stairs, Parliament Close, in which Mr.

Stephen's family had resided since the death of Mr. John Coutts. In London the counting-house was also continued in the house where it had been first established in Jeffrey's Square, St. Mary Axe, in which Mr. Patrick and Mr. Thomas Coutts had resided, and which was now occupied by Mr. and Mrs. Cochrane.'

The old custom of 'living above one's shop' was also practised by Mr. James Coutts, M.P. for the city of Edinburgh, and senior partner of the rising firm of James and Thomas Coutts, bankers, Strand, London. At that time the Strand was not the overbuilt thoroughfare it now is. Whilst on the most frequented route to the City, and eminently suited to catch business, Messrs. Coutts' banking house on the south side of the Strand commanded from its back windows an uninterrupted view of London's greatest avenue, the Thames, and beyond that a distant prospect of the Kent and Surrey hills. When Thomas Coutts succeeded James as resident above his Strand banking house, he particularly enjoyed this view of the river and hills beyond, and when a terrace called the Adelphi was proposed to be erected between the Strand and the Thames, and threatened to interrupt the view he so much liked, Thomas Coutts purchased a 'vista' the width of his house, and stipulated that a street should lead from the back of his bank to the Adelphi, with a clear view over the Thames, so that his 'vista' might never be closed.

Thomas Coutts afterwards gave up his Strand residence to his godson, Mr. Coutts Trotter, so that we find down to a comparatively recent date that some member or connection of the firm carried out its old Edinburgh practice of living above the bank, a practice which was highly intelligible, considering the enormous value of the specie, notes, and securities which the premises contained.

CHAPTER VI

THOMAS COUTTS, BANKER, LONDON

FEW men engaged in the ordinary business of life have enjoyed the success or notoriety of the renowned Thomas Coutts, banker in the Strand. The fourth son of John Coutts, Lord Provost of Edinburgh, he was born in the latter's house in the President's Stairs, Parliament Close, on September 7, 1735. His mother was a daughter of Sir John Stuart of Allanbank, Berwickshire, Bart., whose mother was a daughter of Kerr of Morrison, Berwickshire, whose mother was Grizel, daughter of Sir John Cochrane, second son of William, first Earl of Dundonald. This genealogy was given in a letter dated March, 1822, addressed by the then Lord Dundonald to the editor of the *Morning Post*, and reprinted in a pamphlet published at London in 1822. As to other details, related in the following chapter, regarding the life of Thomas Coutts, I was much indebted to the curious and very rare pamphlets contained in the valuable library bequeathed to the British Museum by the Right Hon. Thomas Grenville in 1846, to which I had special access.

When Prince Charlie was holding his Royal Court at Holyrood, Thomas Coutts was a pupil at the Edinburgh High School. His preceptors there were, from 1743 to 1745, John Rae, afterwards Rector of the Grammar School of Haddington; and, from 1746 to

1747, John Lees, M.A., afterwards Rector of the High School of Edinburgh. This famous school drew to it all that was best in Edinburgh, and among Thomas Coutts' class-fellows we meet the distinguished names of John Maclaurin, afterwards one of the judges of the Court of Session, under the title of Lord Dreghorn; Robert Mylne, afterwards architect of Blackfriars Bridge, and surveyor of St. Paul's Cathedral, London; Lord Pittenweem, afterwards Earl of Kelly, and a well-known musical composer; and Alexander Wedderburn, afterwards Lord Chief Justice of England, and created Lord Loughborough, and ultimately Lord High Chancellor of Great Britain, and created Earl of Rosslyn. As the school's historian, Dr. Steven, proudly remarks, 'It is a fact worth recording that the roll of its scholars includes the names of three Chancellors of England—natives of Edinburgh—Wedderburn, Erskine, and Brougham.'

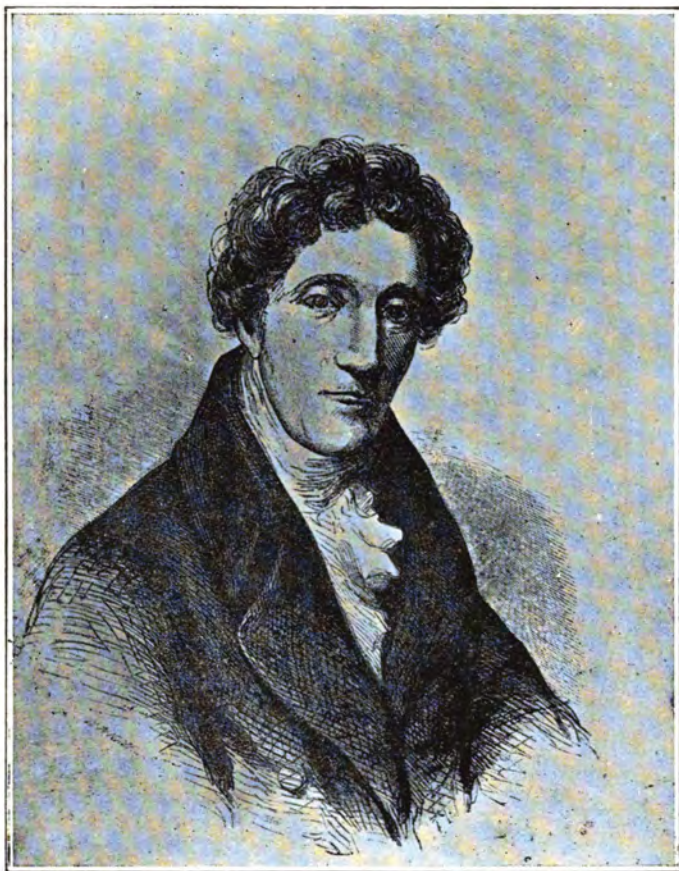
Thomas Coutts and his three brothers were early placed in their father's bank in Edinburgh, and formed a mischievous quartette, so far as Mr. Trotter, their father's partner was concerned. 'One of their tricks,' says Sir W. Forbes, 'consisted in their putting a live mouse under the cover of Mr. Trotter's inkstand, and watching with glee for the start he was to give when, on lifting the lid, the animal jumped out, to the no small amusement, as might be expected, of the whole counting-house.'

'The child is father of the man,' and from beginning to end the narrative of the long, laborious life of Thomas Coutts abounds with droll stories, which one would not expect in connection with a hard-working banker piling up money acquired by professional skill and unremitting toil. The truth is that, as we shall presently perceive, Thomas Coutts, whilst severely precise and exacting in all that concerned business,

allowed himself exceptional liberty in all that related to his private life. He was an absolutely independent man. Maker of his own fortune, he spent it as and where he chose. With no social ambition, he sought for happiness where he thought he might get it, no matter what Society might say about his choice. He regarded the opinion of the world with the indifference of a man whose character was pure and whose conscience was clear; and he found that the very Society which had professed itself shocked at his *mésalliances* was ever ready to grovel before his wealth.

After getting a thorough grounding in banking business in their father's office in Edinburgh, the four brothers Coutts resolved at his death to open a house in London. Whilst John and James Coutts remained at the old bank on the second floor of the President's Stairs, Parliament Close, Patrick and Thomas opened a London branch in Jeffrey's Square, St. Mary Axe. As has already been explained, Patrick retired from active business, and John died; whilst James left the Edinburgh bank, and set up with the leading Whig banker, Mr. George Campbell, under the firm of Campbell and Coutts, bankers, Strand, London, this being the origin of the banking house of Coutts and Co., 59, Strand, to-day.

On the death of Mr. Campbell, about 1760, James Coutts assumed his brother Thomas as a partner, and changed the name of the firm to James and Thomas Coutts. Next year John Coutts died, at Bath, and Patrick was compelled by a mental malady to retire altogether from business. James and Thomas, as representing them, rearranged their brothers' firm, but under the name of Herries, Cochrane and Co., in London; so that the only banking-house there bearing the name of Coutts was that of James and Thomas Coutts in the Strand. We must now leave them there,



THOMAS COUTTS, BANKER, LONDON.

working assiduously and raising their banking-house to the highest position in London, to follow the somewhat erratic private life of Thomas Coutts.

Whilst his brother James had considerable ambition, and became Member of Parliament for his native city of Edinburgh, Thomas had no desire to shine in public life except as a banker. He did not live with his brother, who dwelt above the counting-house in the Strand, but resided not far distant in St. Martin's Lane.

'James Coutts had in his service as housemaid a blooming young rustic named Elizabeth Starky; she was remarkable for cleanliness, industry, and good humour, when those humble virtues were much more common than at present amongst domestic servants. *Betty*, for such was her usual appellation, was much admired on account of the freshness of her complexion and the beauty of her features; but she was also beloved and respected for the modesty of her demeanour and the unruffled evenness of her temper.'

This portrait of one whose daughters were destined to wed some of the proudest aristocrats of Great Britain is taken from one of the pamphlets in the Grenville Collection of the British Museum, a pamphlet originally published in 1819 during Thomas Coutts' lifetime, but republished with some alterations in 1822 after his death in that year.

From this contemporary pamphlet we also obtain a portrait of Thomas Coutts himself when a bachelor :

'Mr. Thomas Coutts possessed the manners and accomplishments of a gentleman; he was plain but fashionable in his dress, sedate in his deportment, punctual to an extreme of nicety in the discharge of all the duties of his business, frugal and sparing as to his personal expenditure, careful of his health, and still more so of his reputation. His great ambition seemed to aim at establishing a general character as a man of business,

in which he was eminently successful; and amongst moneyed men he was looked up to as an oracle, although he could seldom be consulted from the wise and laudable maxim on which Mr. Coutts ever acted—of obtaining as much happiness as fortune placed within his reach. To his financial skill, not only Mr. Pitt, but other Prime Ministers, are said to have been indebted for many valuable suggestions.'

Around such a bachelor, highly-respected, wealthy, and influential, there buzzed a cloud of matrimonial suitors of the very highest class. Noble ladies vied with each other in catching the eye of the attractive young banker, whose presence was so good, his character so high, and, above all, his fortune so enormous. Yet they had to confess that their manœuvres were in vain, and ultimately 'spoke of him with affected disdain, declaring he was the most cold-blooded animal that Scotland ever produced.'

How was this? Why did Thomas Coutts prefer to these noble ladies, proficient in every art that birth and education could bestow, a humble servant-lass, whom they would scarcely have deigned to notice? This is a curious psychological problem, and to understand it we must turn to the history of a greater man than Thomas Coutts, the illustrious Goethe, who, like the London banker, deserted the company of the most intellectual ladies of the Court of Weimar in order to take a peasant bride.

Goethe contracted a decided *mésalliance* when he married Christiane Vulpius, a beautiful girl of humble life. Thomas Coutts, however, acted more honourably to his humble partner than Goethe did to his, for Coutts married Betty Starky at once, whereas the German philosopher allowed many years to pass before he had the courage or sense of honour to wed Christiane Vulpius.

The sentiment which impelled both of these celebrated men to contract *mésalliances* is explained in one of Goethe's conversations with Eckermann, during which he laughed at the idea that a girl's intellectual qualities made men fall in love with her. 'Pshaw!' said Goethe, laughing, 'as if love had anything to do with the understanding! The things that we love in a girl are something very different from the understanding. We love in her beauty, youthfulness, playfulness, trustingness, her character, her faults, her caprices, and God knows what—*je ne sais quoi*—besides. But we do not love her understanding.'

After her engagement to her master's brother, but before it was made public, Betty Starky continued to perform the usual duties of a housemaid in the Strand office. One day, whilst she was scouring the stairs, a clerk approached wearing dirty boots, which Betty requested him to remove. The clerk snappishly refused, whereupon Betty remarked: 'Before long I'll make you pull off your shoes and your stockings too, if I choose it.'

Of course, when Thomas announced to James Coutts his intended nuptials with the latter's housemaid, James expressed great surprise and annoyance. Besides, Lord Dundonald tells us that Betty Starky, 'a most respectable, modest, handsome young woman,' had the care of James Coutts' only daughter. How would his daughter like to have her former abigail converted into her aunt?

Altogether, James Coutts was very angry with his brother, yet the latter's sterling qualities as a man, and his exceptional abilities as a banker were such that James never thought of dissolving the partnership of James and Thomas Coutts. So the latter took his humble bride home to his house in St. Martin's Lane, where Lord Dundonald says he and his lordship's

brothers often visited them, and where Mrs. Thomas Coutts' 'good sense, amiable disposition and exemplary conduct endeared her to all her husband's family, and commanded the respect of everyone who knew her.'

According to Sir William Forbes, James Coutts was a passionate man, and, owing to some difference (which Sir William does not reveal) with his brother Thomas, he eventually went abroad with his daughter Frances, who married in Italy her cousin, Sir John Stuart, of Allanbank, Bart. At Turin her father was seized with the same mental malady as his eldest brother Patrick, and he died at Gibraltar whilst returning home in 1778. He left to his only child, Lady Stuart, a fortune of £70,000, and we shall see how very much richer his brother Thomas was when he died.

Owing to the death of James Coutts, Thomas Coutts became the sole partner of the firm. Coutts' bank in the Strand was by this time an established institution; and just as a Scotsman, William Paterson, projected the leading public bank in the Metropolis, the Bank of England, so another Scotsman, Thomas Coutts, became by his industry, integrity, and professional skill the leading private banker in London.

Unfortunate differences concerning Mr. Cochrane's retirement had sprung up long before James Coutts' death between his firm and the old paternal house in Edinburgh of John Coutts and Co., now being ably managed by Sir W. Forbes and his partners, Messrs. Stephen and Hunter. The London firm actually now employed Messrs. Mansfield and Co. as their correspondents in Edinburgh; and Sir William Forbes records that his only intercourse with Thomas Coutts after the rupture was occasional letters when anything occurred in which Sir William could be useful to him in Edinburgh.

What still further embittered the relations of the

firms was the establishment by Sir William Forbes, Messrs. Herries, Messrs. Henderson, and Sir William Maxwell, of Springkell, of a banking house in St. James's Street, London, called the London Exchange Banking Company, for the purpose of issuing promissory notes to travellers payable on the Continent, to commence on January 1, 1772.

The invention of these 'circular notes' was due to Mr. Herries, and has been found an immense boon to tourists. James and Thomas Coutts, however, looked grimly on, especially as the first offer of a share in the scheme had been made to them, and they had declined it. They were also suspicious that the managers of the new Scottish bank in St. James's Street might try and filch away their customers under the pretext of furnishing them with circular notes for the Continent.

Let us, however, return from these details of Thomas Coutts' business life to his much more interesting private career. His wife bore him three children, all daughters, and all of whom made brilliant marriages.

1. Sophia, the youngest, was the first to be married. On August 5, 1793, she married Sir Francis Burdett, Bart., M.P., a notable politician. From them is descended that distinguished philanthropist, the Baroness Burdett-Coutts.

2. Susan, the eldest daughter, married on February 28, 1796, the third Earl of Guilford, and their daughter Susan became, in 1841, Baroness North.

3. Frances, the second daughter, married, on September 7, 1800, John, first Marquess of Bute; and whilst their daughter Frances became in 1823 the Countess of Harrowby, their son, Lord Dudley Coutts Stuart, married, in 1824, the daughter of Lucien Bonaparte, Prince of Canino.

It is evident, from the noblemen their daughters

married, that Mr. and Mrs. Thomas Coutts must have moved in a high circle of society. Lord Dundonald says he remembers meeting Mr. and Mrs. Coutts and their then unmarried three daughters in Scotland in 1785-86, when they were on a visit to Lord Dundonald's cousin, Sir Charles Preston, of Valleyfield, Fifeshire.

But however much glamour the nobility of rank had for most persons, it had none for Thomas Coutts. Whilst diligent in business and exceptionally precise in all his business engagements, he was devoted privately to literature and the drama. 'During upwards of half a century,' says the pamphleteer already quoted, 'his judgment and taste were acknowledged by the most celebrated dramatic authors and performers.' We are also informed that 'in dispelling the vapours that had congregated round the fame of Thomson' (poet of 'The Seasons') 'Mr. Coutts by his zeal and exertions was not a little instrumental.'

Cultured and a perfect gentleman, Thomas Coutts' 'mental qualifications were of a nature that rendered his society much sought after by those who did not stand in need of his aid as the wealthiest banker of the age.' He was one of the most interesting men in conversation, full of animation, and inexhaustible in anecdote.

Unfortunately, his wife, who had had such a singular career, was long laid aside before her death in 1814 by an illness which led to her deafness and imbecility. Although Thomas Coutts had passed the age of three-score years and ten, he was physically and mentally extremely vigorous; and whilst working hard at his bank and amassing a large fortune, he often spent his evenings at the theatre, or in the society of his literary and dramatic friends.

It was in the course of these evening relaxations that he first saw Harriot Mellon, then a young and beautiful actress, forty-five years his junior. She had been born

at Westminster about 1780-81, and had never seen her father. Her mother subsequently married a musician, who was also a strolling player, and this man and his wife rambled on foot about the provinces, with little Harriot trotting at their heels. The Romance of Life was never more extraordinary than in Harriot Mellon's case, for it destined this little wandering waif to be afterwards a famous actress, then wife of the richest banker in London, and finally a Duchess in the Peerage of Great Britain.

Some ladies, pitying Harriot's nomad career, placed her at a respectable boarding-school, and paid for her education, after which she acted in the provinces. Some of her friends in Stafford, then represented in Parliament by Sheridan, obtained for her an engagement at Drury Lane. She also performed in the provinces, and eventually settled at Cheltenham, where she entered into a building speculation.

Among Miss Mellon's provincial tours was one to Harrogate, where, in a rude theatre situated opposite and belonging to the Granby Hotel, a galaxy of talent performed of which the grandest existing theatre in London would be proud. In that Harrogate barn (now represented by a residence called Mansfield House) appeared during the season Mrs. Jordan (King William IV.'s lady-love), Miss Wallis, Thomas Dibdin and his wife (Miss Hillier), and Miss Mellon and her mother (Mrs. Entwistle). Mr. William Grainge, in his 'History of Harrogate' (1871), says that a regular theatre was not erected in that town till 1788.

With regard to Miss Mellon's theatrical life and triumphs, her memoirs by Mrs. Cornwall Barron-Wilson, which appeared in 1886, furnish reliable details. She was considered the handsomest Audrey on the stage. A remarkably good-looking brunette, she had not the appearance of an actress. As a contemporary critic

observed, whilst Miss Farren was elegant, Mrs. Jordan fascinating, Mrs. Goodall delightful, and Miss De Camp 'set half the young fellows mad,' Miss Mellon looked merely like a girl fresh from the country, with blooming complexion, a tall, fine figure, raven locks, ivory teeth, a cheek like a peach, and coral lips.

She was as good, generous, and amiable as she was beautiful. She assisted anonymously the family of Edmund Kean when that great actor was struggling up to the position he afterwards adorned, and was drawing only a meagre salary. The charity which distinguished her in after-life was thus conspicuous when she was earning her own livelihood.

One of the pamphlets in the Grenville Collection alleges that Thomas Coutts introduced himself to Miss Mellon, as many scores of gentlemen had done, by taking tickets for her benefit. Some time afterwards he sent her a bank-note for £100, enclosed in a letter expressing his esteem for her professional capacity and the respectability of her private character, and adding that this sum might assist in furnishing the house she had taken at Cheltenham.

After consulting her friends, Miss Mellon accepted the £100, especially, says the pamphlet, as it came from 'a gentleman so venerable from his age.' She established her stepfather (who had been in the orchestra of Drury Lane Theatre) in a music-shop at Cheltenham, where she resided for some time, and then went once more back to London.

Then occurred a singular thing, which the pamphleteer, inquisitive rogue as he is, does not quite clear up. During her stay in London Miss Mellon suddenly electrified her friends (no doubt all in need of money) by the announcement that she had won at a lottery a sum of £10,000, in testimony whereof she produced a banknote for £1,000.

She particularly desired her friends not to make this extraordinary piece of luck known, but, to mark her gratitude to fickle Fortune, she subscribed £100 towards the Theatrical Fund.

Miss Mellon must have been singularly ignorant of the human race if she imagined that she could impart as a profound secret to her friends the fact that she had won £10,000 at a lottery, and that this splendid stroke of fortune would not immediately get bruited abroad. We need hardly say it was all over the town within a week.

Mercury is said to protect robbers, but there seems to be no antidotal deity to protect actresses. As soon as certain newspaper managers heard of the £10,000 won by Miss Mellon, they had the audacity to communicate to her their disbelief in her story of the lottery, and to intimate that, unless she paid them certain substantial sums as hush-money, they would insert paragraphs putting the worst construction on her behaviour.

Villains abounded at the end of the eighteenth as well as at the end of the nineteenth century, and the blackmailing villain was quite as much in evidence then as he is now.

Miss Mellon, however, scorned to yield to the threats of the blackmailers, and hence the latter began that system of persecution so well known to them, and to assail the fair fame of the actress by a series of malicious paragraphs. After congratulating her upon her good fortune, they insinuated that she owed it to her having won the good graces of an ardent admirer, whom they at first designated 'Lord G——.' Then, says the indignant pamphleteer, 'the paragraphs increased in number and malignity. The idle, the foolish, and the wicked took them up, and the whole town was amused with tales of the intrigue of a

gentleman of threescore and upwards with a handsome actress of twenty-four.' With more wit than delicacy, one newspaper insinuated that 'a certain rich banker had suddenly acquired a great relish for *Melon*, and had purchased a slice at a dear rate.' Another, with equal audacity, declared that it had heard that 'a certain celebrated actress *made a slip* near an eminent banking house in the Strand.'

Who the 'rich banker' and 'gentleman of threescore' thus maliciously shot at was, there could be no doubt. He was the friend and adviser of Pitt, the father-in-law of distinguished noblemen, the Nestor of the banking profession—he was none other than Thomas Coutts.

What a haul for the vile blackmailer was here! The wealthiest man in London declared to be caught in the toils of his Delilah! What would he not pay for secrecy, for suppression?

There can be no question that during the lifetime of his first wife, long lying in a moribund condition, Thomas Coutts admired Harriot Mellon. He would not have been a man of taste if he had not. But there is no room for much of the *chronique scandaleuse* contained in the pamphlet (printed in 1815), entitled 'Fine Acting,' in the Grenville Collection.

In that very year Miss Mellon's theatrical career came suddenly to an end. The handsomest Audrey on the stage, she silently said farewell to it when she appeared in 'As You Like It' at Drury Lane on February 7, 1815, Thomas Coutts being present in his box. 'On this evening,' says her biographer, Mrs. Barron-Wilson, 'her dress was extremely fanciful and pretty,' including a 'rather short petticoat,' revealing 'yellow silk stockings with black clocks.' She was greeted with much applause, and by no means intended this to be her last appearance. On visiting Mr. Coutts,

however, during the *entr'acte*, she found him wearing a serious expression. He explained that he could no longer bear to see her 'made up for the stage,' and hoped that this would be her last appearance.

With that extraordinary deference and respect which she always showed to him (and which led some imaginative persons to believe he was her father), Miss Mellon submitted, and left the stage for ever. An old man's love for a young actress is always open to remark, but when that actress revels in 'yellow silk stockings with black clocks' the old man is apt to take alarm and withdraw his *inamorata* into private life.

A pamphlet published in 1819, with the object of toning down the asperities of its predecessor of 1815, states that Thomas Coutts purchased for Miss Mellon a villa at the foot of Highgate Hill, called Holly Lodge, paying to its owner, Sir Henry Vane Tempest, the sum of £25,000. Envious and uncharitable tongues of course began to wag, and to say very unpleasant things about 'Mr. Coutts and his *chère amie*.'

Nor was the fair Harriot herself always very discreet. She invariably called her munificent patron her 'dear old Tom,' and said 'he had promised to marry her within a month of his first wife's death,' the latter being still alive.

If Thomas Coutts made that promise (and he was always a man of his word), he certainly kept it. His wife, the object of his first romantic attachment, Betty Starky, died on December 22, 1814, and his matrimonial proposals to his second *inamorata* were as prompt as they were laconic.

Calling upon her at Holly Lodge nearly a month after his first wife's death, he said, 'My dear, you must come with me to church and be married. Your reputation will otherwise be destroyed. There is no other way to protect you.'

So on January 18, 1815, Thomas Coutts married Harriot Mellon privately at St. Pancras Church, Mr. Raymond of Drury Lane Theatre giving her away. On March 1 the parties were remarried at the same church, and on Thursday, March 2, 1815, this second marriage was publicly announced in the *Times* as follows: 'Married on Wednesday, at St. Pancras Church, Middlesex, Thomas Coutts, Esq., to Miss Harriot Mellon, of Holly-Lodge, Highgate.' A notice to the same effect appeared in the *St. James's Chronicle* of the same date.

Thomas Coutts had evidently again succumbed to the fatal philosophy of Goethe, and chosen a woman for his wife not for her social equality with himself, not for her careful upbringing and education, but (to quote again the dangerously fascinating author of *Faust* and *Mephistopheles*) for 'her beauty, youthfulness, playfulness, trustingness, her character, her faults, her caprices, and God knows what—*je ne sais quoi*—besides.'

The bonds of holy matrimony were, however, never more faithfully borne than by the whilom actress and her venerable spouse, and to all the nonsense that has been written about them we may well apply the lines prefixed to a pamphlet on the subject :

'Burn, sooty Slander, burn thy blotted scroll;
Greatness is greatness, spite of Envy's soul.'

Proofs of the devotion of Thomas Coutts to his second wife abound. He is stated to have allowed her to spend £40,000 during the first year of their marriage, an extraordinarily lavish amount of pin-money, but it must be recollected that Mrs. Thomas Coutts, *née* Mellon, was renowned for her charity and benevolence. As a pamphleteer remarks, 'The public journals having spread—perhaps exaggerated and overcoloured—statements of her profuse liberality, both herself and husband

found themselves inundated with letters and petitions. They arrived in shoals.

The annals of Holly Lodge, where Mr. and Mrs. Thomas Coutts lived, like those of the residence of their illustrious successor, the Lady Burdett-Coutts, are full of examples of munificence and charity on a hitherto unequalled scale. The fact that Mrs. Coutts had expended as much as £40,000 a year chiefly on charity shows the extraordinary proportions which her charities assumed. Unfortunately, the base and fraudulent took advantage of the good hearts at Holly Lodge, and eventually led to the scale of charity there being considerably reduced.

Wealth has its duties as well as its privileges, and rich men are often as liberal in private as they are exacting in public. It was said of the great Frankfort banker, Anselm Mayer von Rothschild, that he gave to every beggar who accosted him. More discriminating, the celebrated American millionaire, Commodore Vanderbilt, gave generously where he thought the gift would stimulate the recipient to self-reliance. Constant, but not promiscuous, charity was the practice of Thomas Coutts, and he accorded unfettered permission to his wife to exercise the same divine gift. 'There is that scattereth and yet increaseth.' The Rothschilds, Vanderbilts, and Couttses have discovered the truth of that passage of Scripture.

That Mrs. Coutts was devoted to her husband is shown in the letter she wrote to Sir Walter Scott (given later on) in which she designated him 'the best, the most perfect, being that ever breathed.' That Thomas Coutts sincerely loved and respected Harriot Mellon is proved by many circumstances. An inscription on a portrait of her in his own handwriting mentions her retirement from the stage in 1815, and adds, 'when she married Thomas Coutts, Esq., banker, of the

Strand, which proved the greatest blessing of his life and made him the happiest of men.'

But of all Thomas Coutts' proofs of devotion none is more signal than the fact that when he died on February 24, 1822, aged eighty-seven, he left ALL he possessed to 'his said wife, Harriot Coutts.'

His will was made at London on May 9, 1820, and in it he appointed as his executors his said wife, his four partners—viz., Sir Edmund Antrobus, Mr. Coutts Trotter, Mr. Edward Marjoribanks, and Mr. Edmund Antrobus the younger; also Mr. William Adam the younger, of Lincoln's Inn; Mr. Andrew Dickie, of the Strand; and Messrs. Thomas Atkinson and John Parkinson, both of Lincoln's Inn Fields.

The personalty left to Mrs. Coutts under this will amounted to £900,000, besides which she already possessed Holly Lodge.

Five years after the death of Thomas Coutts his widow married, on June 16, 1827, William Aubrey de Vere, ninth Duke of St. Albans. She died without issue on August 6, 1837, and, with a nobleness of mind which proves that the maxim *Noblesse oblige* may actuate one risen from the ranks as well as one born in the purple, she gave back to the Coutts family the entire estate she had received from it, her heiress being the Baroness Burdett-Coutts, who has made such noble use of the fortune she thus acquired from the good-hearted Harriot Mellon, Duchess of St. Albans.

Whilst in 1825 Sir Walter Scott deposited with Coutts' Bank £2,100 to enable his son Walter to purchase his troop in the 15th (King's) Hussars, he had always had a current account with the Bank, and had experienced much kindness from his relative, Mr. Thomas Coutts. He was also an intimate friend of Mr. Thomas Coutts' widow. Writing to Mr. John Richardson of Kirklands, in 1824, Scott says: 'I have



HER GRACE THE DUCHESS OF ST. ALBANS, WIDOW OF THOMAS
COUTTS, BANKER, LONDON, AND FORMERLY
MISS MELLON, ACTRESS.

been cruising about down to Lees to meet Mrs. Coutts.' It will be remembered (Chapter III.) that the Couttses were connections of the Marjoribanks of Lees, now Lords Tweedmouth. They were also, through the Haliburtons of Newmains, connections of Scott himself, who remarks concerning Thomas Coutts that he was 'a relation of my father's, and had been at all times kind and liberal to me in some dealings which I had with him.'

In October, 1824, Scott writes to Miss Edgeworth that 'the mistress of millions, Mrs. Thomas Coutts,' had arrived at Abbotsford, a visit which she repeated in October, 1825, on which occasion he wrote to his daughter-in-law: 'We expect the great Mrs. Coutts here to-day, bringing in her train the Duke of St. Albans and his sister; the former, the newspapers will have it, is slave to her *beaux yeux*, or more properly the *beaux yeux de sa cassette*.'

Over this, Scott, writing next month in his Edinburgh study, communes with himself in his *Journal* as follows: 'Mrs. Coutts, with the Duke of St. Albans and Lady Charlotte Beauclerk, called to take leave of us. When at Abbotsford his suit throve but coldly. She made me, I believe, her confidant in sincerity. She had refused him twice, and decidedly. He was merely on the footing of friendship. I urged it was akin to love. She allowed she might marry the Duke, only she had at present not the least intention that way. Is this frank admission more favourable for the Duke than an absolute protestation against the possibility of such a marriage? I think not.'

Scott then proceeds, with all the gallantry of a *preux chevalier*, to defend his friend Mrs. Coutts: 'It is the fashion (he continues) to attend Mrs. Coutts' parties, and to abuse her. I have always found her a kind, friendly woman, without either affectation or insolence

in the display of her wealth, and most willing to do good if the means be shown to her. She can be very entertaining too, as she speaks without scruple of her stage life. So much wealth can hardly be enjoyed without some ostentation. But what then? If the Duke marries her, he insures an immense fortune; if she marries him, she has the first rank. If he marries a woman older than himself by twenty years, she marries a man younger in wit by twenty degrees. I do not think he will dilapidate her fortune—he seems quiet and gentle. I do not think that she will abuse his softness—of disposition, shall I say, or of heart? The disparity of ages concerns no one but themselves; so they have my consent to marry, if they can get each others.'

Just after Scott had penned these lines, the Duke and his sister entered his study to beg he would recommend a book of sermons to Mrs. Coutts! Scott supposes their mission was due to 'a little display on the part of good Mrs. Coutts, of authority over her high aristocratic suitor,' and adds: 'I do not suspect her of turning *dévôte*, and retract my consent, given as above, unless she remains "lively, brisk, and jolly."'

When the marriage did take place, in 1827, Sir Walter sent his congratulations to his friend and confidante, the new Duchess of St. Albans, who replied as follows:

'MY DEAR SIR WALTER SCOTT,

'Your most welcome letter has "wandered many a weary" mile after me. Thanks, many thanks, for all your kind congratulations. I am a Duchess at last, that is certain, but whether I am the better for it remains to be proved. The Duke is very amiable, gentle, and well-disposed, and I am sure he has taken pains enough to accomplish what he says has been the first wish of his heart for the last three years. All

this is very flattering to an old lady, and we lived so long in friendship with each other that I was afraid I should be unhappy if I did not say *I will*; yet (whisper it, dear Sir Walter) the name of Coutts—and a right good one it is—is, and ever will be, dear to my heart.

‘What a strange, eventful life has mine been, from a poor little player child, with just food and clothes to cover me, dependent on a very precarious profession, without talent or a friend in the world!—“to have seen what I have seen, seeing what I see.” Is it not wonderful? Is it true? Can I believe it? First the wife of the best, the most perfect, being that ever breathed, his love and unbounded confidence in me, his immense fortune, so honourably acquired by his own industry, all at my command,—and now the wife of a Duke!

‘You must write my Life. “The History of Tom Thumb,” “Jack the Giant Killer,” and “Goody Two Shoes” will sink compared with my true history, written by the Author of *Waverley*; and that you may do it well, I have sent you an inkstand. Pray, give it a place on your table in kind remembrance of

‘Your affectionate Friend,

‘HARRIETT ST. ALBANS.

‘STRATTON STREET,

‘July 16, 1827.’

To close this chapter on the remarkable career of Thomas Coutts, a few anecdotes may be related by way of illustrating his private character. *Punctuality* was one of his strong points. So punctually did he arrive at his bank in the Strand every morning, that whoever heard St. Martin’s clock strike *nine* and kept his eyes upon the door of Coutts’ bank would within a minute or so see Thomas Coutts step into the bank.

Pride in the resources of his bank was another feature

in his strong character. At the time that his son-in-law, Sir Francis Burdett, M.P., was sent to the Tower, Her Majesty Queen Charlotte, who kept a comparatively small amount of cash with Coutts' bank, sent notice to Thomas Coutts that she would withdraw it in three *days*. He immediately returned an answer, presenting his humble duty and assuring Her Majesty that in order to withdraw half a million of money from the banking house of Thomas Coutts and Co. only three *hours*' notice was necessary. Queen Charlotte did not withdraw her money, after all.

Strict economy in business matters was a rule with Thomas Coutts. Meeting an old school friend, he asked him to dinner at Holly Lodge, and gave him a sumptuous repast. Next day his friend met Coutts at the bank to arrange some business accounts, and on balancing them it was found that the sum of one penny was due to Thomas Coutts. His friend laughed, and said :

'Of course you won't want me to pay you that penny?'

'Pardon me, I do,' replied Coutts.

'What!' cried his friend, 'you give me a sumptuous dinner one day, and ask me for a penny the next?'

'Excuse me,' said Coutts, 'if I had not been so particular in getting in my pence, I should not have been able to give you any dinner at all, my friend.'

Thomas Coutts was in business what Americans call a *smart man*. Hearing at his own table a banker relate how a certain nobleman had asked for a loan of £30,000, which the banker said he had refused to give him, Coutts set off to the nobleman's house the moment his guests had retired, and requested the favour of an interview with the peer at his bank next day. On the nobleman arriving, Coutts at once tendered him £30,000 in notes. The nobleman was

surprised, and remarked that he found he only required £10,000 at present. He begged, however, Coutts to place the remaining £20,000 to the credit of an account which he forthwith opened with Coutts' bank, and which proved an extremely lucrative one to Thomas Coutts, as the nobleman shortly afterwards paid £200,000 into it, besides recommending Coutts' bank to all his friends, including King George III., who with Queen Charlotte honoured it with their patronage. The above forms a good lesson to overprudent bankers.

Whilst treating his subordinates with courtesy and kindness, Thomas Coutts insisted upon *discipline and efficiency* in his bank. One of the staff, who had been sent out to collect bills in London to the extent of £17,000, alleged that when in the street he had fallen into a stupor, and had stepped into what he understood to be a hackney-coach or cab. It proved, however, to be the Southampton Mail Coach, and when the unfortunate youth came to his senses he found himself in Southampton. From there he wrote to Mr. Coutts, and then returned to London. All the money was eventually recovered, but, on the ground that the clerk was not reliable for banking purposes, Thomas Coutts gave him a sum sufficient to purchase an annuity, and dispensed with his further services.

Like many other wealthy men, Thomas Coutts was noted for his *modesty of attire*. He carried this peculiarity so far that it procured him one of the most amusing adventures which could befall a Cræsus. He was visiting the Prince of Wales (afterwards George IV.) at the latter's favourite country resort, the Pavilion at Brighton. Early one morning Thomas Coutts, dressed very plainly indeed in a brown suit, with brown cotton stockings that hung loosely round his legs, took his seat on a bench near the Pavilion. A benevolent and somewhat eccentric old lady happened to be passing,

and, seeing what she imagined to be a miserably poor old man in distressed circumstances seated on the bench, she advanced towards him, and said :

‘ My good man, you appear to have seen better days. Here’s a trifle to buy you a breakfast.’ Whereupon she handed him a token for five shillings issued by Coutts’ bank. Then she continued : ‘ I will also see that you get your dinner, and shall raise a subscription for you among my friends.’

Thomas Coutts thanked his benefactress profusely, and said he would be sure to be found upon the same bench at dinner-time. He then bowed profoundly to the lady and returned to the Pavilion, from whence, in the course of dinner, he slipped away, and resumed his former position on the bench.

Presently the benevolent lady reappeared, and with her a number of lady friends.

‘ Ah,’ she cried, ‘ there’s my distressed old man. There sits the poor old fellow for whom I asked your charity.’

‘ That !’ exclaimed one of the ladies. ‘ Why, that’s Mr.—’

But, before she could utter the great banker’s name, the Prince of Wales himself appeared from behind, and, to the amazement of the benevolent lady, slapped the poor old man on the back, and shouted :

‘ Tom Coutts, we have fined you a bottle for leaving your glass !’

CHAPTER VII

SIR WILLIAM FORBES, BART., BANKER, EDINBURGH

WE have just been considering the life of a man who, though famous and successful as a banker, was characterized by foibles which, however interesting and romantic, are not generally regarded with favour. We shall now contemplate another life, that of a man who rarely, if ever, committed a fault, and, 'looking on this picture and on that,' be able to say which we prefer.

Lord Macaulay declared he saw the whole Ten Commandments written on Horner's face. Certainly no one can look at John Kay's portraits of Sir William Forbes without feeling that he is in the presence of a man of blameless integrity, splendid self-control, and untarnished virtue.

William Forbes was born at Edinburgh on April 5, 1739, or only four years after Thomas Coutts. His father was a poor landless Baronet, and a member of the Scottish Bar. His mother was a daughter of John Forbes of Boyndie, and cousin of Lord Forbes of Pitligo, who ultimately forfeited his estates for being 'out in the '45.' The estate of Monymusk, Aberdeenshire, which originally belonged to the Forbes baronetcy, had been sold by Forbes' great-grandfather, so the boy had nothing before him in order to achieve success but that most excellent road to it—hard work.

The anxiety of his mother and his own prospects were not brightened by the death of his father when Forbes was only four years old.

In after-life Sir William Forbes declared he 'owed everything' to the care bestowed upon his early upbringing by his widowed mother, who, on her husband's death, retired to Aberdeenshire with her sons, of whom William alone survived. Luckily, she found in her husband's most intimate friend and companion, Mr. Francis Farquharson, of Haughton, a friend who interested himself in her son. In his 'Memoirs of a Banking House' Sir William Forbes tells us that 'Mr. Farquharson suggested to my mother the propriety of breeding me to commercial business, in preference to any of the learned professions, as a surer road to independence. In prosecution of this plan, after my education in the usual branches of school learning was completed, he prevailed on his young friends, the Messrs. Coutts, to receive me as an apprentice into their counting-house, the circumstance to which, by the blessing of Heaven, I owe that respectable situation in life to which I have attained.'

Forbes was thus apprenticed in May, 1754, to the firm of Coutts Brothers and Co., carrying on business in corn, wine, lead, salmon, etc., as well as bankers on the second floor of the President's Stairs in the Parliament Close, Edinburgh. Whilst the firm of Coutts Brothers and Co. was conducted by John and James Coutts and Mr. Stephen, the corresponding London firm of Coutts, Stephen, Coutts and Co. was conducted by Patrick and Thomas Coutts.

The apprentice's description of his master, John Coutts, may be repeated: 'John Coutts, the second son (of the late Lord Provost Coutts), under whose eye chiefly I served my apprenticeship, was one of the most agreeable men I ever knew. Lively and well-bred, and

of very engaging manners, he had the happy talent of uniting a love of society and public amusements with a strict attention to business.' Reference has already been made to his training in Rotterdam, where he sold goods to the smugglers to land in Scotland. 'Having,' says his apprentice, 'received his mercantile education in Holland, he had all the accuracy and all the strictness of a Dutchman; and to his lessons it is that I owe any knowledge I possess of the principles of business, as well as an attachment to *form* which I shall probably carry with me to the grave.'

John Coutts was not an easy master. 'So strict was he,' continued Forbes, 'in the discipline of the counting-house, that I slept but one night out of Edinburgh from the commencement of my apprenticeship in May, 1754, till the month of September, 1760, when I obtained leave to go to Aberdeenshire with my mother to pay a visit to our relations.'

One reason for Forbes being kept so closely to his work probably was that the office was by no means overmanned. Besides the partners, the whole office staff comprised only four clerks and two apprentices. Lewis Hay became an apprentice in 1755, the year after Forbes, and James Hunter (afterwards Hunter Blair) in 1756.

On the expiry of his apprenticeship of five years in May, 1759, Forbes continued to serve the company as a clerk for nearly two years, without receiving any emolument, in the expectation of being at some convenient opportunity, through Mr. Francis Farquharson's means, admitted a partner.

This happy reward of seven years' conscientious labour occurred in 1761, when Forbes was admitted to partnership with Patrick and John Coutts and Mr. Stephen to the extent of one-eighth share of the house at Edinburgh. A few months after this

copartnery had been formed Patrick Coutts was laid aside by illness, which resulted in his deprivation of reason, and John Coutts was seized at London with a painful disease which ended fatally.

'By this unlooked-for stroke,' says Forbes, 'the two houses of London and Edinburgh were left in a most destitute situation.' As James and Thomas Coutts had abandoned the old London house and set up for themselves, and as Patrick and John Coutts had now been removed from the Edinburgh house, a great and unexpected crisis occurred in the affairs of the old firm.

The London house had not a person left in it who was entitled to sign for the firm, and was managed by Mr. Keith, who only held a power of attorney. The Edinburgh house was in the feeble hands of Mr. Stephen, assisted by Forbes, a youth only two years out of his apprenticeship.

Yet 'a good name is better than great riches,' and Forbes attributes the successful tiding-over of this acute crisis to the blessing of Heaven, and 'to the popularity of Provost Coutts and his family in Edinburgh, and the established reputation of their firm, by which the friends and correspondents of the house were induced to continue their business there as formerly.'

Fortunately Mr. Stephen and Forbes found a friend in need in their time of trial. Although James Hunter was two years younger than Forbes, his abilities were, in the latter's opinion, much superior; and but for him, Forbes declares, the two partners might have sunk under their load of difficulties. By Hunter's advice, the firm wound up its speculations in corn and relinquished that trade entirely, being resolved in future to confine the house to its proper and natural business of exchange and banking. 'By this prudent resolution,' says Forbes, 'and by unremitting assiduity and attention, we were enabled to go on without any ap-

parent diminution of business.' Hunter was afterwards, at Christmas, 1762, rewarded for his efforts by being assumed as a partner in the Edinburgh firm, the name of which was altered to John Coutts and Co., with Messrs. Stephen, Forbes, and Hunter as resident partners. The name of the London firm was also changed, and became Herries, Cochrane and Co., with Messrs. Herries and Cochrane as resident partners.

The new firm of John Coutts and Co. started in Edinburgh under the best auspices. It bore the name of one of the most respected Lord Provosts of the city. It enjoyed the patronage of the great London bankers, James and Thomas Coutts, the former of whom was M.P. for Edinburgh. It had abandoned speculation in corn, and confined itself to legitimate banking business. Finally, it possessed in William Forbes and James Hunter two young men of exceptional ability, character and industry, which afterwards led to their attaining the highest distinction in every field they entered.

In 1762 Forbes went to London and made the acquaintance of James and Thomas Coutts, who received him with much cordiality and arranged the new partnerships. Next year he proceeded to Holland ostensibly on business, but 'in truth,' he adds, 'from a strong desire on my part of visiting the Continent.' Arriving at Rotterdam, he saw the Scottish merchants there and made the tour of Holland; then he visited Antwerp and Brussels, and, passing through Flanders, reached Paris. On Forbes' return to Edinburgh, he learnt with extreme concern that 'matters were by no means right with regard to Mr. Cochrane,' one of the partners of the London branch. He had been living beyond his income; his affairs were in confusion, and his London partner, Mr. Herries, suggested his retirement.

Notice was accordingly given to him. But Mr. Cochrane was married to the sister of Lord Provost Coutts, and the latter's sons, James and Thomas, highly resented the notice which Mr. Cochrane had received, and declared that it was 'an affront offered to them in the person of their relation.'

Forbes found himself again placed in a very difficult position. If he concurred with Hunter and Herries in insisting that Mr. Cochrane should retire, he forfeited the friendship and powerful patronage of Messrs. Coutts, bankers, London. If he permitted Mr. Cochrane to remain, he bade farewell to his copartnery with his friends Hunter and Herries.

He sided with the latter. Mr. Cochrane disappeared from the London firm, which became simply Herries and Co., with Mr. Herries alone in command. Messrs. Coutts ceased all friendly intercourse with their father's old house in Edinburgh, and employed Messrs. Mansfield and Co. as their correspondents in the Scottish capital.

The active members of the newly arranged concern were Forbes and Hunter in Edinburgh, and Herries in London. Mr. Stephen possessed neither ability nor capital, and in 1771 his copartners arranged for his retirement. Like Mr. Cochrane, he also had married a sister of Lord Provost Coutts, whose name was continued in the Edinburgh firm of John Coutts and Co.

Shortly after the retirement of Mr. Stephen, two important events occurred in the history of the banking house. The first was the commission which it received from the Farmers-General of France for the purchase of tobacco in Scotland; and the second was the formation under its auspices of the London Exchange Banking Company, St. James's Street, London.

Previous to the Declaration of American Independence in 1775, the colonies of North America belonged to Britain, and France got her supply of tobacco chiefly

from Scotland, the article being originally procured from America by the merchants of Glasgow, the famous 'tobacco lords.' The great company in France known as the Farmers-General enjoyed the exclusive privilege of importing tobacco into France, and consequently their agents in Britain did a very large and lucrative business. William Alexander and Sons, merchants in Edinburgh, were the agents of the Farmers-General until Forbes' partner, Robert Herries, during a French journey, so ingratiated himself with the Farmers-General that, upon a coolness arising between the latter and the Messrs. Alexander, Herries was entrusted with the purchase of tobacco for France. Thinking that it might give him additional consequence in the eyes of his new French patrons, Herries procured for himself the honour of knighthood in 1774.

Not only, however, did Herries prosper as a man of business: he also shone as an inventor. It was he who, as already mentioned, devised the system of Circular notes, whereby tourists are saved the trouble and risk of carrying foreign specie, and find their bankers' correspondents ready to cash their circular notes at every town of importance. Indeed, such is the credit of these notes, that hotel-keepers will cash them.

In order to launch the new idea of circular notes with due *éclat* in London, a bank was, in 1772, established in St. James's Street, called the London Exchange Banking Company, in which Herries, Hunter, Forbes, and others became partners, and which was specifically established 'for the purpose of issuing promissory notes to travellers payable on the Continent.'

The manner of Mr. Cochrane's retirement, and the establishment of this St. James's Street bank, severed the last ties of friendship between the firms of James and Thomas Coutts, London, and John Coutts and Co., Edinburgh. The latter firm had long wished to acquire

possession of their banking premises, which belonged to Mr. James Coutts, and where Forbes apparently resided. As Coutts still refused to sell, John Coutts and Co. removed at Whitsunday, 1772, from the second to the first floor of the President's Stairs, Parliament Close, and there Mr. Bartlett (afterwards a partner) 'resided to take care of the premises.'

If there is one thing more than another for which Forbes' 'Memoirs of a Banking House' are valuable, it is for the *business maxims* scattered throughout them. Thus, referring to two speculations—one in paper-making, and another in lead-mining—in which Forbes and Hunter, who had no experience in such matters, were foolish enough to engage, Forbes lays down as a 'principle of the first importance that a person who is in possession of a natural and valuable branch of business should never allow his time or his attention to be diverted to the prosecution of objects which he does not understand, and which are foreign from his proper line, for such speculations rarely come to any good.'

That Forbes and Hunter, who had a good growing banking business in hand, should in 1769 embark on paper-making, and in 1771 on lead-mining, can only be explained by that restlessness and overconfidence of youth, and superfluity of energy, which have often achieved success, but which, alas! have also too often led to failure.

A Mr. Fraser, who had once managed a small paper-mill, persuaded Hunter and his friend Mr. Guthrie to erect a very extensive paper-mill at Polton, near Lasswade, on the specious plea that 'Scotland never supplied itself with paper, either for writing or printing, but every year imported to a very considerable amount, all of which would be saved to the country, and at the same time a considerable profit accrue to the undertakers, as labour was much cheaper in Scotland than in England.'

The first two managers of the Polton Paper-mill came from England, and then Mr. Fraser took the affair in hand himself, the mill belonging jointly to the Edinburgh banking firms of John Coutts and Co. and Arbuthnot and Guthrie. When the latter firm failed in the Black Year of 1772, John Coutts and Co. were left in possession of a bad business, which they gladly made over to Mr. John Hutton, lessee of the Melville Paper-mill.

Forbes characterizes their next speculation as, 'if possible, still more indefensible, because more of a precarious nature' than paper-making. Since mortals first began their search for El Dorado, the hidden treasures of the mine have had for them irresistible charms. Both partners celebrated their departure for El Dorado by marriage. Forbes married, in 1770, Elizabeth, daughter of Sir James Hay, of Smithfield and Haystoun, Peeblesshire, Bart. Hunter married, in the same year, the daughter and heiress of John Blair, of Dunskey, by Anne, sister and co-heir of line of David, tenth Earl of Cassillis. He was to pay, however, for this aristocratic connection. Lord Cassillis had a lead-mine on his estate, and induced his new relative to make a trial of its resources. Hunter consulted a Mr. Alexander Sheriff, merchant in Leith, who was connected with the working of Lord Hopetoun's mines at Leadhills. Like most mining experts, Sheriff was an enthusiast, and grasped at the idea of working Lord Cassillis' mine; so it was agreed that his lordship, Forbes, Hunter, Herries, and Sheriff, should form a copartnery for making a trial-working of this mine. Fortunately each partner had to contribute only £30, and when the Black Year of 1772 came, and Sheriff failed, the mine-trials ceased. Needless to add, each partner lost his £30, and, but for Sheriff's bankruptcy, might have lost a great deal more, as Forbes confesses

that 'there is no saying to what lengths we might have been led,' winding up with the excellent observation: 'I regard mining as a very deep species of gambling, whereby there has probably been more lost, upon the whole, than gained.'

Immediately after Forbes and Hunter had emerged, wiser and sadder men, from their foolish speculations in paper-making and lead-mining, an event occurred which shook the banking interest in Scotland to its centre. This was the banking crash of 1772, commonly known as the Black Year.

Forbes tells us that previous to that date Scottish gentlemen had embarked in extensive speculations for the purchase and cultivation of lands in the newly-acquired West India Islands, had made great and costly improvements in Scottish agriculture, and, when they lived in Edinburgh, had yielded 'to the rage which then began to take place for building larger and more expensive houses than had been customary in Edinburgh before the plan of the New Town was set on foot, and larger houses necessarily led to more extensive establishments as to furniture, servants, and equipages.' It may be remarked that Forbes himself removed from his comparatively humble dwelling in the President's Stairs to a large new house in George Street.

'Such causes combined,' continues Forbes, in his character of Mentor, 'had induced those gentlemen to have recourse to the ruinous mode of raising money by a chain of bills on London; and when the established banks declined to continue a system of which they began to be suspicious, the bank of Douglas, Heron and Co., Ayr, commonly known as the Ayr Bank, was erected.'

According to Mr. Frederick Martin's 'Stories of Banks and Bankers' (1865), the crash of 1772, the climax of which was called Black Monday (June 8),

was largely due to the failure in London of a Scottish adventurer named Alexander Fordyce, who began life as a hosier in Aberdeen, but who succeeded in becoming a partner in the firm of Roffey, Neale and Co., bankers, Threadneedle Street. Fordyce speculated enormously, and in one speculation in 1766, in East India Stock, netted £100,000. He purchased a fine estate at Roehampton, and built a church, where, says Martin, he worshipped 'on a sort of velvet throne, surrounded by a glittering posse of tall footmen and bedizened lacqueys.' Then he stood for Parliament, and spent £14,000 on an unsuccessful contest. Then he married Lady Margaret Lindsay, daughter of the Earl of Balcarres, and sister of Lady Anne Barnard, authoress of 'Auld Robin Gray.' Then he purchased estates in Scotland, and entertained sumptuously.

At last Fortune turned against the bold gambler. A fall in stocks cost him £100,000. Undismayed, he plunged his hands into his partners' private funds, and dashed into new speculations. A Quaker uttered the first note of warning. 'Friend Fordyce,' said he, 'I have known many men ruined by two dice, but I will not be ruined by Four-dice.'

Fordyce disappeared. His terrified partners investigated the state of his affairs, and found that his name was attached to bills in circulation to the amount of four millions sterling!

This discovery, made on what was ever after known as Black Monday (June 8, 1772), caused great failures in England, but in Scotland it simply proved disastrous. Scottish banks and bankers fell before it like the trees of the forest before a cyclone. The Ayr Bank of Douglas, Heron and Co. (bolstered as it was by London bills) went down with a crash, leaving a greater wreck than Scotland had suffered since the ill-starred Darien expedition. One hundred and forty Scottish

land-owners suffered as shareholders. Among them were the Dukes of Buccleuch and Queensberry, who invoked the assistance of the Bank of England, and were informed that that Bank already held £150,000 in notes of Douglas, Heron and Co.

In Edinburgh the fallen banks lay thick as leaves in Vallombrosa. Arbuthnot and Guthrie, Andrew Sinclair and Co., Fordyce, Malcolm and Co., Johnstone and Smith, William Alexander and Sons, Gibson and Balfour, Anthony Ferguson, and William Hogg junior, all went down before the storm, never to rise again.

Alone among Edinburgh private banks, John Coutts and Co., Mansfield, Hunter and Co., and William Cumming and Son, stood fast. A run was to have been made on Coutts' bank, when suddenly the report got abroad that that bank had received two millions in specie from London, the fact being that it had received less than £3,000. Thereupon the public, rushing like maddened cattle, demanded all they had from the other banks, and, whilst they ruined the latter quite needlessly, established John Coutts and Co. securely by depositing their cash with them.

It was a miraculous, a Providential, deliverance for Forbes and Hunter. If that unknown quidnunc had not started that fabulous story of their receiving two millions from London, they would have been dragged down and trampled under foot like the rest. As it was, when the storm passed they rose from amid the wreck of other banks rich men instead of beggars.

Be it remembered, however, that the public banks of Scotland, viz., the Bank of Scotland, the Royal Bank, and the British Linen Co., remained unshaken by the black year of 1772; and this fact no doubt led to private banks falling in favour in Scotland, their places being taken by public banks, possessing abundant capital and ample reserve funds.

As if to get rid of the nightmare through which they had passed, Forbes and Hunter resolved to alter the name of their firm. From January 1, 1773, therefore, the firm became 'Sir W. Forbes, J. Hunter and Co.' In this way also the two partners, both proud, independent men, cut themselves free from the leading-strings of the Coutts family, of whom James and Thomas Coutts, bankers, Strand, London, had shown themselves by no means friendly to the representatives of their father's firm.

Sir Robert Herries, assisted by his brothers Charles and William and his brother-in-law, George Henderson, formed the London corresponding house of Sir W. Forbes, J. Hunter and Co., and the latter watched their London *confrères* with some anxiety. Owing to the extensive purchases of tobacco which he made as agent for the Farmers-General of France, Sir Robert Herries was drawn from banking to general commerce, and he and his partners engaged in extensive mercantile speculations. As Forbes and Hunter (as previously explained) had resolved to be bankers *pur et simple*, they did not like the mode of business of their London house, and proposed that certain regulations should be introduced for its future conduct. The Herries brothers stoutly resisted any interference, and matters came to a crisis, resulting in the entire separation in 1776 of the two houses of London and Edinburgh, and the severance by Forbes and Hunter of all connection with the London Exchange Banking Company, St. James's Street.

Previous to this occurrence Forbes had assisted in entertaining a celebrated visitor to Edinburgh. On August 14, 1773, Dr. Samuel Johnson arrived at Boyd's Inn at the head of the Canongate, and Boswell 'went to him directly.' Next day (Sunday) Forbes met the Jupiter of English literature at Boswell's house at

breakfast, Boswell remarking of Forbes (in his Journal) that he was 'a man of whom too much good cannot be said, who with distinguished abilities and application in his profession of a banker is at once a good companion and a good Christian, which I think is saying enough. Yet it is but justice to record that once, when he was in a dangerous illness, he was watched with the anxious apprehension of a general calamity; day and night his house was beset with affectionate inquiries, and upon his recovery *Te Deum* was the universal chorus from the *hearts* of his countrymen.'

It was Forbes who during this breakfast drew from Dr. Johnson his famous dictum concerning the morality of lawyers taking up bad causes. 'We talked,' said Boswell, 'of the practice of the law. Sir William Forbes said he thought an honest lawyer should never undertake a cause which he was satisfied was not a just one.' 'Sir,' said Mr. Johnson, 'a lawyer has no business with the justice or injustice of the cause which he undertakes, unless his client ask his opinion, and then he is bound to give it honestly. The justice or injustice of the cause is to be decided by the Judge. Consider, sir, what is the purpose of courts of justice. It is that every man may have his cause fairly tried by men appointed to try causes. A lawyer is not to tell what he knows to be a lie; he is not to produce what he knows to be a false deed; but he is not to usurp the province of the Jury and the Judge and determine what shall be the effect of evidence—what shall be the result of legal argument. As it rarely happens that a man is fit to plead his own cause, lawyers are a class of the community who by study and experience have acquired the art and power of arranging evidence and of applying to the points at issue what the law has settled. A lawyer is to do for his client all that his client might fairly do for himself if he could. If by a superiority of

attention, of knowledge, of skill, and a better method of communication, he has the advantage of his adversary, it is an advantage to which he is entitled. There must always be some advantage on one side or other, and it is better that advantage should be had by talents than by chance. If lawyers were to undertake no causes till they were sure they were just, a man might be precluded altogether from a trial of his claim, though, were it judicially examined, it might be found a very just claim.'

Boswell thought this 'was sound practical doctrine, and naturally repressed a too refined scrupulosity of conscience' on Forbes' part.

On the same Sunday Forbes and others met Johnson at Boswell's at dinner.

'Come, Dr. Johnson,' said Boswell, 'it is commonly thought that our veal in Scotland is not good. But here is some which I believe you will like.'

There was no catching him.

JOHNSON: 'Why, sir, what is commonly thought I should take to be true. *Your* veal may be good, but that will only be an exception to the general opinion, not a proof against it.'

Principal Robertson joined the company after dinner, and next day showed Johnson 'the great Church of St. Giles,' then divided into four places of Presbyterian worship. 'Come,' said Johnson jocularly to him, 'let me see what was once a Church.'

Next day Forbes came to breakfast, and introduced to Johnson Dr. Blacklock, the blind poet who was the poetical preceptor of Sir Walter Scott. Johnson received him, says Boswell, 'with a most humane complacency,' and informed him that writing poetry was much easier than composing a Dictionary.

Some years afterwards (in 1776) Boswell was indebted to Sir William Forbes for an account of the

celebrated *Round Robin*, agreed on by Forbes and others at Sir Joshua Reynolds' dinner-table in London, in which the signatories begged Dr. Johnson to substitute an English, for a Latin, epitaph for Goldsmith's monument in Westminster Abbey, and to which the Doctor replied that he would 'never consent to disgrace the walls of Westminster Abbey with an English inscription.' Seeing that the petitioners included Gibbon, Burke, Sheridan, and other masters of English prose, the *Round Robin* indicated a singular respect for Dr. Johnson as well as a prescience, which he did not possess, of the future greatness of the English language.

The American War of Independence was at its height when Forbes and Hunter entered on a new contract of copartnery, whereby they and Mr. James Bartlett of Aberdeen became partners of the firm from January 1, 1776. In 1778, as a result of General Burgoyne's unsuccessful campaign, France allied itself with the Americans, 'with a view,' says Forbes, 'of humbling the pride and diminishing the power of Great Britain.' Immediately the British stocks fell. Consols, which had marked 90 in 1744, went down to 63 $\frac{7}{8}$ in 1778. Bank of England Stock fell from 144 to 110.

Now was the time for buying, if men had confidence in the future of their country, and both Forbes and Hunter had. They invested their reserves in Consols and Bank of England Stock, and they had ultimately their reward, and added considerably to their private fortunes.

We must now refer to Hunter as Hunter Blair, he having assumed his wife's name on succeeding, in 1777, to her father's estate of Dunskey, in Wigtownshire. On the death of Sir Lawrence Dundas in 1781, he was elected Member of Parliament for the City of



SIR WILLIAM FORBES OF PITSLIGO, BART., BANKER,
EDINBURGH, APPRENTICE AND SUCCESSOR
TO THE COUTTSSES.

Edinburgh, being re-elected in 1784; but at the request of the citizens he resigned Parliamentary honours and became Lord Provost of Edinburgh, and in 1786 was created a Baronet.

Nor did the shower of good things descend only upon Hunter. His partner Forbes succeeded in 1781 to the estate of Pitsligo, in Aberdeenshire, on the death of the Hon. John Forbes, who had bought back part of the family property forfeited by Alexander, Lord Forbes of Pitsligo, for being 'out in the '45.' Sir William Forbes succeeded to this estate as grandson of Lord Forbes' sister Mary.

A skilful banker, Forbes now proved himself also a most enterprising, liberal, and patriotic land-owner. No estate ever fell into better hands than Pitsligo when it came into his. Wealth, experience, skill—all were brought to bear upon that neglected estate in that far-off north-eastern corner of Scotland, and the wilderness was made to blossom like the rose.

In his 'Memoirs of a Banking House' Forbes is too modest even to refer to his achievements as a land-owner, but these are well stated in the biographical sketch in 'Kay's Portraits' (1837). 'He established numbers of poor cottars on the most uncultivated portions of the estate; erected the village of New Pitsligo; and by the utmost liberality as a landlord induced settlers to come from a distance. In the course of a short space of time he had the satisfaction of seeing a thriving population and several thousand acres smiling with cultivation which were formerly the abode only of the moor-fowl or the curlew.'

Forbes instituted a spinning-school at New Pitsligo. He introduced the linen manufacture, and formed a bleachfield. He built places of worship both for the Presbyterians and Episcopalians, and he also erected a school. He was a bountiful friend to the poor, causing

meal to be given weekly from his granary gratis to every poor person on his estate.

The contemporary parish ministers of Tyrie and Pitsligo cause the dry old 'Statistical Account of Scotland' (1793) to resound with his praises. 'Providence,' exclaims the former, 'hath raised up another friend to the people, and encourager of improvements, in Sir William Forbes. To see what improvements can do, look at his farm of Tillenamolt. There may be seen good crops of sown grass, grain, and turnips, upon about thirty or forty acres of moor formerly not worth two pence the acre.'

In detailing the life of Thomas Coutts, Goethe was cited as an authority for some of its incidents. That philosopher may also be quoted in connection with Forbes as a beneficent land-owner. At the conclusion of 'Faust,' Goethe makes his hero enjoy his supreme moment of bliss when he imagined a wilderness being converted into a dwelling-place for happy people, Faust exclaiming :

'Sheltered from danger, these good folks would see
Youth, manhood, old age, pass right lustily;
A multitude I'd bless, and long to stand
On Freedom's soil with freemen hand-in-hand.'

As a landlord Forbes merited the title of Liberator, for he freed his tenants from exactions to which their forefathers had long been subject.

Forbes was a devout man, and, like his parents, belonged to a religious body which was then only emerging from the toils of political persecution and popular suspicion. The only recognised 'churches' in Scotland at that time were those belonging to the Presbyterian Established Church of Scotland, then unweakened by Secessions or Disruptions. Forbes worshipped in the obscure little Cowgate 'chapel' of the Episcopalian communion, a communion which had

seen better days, which had formerly been the Established Church of Scotland, but which devotion to the Stuart cause had brought to a sorry pass.

The history of the Scottish Episcopal Church, of which Sir William Forbes and his family were such attached and munificent members at a time when that Church was in a very feeble condition, deserves a passing glance. Zealous Episcopalian historians connect it with the early Celtic Church in Scotland, which was independent of Rome, and whose Saints, Ninian, Columba, Kentigern, and Cuthbert were, long before Rome exercised any authority in Scotland, canonized by the Scottish people. But as both the Presbyterians and Roman Catholics of Scotland lay claim to these Saints also, the surest historical ground on which to rest the origin of the Scottish Episcopal Church is the date when its first Bishops undoubtedly were consecrated. That date is October 21, 1610, when in the chapel of London House the Bishops of London, Ely, Rochester, and Worcester met and consecrated Spottiswood, Archbishop of Glasgow; Lamb, Bishop of Brechin; and Hamilton, Bishop of Galloway. Ever since that date there has been an unbroken line of Protestant Bishops in Scotland.

As this historical origin of the Episcopalian Church was due to the influence of James I. of England and VI. of Scotland, who disliked Presbyterianism, a feeling which his successors Charles I. and II. shared, it is not surprising that the Episcopalian Church was very much attached to the Stuarts, or that the Presbyterians opposed them and welcomed William of Orange. Nor is it surprising that, when the Stuarts were wanderers and the Church their predecessors favoured was being persecuted, the Scottish Episcopalians should be Jacobites, whilst the Presbyterians were Hanoverians.

It was this Stuart, this Jacobite, leaning which brought down upon the little but dauntless Episcopalian Church all the terrors of the law. The Established Church of Scotland under the Stuart Kings, it had been violently disestablished under William III.; its churches were plundered, and its curates were rabbled. Yet, according to a celebrated Presbyterian authority, the Rev. Dr. Alexander Carlyle, minister of Inveresk for fifty-seven years, from 1748 till his death in 1805, the overthrow of the Episcopal Establishment was a political rather than a popular measure. 'It must be observed,' he says in his Autobiography, 'that when Presbytery was re-established in Scotland at the Revolution, after the reign of Episcopacy for twenty-nine years, more than two-thirds of the people of the country, and most part of the gentry, were Episcopal; the restoration of Presbytery by King William being chiefly owing to the Duke of Argyll, Marchmont, Stair, and other leading nobles who had suffered under Charles and James, and who had promoted the Revolution with all their interest and power.'

After its disestablishment, and harassed by Government in every way, the Episcopalian Church dwindled to very small dimensions. Convicted of Toryism, suspected of Jacobitism, it was not likely that an omnipotent Whig Government would give it any quarter. Not more than six persons were allowed by law to take part in its services at one time, in addition to the family of the clergyman, who, if he ministered to more than six persons, was liable to imprisonment for the first offence, and to transportation for life for the second. Yet from the loins of this small, persecuted Church sprang the great Protestant Episcopal Church of America, for in 1784 the Bishops of the Scottish Church consecrated the first American Bishop (Dr. Seabury), and thus out of weakness came strength, and

a Church with 83 Bishops, 4,800 clergy, 650,000 communicants, and an annual Church revenue of £2,500,000 now flourishes in the United States of America.

In 1782 the partners of Forbes' banking house consisted of himself, James Hunter Blair, M.P., James Bartlett, and Forbes' brother-in-law, John Hay, of Haystoun, afterwards a Baronet. On the first day of that year the firm began issuing its own bank-notes for a guinea and £5. It also during this year removed from the President's Stairs to a more commodious counting-house it had erected on a waste area on the south side of the Parliament Close; besides which it likewise acquired in 1784 the old Burrow Room and Council Chamber situated in that close. Banks were not palatial edifices in those days. The Bank of Scotland occupied a building up a close on the south side of the Lawnmarket; the Royal Bank occupied another up a close on the south side of the Cross in the High Street; and the British Linen Company's bank was in Tweeddale Court, at the foot of the High Street.

'In this comfortable train of business,' says Forbes, 'we went on till the year 1787,' when Mr. Lewis Hay, of Ayr, who had been thirty-one years in the counting-house, was assumed a partner. By this time Hunter had become Sir James Hunter Blair, Bart., Lord Provost of Edinburgh; but, alas! just when he had reached the height of his fortune and usefulness, he was cut off, at the early age of forty-six, dying at Harrogate on July 1, 1787.

Forbes felt his death keenly, and his encomium on his friend's character will be given in a chapter specially devoted to Hunter Blair, whose eldest son, Sir John Blair, was, although a minor, assumed as a partner.

Two bankruptcies, that of Charles and Robert Fall, of Dunbar, and of James and John Stein, near Alloa, tested the resources of the old banking house in 1788,

and proved how admirably sound were its foundations. Robert Fall's financial instability previous to his failure affords Forbes the opportunity of enforcing one of those excellent business maxims to which reference has previously been made. 'It may be laid down as an infallible axiom in business that, although any man may at a particular time be in want of money from some unforeseen disappointment or other, which it will be his endeavour as soon as possible to remedy, yet the merchant who appears to be constantly in a state of difficulty is either unsound at bottom, or he is carrying on business more extensive than his own capital is equal to.'

Forbes' banking house was safely piloted through all the dangers attendant on the French Revolution, when great and increasing demands on banks were made. These, says Forbes, were very much due to 'the machinations of the seditious and the apprehensions of the timid: the first, wishing to give a blow to the existing Government by ruining the credit of the nation and of all moneyed people, thereby worked on the fears of the others so as to create a general alarm and apprehension.'

Early on the morning of March 1, 1793, an express arrived from Thomas Coutts and Co., London, to the Bank of Scotland, their correspondents in Edinburgh, announcing that the Bank of England had suspended payments in specie. When Forbes heard this news he thought 'the nation was ruined beyond redemption,' as he had always regarded the Bank of England 'as the bulwark of public and private credit.' All the bank managers of Edinburgh at once repaired to the Bank of Scotland to consider what should be done, and it 'was agreed that there was no choice left but to follow the example of the Bank of England, and suspend all further payments in specie.' The moment this was known in the street 'a scene of

confusion and uproar took place of which it is utterly impossible for those who did not witness it to form an idea.' Forbes' bank was stormed by 'fishwomen, carmen, street-porters, and butchers' men, all bawling out at once for change, and jostling one another in their endeavours who should get nearest to the table, behind which were the cashier and ourselves endeavouring to pacify them as well as we could.'

In two or three months public confidence was restored, and by careful management, and by the firm's avoidance of 'everything that might be termed stockjobbing,' the evil day was surmounted, and prosperity and peace were at last attained by Forbes' bank. It was under these circumstances that, in January, 1803, Forbes closed his 'Memoirs,' which he had written for the information of his eldest son, William, and he concludes by praying that all the partners of the bank may continue 'by the same harmony among ourselves and the same unremitting attention and prudence as heretofore, so to conduct the affairs of our house that, by the blessing of Divine providence, it may still prosper as it has hitherto done.'

Three years afterwards, on November 12, 1806, Forbes died at Edinburgh, lamented by all who knew him. He passed away shortly after the publication of his *Account of the Life and Writings of his friend James Beattie the Poet, Author of the Essay on Truth, The Minstrel, etc.*, a circumstance finely alluded to by Sir Walter Scott in the introduction to the fourth canto of 'Marmion':

'Scarce had lamented Forbes* paid
The tribute to his Minstrel's shade,
The tale of friendship scarce was told,
Ere the narrator's heart was cold—
Far may we search before we find
A heart so manly and so kind!

* Scott pronounces the name in the old Scottish way, 'For-bes.'

But not around his honour'd urn
Shall friends alone or kindred mourn :
The thousand eyes his care had dried
Pour at his name a bitter tide ;
And frequent falls the grateful dew
For benefits the world ne'er knew.
If mortal charity dare claim
The Almighty's attributed name,
Inscribe above his mouldering clay,
"The widow's shield, the orphan's stay"—
Nor, though it wake thy sorrow, deem
My verse intrudes on this sad theme :
For sacred was the pen that wrote,
"Thy Father's friend forget thou not :"
And grateful title may I plead
For many a kindly word and deed,
To bring my tribute to his grave—
"Tis little, but 'tis all I have."

Forbes' lifelong friend and pastor, the Rev. Archibald Alison (father of the historian), declared that he knew no one 'who so fully united in himself the same assemblage of the most estimable qualities of our nature; the same firmness of piety with the same tenderness of charity; the same ardour of public spirit with the same disdain of individual interest; the same activity in business with the same generosity in its conduct; the same independence towards the powerful and the same humanity towards the lowly; the same dignity in public life with the same gentleness in private society.'

It is worth noticing that, as in the case of Thomas Coutts in London, so in that of the representative of the old firm in Edinburgh, the grand outstanding feature of their lives was CHARITY, a feature which still remains the most glorious distinction of the Coutts family.

CHAPTER VIII

SIR JAMES HUNTER BLAIR, BART., M.P., BANKER, EDINBURGH

WE are not told on whose recommendation James Hunter came to be connected with the Messrs. Coutts' banking house in Edinburgh. All we know is that, whilst William Forbes became their apprentice in May, 1754, Hunter entered into indentures a year later. He was the son of John Hunter, a merchant in Ayr, and was born there in 1741.

Both Forbes and Hunter proved to be most valuable additions to the old banking house. Whilst the former brought to bear on his work that ceaseless industry and that unflinching integrity without which no business can prosper, the latter added that touch of genius without which no business can lead to fame and fortune.

Forbes seems always to have regarded Hunter as a far cleverer man than himself, and on one occasion records how, owing to his partner's 'superior abilities,' he and Mr. Stephen were saved from sinking under the load of business cares and troubles. It was Hunter whom Forbes invariably consulted in every hour of difficulty, and it was by their happily working in concord from beginning to end that the business acquired a stability and success which it would not otherwise have displayed.

Unlike Forbes, however, the banking house in the

Parliament Close formed too small a stage for so energetic a man as Hunter. Like the founder of the firm, John Coutts, he was attracted by public display, and harboured ambition for public office.

Hunter accordingly entered the Town Council of Edinburgh, and took part in politics, a rôle for which he was well qualified, as he possessed wonderful knowledge of men and exceptional power to influence them. It was whilst a Town Councillor that he proved of so much use to his former master, James Coutts, when the latter again stood as a candidate for the representation of the city in Parliament in the autumn of 1767. Hunter canvassed actively for his old chief, and doubtless was largely the means of securing his return, for James Coutts was then not an Edinburgh but a London man, and was dependent upon local influence for success at the poll.

By his activity as a political partisan Hunter attracted attention to himself as a fitting candidate for Parliamentary honours. He was talented, popular, well-to-do, one of the heads of the leading private bank in Edinburgh, and he had married the heiress of Blair of Dunskey, in Wigtownshire. Accordingly, in 1781, on the death of Sir Lawrence Dundas, Bart., Hunter Blair (as his name now was) became M.P. for the city which his master, James Coutts, had represented.

Forbes tells us that Hunter assumed the name of Blair in addition to his own on 'the successive deaths of four brothers of his wife,' whereby he 'succeeded to her paternal estate of considerable value in Galloway.' Hunter Blair's mother-in-law was also an heiress, having been the daughter and co-heir of line of David, tenth Earl of Cassillis, an ancient Scottish peerage created before 1511, and now the title of the eldest son of the Marquess of Ailsa, a peerage created in 1831.

Hunter Blair sat for Edinburgh in Parliament from

1781 to 1784, and in the absence of events of public importance relating to Edinburgh during that period, we may turn to the picture of private life in Edinburgh in 1783, upon which William Creech casts such a lurid light in his 'Edinburgh Fugitive Pieces' (1815). Creech was a Bailie of Edinburgh between 1788 and 1792, and was Lord Provost from 1811 to 1813, so his facts may be relied on.

The distilling of spirits in Scotland leapt up from 50,000 gallons in the beginning of the eighteenth century to more than a million and a half gallons at the close. 'Ardent spirits so easily obtained,' remarks Creech, 'are hurtful to the health, industry, and morals of the people.'

Whilst objecting to the definition of a great city, 'A huge, dissipated, gluttonous, collected mass of folly and wickedness,' being wholly applicable to Edinburgh, Creech admits that in 1783 the Scottish capital exhibited a great falling off from 1763. 'In no respect were the manners of 1763 and 1783 more remarkable than in the decency, dignity, and delicacy of the one period compared with the looseness, dissipation, and licentiousness of the other. Many people ceased to blush at what would formerly have been reckoned a crime.'

In 1763 masters took charge of their apprentices, and kept them under their eye in the masters' own houses. In 1783 few masters received apprentices into their houses, and the latter often spent their vacant time in vice and debauchery, and became idle, insolent, and dishonest.

In 1763 ministers regularly visited and catechized their parishioners. In 1783 visiting and catechizing were disused, and people might 'remain as ignorant as Hottentots, and the Ten Commandments be as little known as obsolete Acts of Parliament.'

Whilst in 1763 houses of bad fame were few, and a person might have gone from the Castle to Holyrood (the then length of the city) unaccosted, in 1783 bad houses and women abounded, and street robbery, pick-pockets and thieves had much increased.

Housebreaking and robbery were extremely rare in 1763, and many people thought it unnecessary to lock their doors at night. Between 1783 and 1787 house-breaking, theft, and robbery were astonishingly frequent.

Whilst the celebration of the King's birthday in 1763 was attended with peace and harmony, it and the last night of the year were in 1783 devoted to drunkenness, folly, and riot.

A 'fine fellow' in 1763 was a young gentleman of an accomplished mind, good principles, and elegant manners. In 1783 the term 'fine fellow' was applied to one who could drink three bottles, who swore immoderately, even before ladies, and who laughed at religion and morality.

So much for the Edinburgh of 1783, which Hunter Blair represented in Parliament. William Creech may have been an austere Mentor, but he enjoyed the friendship of Robert Burns, who has immortalized him in his 'Burlesque Lament,' one verse of which is :

' Nae mair we see his levee door
Philosophers and poets pour,
And toothy critics by the score
In bloody raw !
The adjutant o' a' the corps—
Willie's awa !'

Creech's bookseller's shop occupied a conspicuous site near Forbes' bank, and all the Edinburgh literati attended his so-called 'levees.' Among them came Creech's physician, Dr. Gregory, who, when Creech asked him whether he should accept the Lord Provost-

ship of Edinburgh, at once replied : ' By all means. I should like to see the inside of a Lord Provost.'

In days when all Scottish Members of Parliament swore by Pitt there was no scope for individual action. As a magistrate and as a banker Hunter Blair played an active and distinguished part. As a land-owner also he vied with his partner Forbes in liberality and enterprise.

Portpatrick, only twenty-one and a half miles distant from the Irish coast, had long been the chief port at which the nomadic Irish race landed and spread over Scotland. This port was on Hunter Blair's estate, and he resolved to improve it. He repaired its harbour, he started packets to ply regularly between Portpatrick and Donaghadee in Ireland, and he induced the British Government to begin those harbour operations which eventually, long after his death, culminated in a loss to H.M. Treasury of half a million sterling. It was found that, owing to the prevalence of fierce westerly winds at certain times of the year, the coast at Portpatrick was too exposed for a regular ferry service between Scotland and Ireland. The harbour works therefore were allowed to go to ruin.

Again rivalling Forbes, Hunter Blair became a progressive agriculturist in Wigtownshire, teaching by actual example the backward sons of the wilds of Galloway that, by the application of industry, capital, and knowledge, cornfield and pastureland can certainly be made to take the place of moorland and morass.

A kind heart for all, both gentle and simple, beat in Hunter Blair's breast. An Ayr man originally, he, a wealthy influential Laird, once grasped the hand of the ploughman Burns, and asked him if it was in his power to serve him? Let the poet tell of the interview in his own words, as he did, after Hunter Blair's death, in writing to a friend :

'The last time I saw the worthy public-spirited man—a man he was!—how few of the two-legged breed that pass for such deserve the designation!—he pressed my hand, and asked me with the most friendly warmth if it was in his power to serve me, and if so that I would oblige him by telling him how. I had nothing to ask of him; but, if ever a child of his should be so unfortunate as to be under the necessity of asking anything of so poor a man as I am, it may not be in my power to grant it, but by God I shall try!'

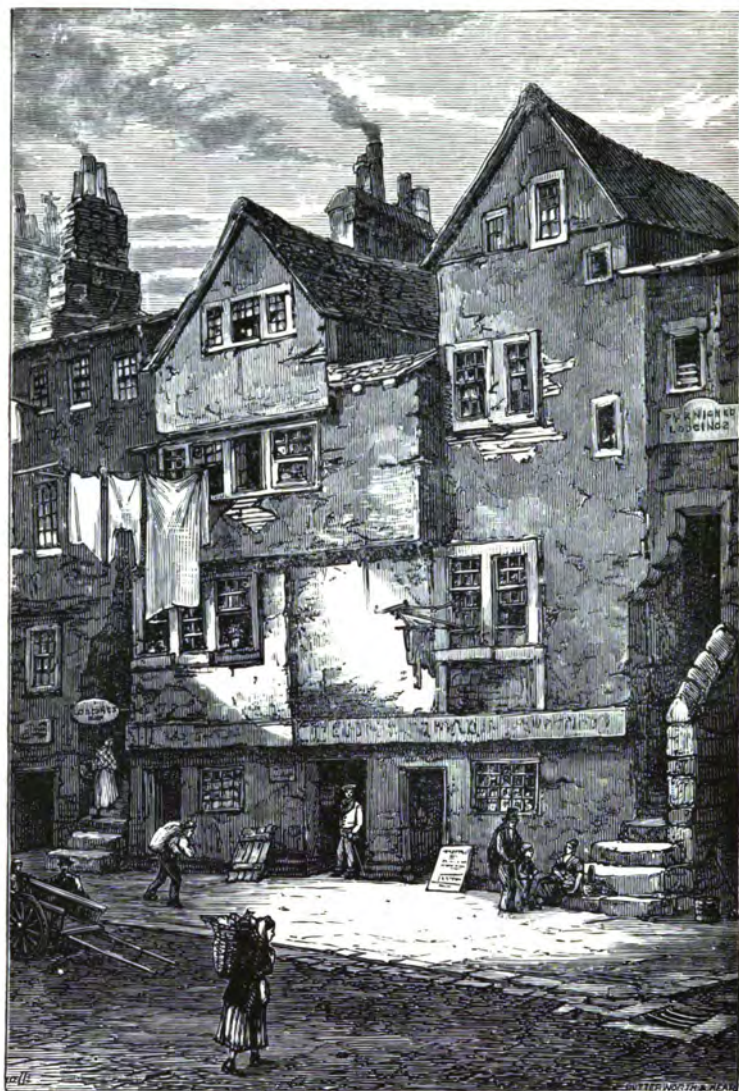
The warm invitation of the good banker, the proud declinature of the poor but grateful poet, the declamatory expression of thanks uttered by the latter when his would-be benefactor was gone—all these scenes flash through the mind as one reads the pregnant paragraph just quoted.

As we shall see, Burns laid upon Hunter Blair's tomb a wreath of song which will keep that tomb sacred as long as Scottish poetry endures.

Hunter Blair proved one of those indispensable men which great cities occasionally produce, deify, and destroy. As he was taken from his bank to be a magistrate, and from the Council Chamber to sit in Parliament, he now in 1784 was taken from Parliament to be placed in the highest civic position, that of Lord Provost. The old banking house in the Parliament Close began with a Lord Provost; it had a Lord Provost once more.

Edinburgh had lain for centuries bound like a child in swaddling clothes. Now she was bursting her bonds and stretching forth in every direction, flinging northwards 'her white arms to the sea,' whilst, looking southwards, she longed to scale the bonny braes of Blackford and Braid.

Her northern advance had been duly established



THE COWGATE, EDINBURGH, NEAR COUTTS' BANK.

when Lord Provost George Drummond founded the North Bridge in 1763, and provided an avenue to the New Town, that magnificent and remarkably enterprising extension which proved how much confidence in the future greatness of their city the municipal rulers of Edinburgh then possessed. It may be added that both Forbes and Hunter Blair ultimately resided in George Street in the New Town, this street being then (like Princes Street) largely devoted to dwelling-houses of the leading citizens.

But Edinburgh still lacked a fitting avenue to the south. To plunge down one unsavoury close and up another in order to pass from the ridge of the High Street to the ridge of the University, was not worthy of a city already claiming the title of the Modern Athens, a title which her noble physiography and intellectual fame abundantly warranted. Indeed, all travellers seem to agree that, although the sites of Edinburgh and Athens resemble each other, that of the former is incomparably the finer of the two.

Lord Provost Hunter Blair's struggle with the vested interests which opposed the erection of the South Bridge, and stood like dragons against Edinburgh's path southwards, was long, but it was victorious. Probably it cost him his life, but he died in a good cause, and the grateful citizens named after him Hunter Square and Blair Street, in the latter of which was the King's Printing-office, of which Hunter Blair was the nominal head.

An Act of Parliament was passed enabling the vested interests to obtain just recompense for yielding, and at last, on August 1, 1785, the foundation of the great thoroughfare now so familiar to all as the South Bridge was laid with masonic pomp by Lord Haddo, Grand Master of Freemasons in Scotland. To the foundation-stone was affixed a plate bearing an inscription stating

that Lord Provost James Hunter Blair was 'the author and indefatigable promoter of the undertaking.'

A life like Hunter Blair's, spent for the public good, deserved to be crowned with royal honours, so all were gratified when the King, in 1786, created him a Baronet.

He was only forty-five years of age when he attained this dignity, after successively filling with honour the positions of magistrate, Member of Parliament, and Lord Provost. What might he not yet attain to? What deeds of usefulness and credit might he not yet perform? Alas!

'The best-laid schemes o' mice and men
Gang aft agley.'

The very next year (1787) he died. He and Lady Hunter Blair had gone to Harrogate in order that Sir James might drink the waters. From there he constantly wrote to his partner, Forbes, who was in full expectation of seeing him return completely restored to health, when suddenly he learnt that Hunter Blair had been seized with fever. He lingered only a few days, and died on July 1, 1787, to the surprise and grief of all.

Two eulogies of his character, both as graceful as they were sincere, were uttered after his death by men who greatly differed in life, yet whose hearts were ever as true as their words. The one was pronounced by Hunter Blair's lifelong partner, Sir William Forbes; the other was given to immortality by his poor but esteemed friend, Robert Burns.

Forbes wrote: 'The loss of Sir James Hunter Blair was a most severe misfortune to his family, to his partners, and to the city of Edinburgh. His family, consisting of three sons and three daughters, were all young, his eldest son being only fifteen years of age; a

fourth son was added after his death. We, his partners, were deprived of a most able associate in business. Edinburgh lost by his death a most active magistrate, who had projected and carried on public works equally conducive to the ornament and advantage of the city. I, in particular, was deprived by his death of a friend whom I can never replace, with whom I had lived in a degree of intimacy which few brothers can boast of during one-and-thirty years, in which long period we never had a difference nor a separation of interest. It has been stated how we went on together from the time of our apprenticeship till we gradually arrived, after a variety of changes, to be at the head of the house. But I should do great injustice to his superior talents did I not declare that to him it was chiefly owing that the house rose to such a pitch of unlooked-for prosperity and reputation. He possessed a sound and manly understanding and an excellent heart. In his friendships he was warm, steady, and sincere, and ever ready to promote the interest of those to whom he formed an attachment. In his disposition he was cheerful and fond of society, and his house was at all times distinguished for hospitality. As a magistrate, he was active and zealous in the discharge of his duty; as a senator, he was honestly independent, supporting the measures of the Ministers of the Crown when he thought them consistent with the principles of the Constitution and the good of the people. Too early and too deeply immersed in business, he had little or no leisure for study, and was therefore but little acquainted with books or literature; but he possessed in an eminent degree a species of knowledge of the utmost importance to him as a man of business—great knowledge of the world, and an almost intuitive discernment of the characters of men. In business, both of a public and private nature, he was skilful and active, and

capable of the most unwearied application, and his plans in general were contrived with prudence and executed with steadiness. Of this a memorable proof was afforded by the magnificent idea which he formed on his being elected Lord Provost of Edinburgh, of a communication between the High Street and the south side of the city by a bridge over the Cowgate. In the prosecution of which extensive and important improvement, notwithstanding he met with no inconsiderable degree of opposition from ignorant and interested individuals, he was not discouraged, but kept on the even tenor of his way, combating the prejudices of some and the influence of others, till at last he accomplished his purpose. In his temper there was a degree of warmth which, in the pursuit of a favourite object or in the heat of an argument, occasionally bordered on vehemence and impetuosity, and which sometimes, in the intercourse of society, led him to forget or overlook what Lord Chesterfield calls the graces. In his notions of right and wrong he was rigid, and even stern, and he had no allowance to make when he perceived in others any departure from the standard he had formed of propriety of conduct. But his virtues will be remembered, and the utility of his public conduct felt and applauded, long after these slight imperfections are consigned to oblivion.'

Robert Burns sent a copy of the following elegy to his friend, Mr. Robert Aiken, of Ayr, and appended the remark : ' My honoured friend, the melancholy occasion of the foregoing poem affects not only individuals, but a country. That I have lost a friend is but repeating after CALEDONIA.' It is interesting to note that the deaths of Hunter Blair and Forbes were lamented in verse by Scotland's two greatest poets, the former by Burns, the latter by Scott. The following is Robert Burns' tribute to Hunter Blair's memory :

'ELEGY ON THE DEATH OF SIR JAMES HUNTER
BLAIR.

- ' The lamp of day, with ill-presaging glare,
Dim, cloudy, sank beneath the western wave ;
Th' inconstant blast howl'd thro' the darkening air,
And hollow whistled in the rocky cave.
- ' Lone as I wandered by each cliff and dell,
Once the lov'd haunts of Scotia's royal train ;*
Or mused where limpid streams, once hallow'd, well,†
Or mould'ring ruins mark the sacred fane ;‡
- ' Th' increasing blast roared round the beetling rocks,
The clouds, swift-wing'd, flew o'er the starry sky,
The groaning trees untimely shed their locks,
And shooting meteors caught the startled eye ;
- ' The paly moon rose in the livid east,
And 'mong the cliffs disclos'd a stately form,
In weeds of woe, that frantic beat her breast,
And mix'd her wailings with the raving storm.
- ' Wild to my heart the filial pulses glow,
'Twas CALEDONIA'S trophied shield I view'd :
Her form majestic droop'd in pensive woe,
The lightning of her eye in tears imbued.
- ' Revers'd that spear, redoubtable in war,
Reclined that banner, erst in fields unfurl'd,
That like a deathful meteor gleam'd afar,
And brav'd the mighty monarchs of the world.
- ' " My patriot son fills an untimely grave !"
With accents wild and lifted arms, she cried ;
" Low lies the hand that oft was stretch'd to save,
Low lies the heart that swell'd with honest pride.
- ' " A weeping country joins a widow's tear,
The helpless poor mix with the orphan's cry ;
The drooping Arts surround their patron's bier,
And grateful Science heaves the heartfelt sigh !

* The King's Park at Holyrood House.—R. B.

† St. Anthony's Well.—R. B.

‡ St. Anthony's Chapel.—R. B.

- “I saw my sons resume their ancient fire ;
I saw fair Freedom's blossoms richly blow ;
But, ah ! how hope is born but to expire !
Relentless Fate has laid their Guardian low.
- “My patriot falls, but shall he lie unsung,
While empty greatness saves a worthless name ?
No ; every Muse shall join her tuneful tongue,
And future ages hear his growing fame.
- “And I will join a mother's tender cares,
Thro' future times to make his virtues last,
That distant years may boast of other Blairs !”—
She said, and vanish'd with the sweeping blast.

CHAPTER IX

THE LADY WITH THE GREEN MANTLE

THERE is a romantic episode connected with Coutts' old banking house in Edinburgh which is worth narrating, if only because it again links the banking house with the name of one of the greatest and best of men, Sir Walter Scott. The story is well told by Mr. Adam Scott in his book entitled 'Sir Walter Scott's First Love' (1896) ; but Lockhart had already vouched for it, and there can be no doubt of its truth. It is also, according to Lockhart, the foundation of incidents in Scott's novel 'Redgauntlet,' which is an autobiographical as well as historical romance. This is the story :

Willamina Stuart, a young and beautiful lady, the only child and heiress of a cadet of the ancient family of Invermay, who afterwards became Sir John Wishart Belches Stuart of Fettercairn, Bart., went one Sunday morning to Greyfriars' Church, Edinburgh. When she came out, at the conclusion of the service, she found to her mortification—for she wore a pretty green mantle—that rain was falling, and that she had left her umbrella at home. In her agitation, she glanced eagerly round, and her glance was as eagerly returned by a tall young man, who remained spellbound at the sight of so much beauty in distress. It suddenly occurred to him that he possessed exactly what she

needed, an umbrella, so, although he did not know her, he stepped forward and gallantly offered her the shelter she required. She accepted the proffered kindness, and Walter Scott saw the lady with the green mantle to her home, which was not far from his father's house, No. 25, George Square. What went on under that umbrella lovers only know, but long, long afterwards Scott remarked in an article in the *Quarterly Review*: 'There have been instances of love-tales being favourably received in England when told under an umbrella, and in the midst of a shower.'

Of course, Scott fell desperately in love with the fascinating lady with the green mantle. He was not a man to do things by halves. The giant who could afterwards throw off with ease romance after romance which all Europe read with avidity, must have been, especially when young, an ardent lover. Besides, his innamorata united to a bewitching presence a qualification which, to a mind like Scott's, was peculiarly seductive—she belonged to an ancient race. As he afterwards sang in 'Rokeby':

'Wilfrid must love and woo the bright
Matilda, heir of Rokeby's knight.'

Nor was the fair Willamina unkind. She did not repulse the young man, who said so many delightful, and looked such unutterable, things. She even consented to walk home from church with him when the skies were clear and there was no need for an umbrella. Scott unbosomed his passion to his mother, and the latter discovered that she and Willamina's mother were old friends. The two mothers renewed their acquaintance, the young couple met at church and in society, Scott even visited the Stuarts at Invermay, and all went merry as a marriage bell.



THE MEADOWS, EDINBURGH, WITH GEORGE SQUARE WHERE YOUNG WALTER SCOTT AND HIS
FIRST LOVE RESIDED.

This was the happiest period in Scott's whole existence. Now he could have shouted :

' Ich habe genossen das irdische Glück,—
Ich habe gelebt und geliebet !'

Or, as he described his passion in ' Rokeby' :

' He loved, as many a lay can tell,
Preserved in Stanmore's lonely dell ;
For his was minstrel's skill. He caught
The art unteachable, untaught.
He loved ; his soul did Nature frame
For love, and Fancy nursed the flame.'

If ever man loved woman, Walter Scott did Willamina Stuart. It was a case of true love, that most perturbed of all the streams that flow from the fountains of the human heart.

' Ah me ! for aught that ever I could read,
Could ever hear by tale or history,
The course of true love never did run smooth.'

The first to cast a bitter drop into Scott's cup of bliss was his own father, a most conscientious, but most matter-of-fact, old Writer to the Signet, without a grain of romance in his composition. Probably Mrs. Scott had whispered to her husband what was going on between their son and Miss Stuart. At all events, the old lawyer was determined to intervene, as he considered, says Lockhart, ' that the young lady, who was highly connected, had prospects in fortune far above his son's.'

The method of intervention which old Mr. Scott adopted was extremely effective, if also extremely practical. He called on Willamina's father, and informed him of the intimacy of the young people, adding ' that he wished no such affair to proceed without the express sanction of those most interested in the happiness of persons as yet too young to calculate consequences for themselves.' Sir John Stuart ' thanked Mr. Scott for

his scrupulous attention,' but seemed very sceptical as to any attachment existing between the young people ; 'and this paternal interference, which Walter did not hear of till long afterwards, produced no change in his relations with the object of his growing attachment.'

Walter Scott must, however, have been made aware (probably by his father) of the gulf which separated him, a poor student of law, from a lady of rank and fortune like Miss Stuart, for he declares in 'Rokeby' that

'To love her was an easy hest,
The secret Empress of his breast ;
To woo her was a harder task
To one that durst not hope or ask.'

Thus, it was not till 1795, or five years after their acquaintance, that Scott proposed. He had been two years a member of the Scottish Bar, and he was twenty-four years of age. He was not altogether a briefless barrister, for he made £24 the first year, and £57 the second. He was an ardent lover, but a very poor man, and Willamina's mother-wit bade her advise him that they should wait a little longer before going further than a delightful friendship.

Little did Scott imagine, when his fair charmer returned next year to Invermay, that he had lost her for ever. Yet such was the case. Whilst he was dreaming of the future, she was thinking of the present, and when a young wealthy titled suitor presented himself, one as handsome as he was amiable, as excellent in character as he was esteemed by all who knew him, Willamina Stuart forgot the poor young Advocate who loved her so well.

The *Prince charmant* who supplanted Scott, without knowing that Scott had ever been a suitor for Miss Stuart's hand, was none other than young Sir William Forbes, of Pitsligo, Bart., an intimate friend of the

man whom he unwittingly supplanted, and the eldest son of the distinguished banker, land-owner, and philanthropist celebrated in a previous chapter. His was a figure and disposition which would attract the attention of any lady, whilst his wealth and position made him a most desirable match. Scott himself, long afterwards, portrayed him in 'Rokeby,' in the character of Redmond, as strikingly attractive, declaring that

'A form more active, light, and strong,
Ne'er shot the ranks of war along ;
The modest, yet the manly, mien
Might grace the court of maiden queen ;
A face more fair you well might find,
For Redmond knew the sun and wind,
Nor boasted, from their tinge when free,
The charm of regularity ;
But every feature had the power
To add the expression of the hour :
Whether gay wit and humour sly
Danced in the light of his blue eye ;
Or bended brow and glance of fire,
And kindling cheek, spoke Erin's ire ;
Or soft and saddened glances show
Her ready sympathy with woe ;
Or in that wayward mood of mind
When various feelings are combined,
When joy and sorrow mingle near,
And Hope's bright wings are checked by fear,
And rising doubts keep transport down,
And anger lends a short-liv'd frown ;
In that strange mood which maids approve,
Even when they dare not call it Love ;
With every change his features played,
As aspens show the light and shade.'

Scott's day-dream was rudely and for ever dispelled. He poured out his sorrows in verse, which without this key to its meaning will remain unintelligible, as in the stanzas beginning, 'Harp of the North, farewell !' where he exclaims :

' Much have I owed thy strains in life's long way,
Through secret woes the world has never known,
When on the weary night dawned wearier day,
And bitterer was the grief devoured alone.
That I outlived such woes, Enchantress ! is thine own.'

In January, 1797, the lady with the green mantle became the wife of Sir William Forbes of Pitsligo. Scott afterwards married a lady of French extraction, and his first love dropped out of his acquaintance, if not of his memory. Indeed, the poet Keats maintained that it was the suffering endured by Scott in the loss of his first love which became the wellspring of his inspiration in all his minstrelsy and romance.

Sir William Forbes and Scott, however, continued, as they had always been, great friends. Banker and barrister though they were, both were of a decidedly martial disposition, and at the first threat made by Napoleon to invade Britain, they assisted in raising a regiment of Yeomanry cavalry in Edinburgh, of which Forbes was a Cornet, and Scott was 'Paymaster, Quartermaster, and Secretary.' It was probably to Forbes' appearance as a yeoman that Scott referred in his previously-quoted lines :

' A form more active, light, and strong,
Ne'er shot the ranks of war along.'

Scott's friend, James Skene of Rubislaw, was also a Cornet in the regiment. He married Forbes' sister, and many were the festive meetings held at his house,

' When fires were bright, and lamps beamed gay,
And ladies tuned the lovely lay ;
And he was held a laggard soul
Who shunned to quaff the sparkling bowl.'

These lines from the introduction to the fourth canto of 'Marmion' were dedicated by Sir Walter to Skene,

and Mr. Adam Scott italicizes the following reference to their boon companion, Forbes :

‘ And one whose name I must not say,
For not Mimosa’s tender tree
Shrinks sooner from the touch than he.’

Although Forbes had unwittingly inflicted upon Scott a wound which he carried to his grave, he gloriously made up for what he had done when Scott drank that bitter cup of affliction with which the drama of his life closed. When Scott sank beneath a load of debt that crushed for ever all the joy out of life, Forbes came to his rescue; and as his banking house figured among the largest of Scott’s creditors, of whom he was chairman, he was able to secure for the poor stricken novelist—the glory of Scotland, perhaps the greatest man it had ever produced—favourable terms. Let Scott himself record his feelings in his own words, taken from his immortal ‘Journal’ under date January 26, 1826. He says:

‘ Sir William Forbes took the chair, and behaved, as he has ever done, with the generosity of ancient faith and early friendship. They are deeper concerned than most. In what scenes have Sir William and I not borne share together—desperate and almost bloody affrays, rivalries, deep drinking-matches, and finally, with the kindest feelings on both sides, somewhat separated by his retiring much within the bosom of his family, and I moving little beyond mine. It is fated our planets should cross, though, and that at the periods most interesting for me. Down, down, a hundred thoughts!’

The cause of Forbes’ retirement from the social world was the death of the ‘lady with the green mantle,’ who had exercised the same fascination over him as over Scott, and whose loss he felt so deeply that he became almost a recluse.

The Romance of the lady with the green mantle was to have a romantic ending. Thirty-one years after Scott had lost his first love, and seventeen years after she had died, at a time when he was bent and broken, his wife dead, his debts overwhelming, his bodily complaints gathering about him like vultures round a fatally wounded lion in the desert, he received in October, 1827, a letter from Lady Jane Stuart, the mother of his first love, and whom he had not seen since his last visit to Invermay in 1796. Lady Jane (she was Lord Leven's daughter) stated in her letter that she possessed an album which had belonged to her daughter, and which she found contained ballads in Scott's handwriting, which she asked his permission to print. Apparently Scott hesitated to allow youthful poems to see the light without scrutiny, so Lady Jane wrote him again, and offered to hand him the album 'as a secret and sacred treasure, could I but know that you would take it, as I give it, without a drawback or misconstruction of my intentions.'

The aged mother of his first love evidently feared that Sir Walter entertained doubts regarding her fidelity to him thirty-one years before, so she hastens to add: 'Were I to lay open my heart (of which you know little indeed), you would find how it was, and ever shall be, warm toward you. My age encourages me, and I have longed to tell you. Not the mother who bore you followed you more anxiously (though secretly) with her blessing than I. Age has tales to tell and sorrows to unfold.'

Scott called on Lady Jane Stuart in November, 1827, and he chronicles that it was 'an affecting meeting.' The son-in-law she had preferred to him (Sir William Forbes) afterwards came to see Scott, who declares that he was a 'high-spirited, noble fellow as ever, and true to his friend.' In fact, Forbes, unknown to Scott,

had paid nearly £2,000 out of his own pocket to satisfy a London Jew's claim on Sir Walter. Next day Scott called upon Lady Jane again, and says: 'I went to make another visit, and fairly softened myself like an old fool with recalling old stories till I was fit for nothing but shedding tears, and repeating verses for the whole night. This is sad work. The very grave gives up its dead, and Time rolls back thirty years to add to my perplexities. Yet,' he adds, 'what a romance to tell! and told, I fear, it will one day be. And then my three years of dreaming and my two years of wakening will be chronicled, doubtless. But the dead will feel no pain.'

Next year Forbes died, whilst his illustrious debtor was destined to drag four weary years onwards to the grave. Yet, although dying and broken for ever, Forbes' death awoke in Scott the old wound which nothing could stanch. 'I have,' he wrote to Lockhart, 'a sad affliction in the death of poor Sir William Forbes. You loved him well, I know, but it is impossible that you should enter into all my feelings on the occasion. My heart bleeds for his children. God help all!'

CHAPTER X

SIR FRANCIS BURDETT, BART., M.P.

IT may be remembered that the banking house in London of Campbell and Coutts was originally formed under Whig auspices, Drummond of Strathallan's being the Tory West-End bank. Although Thomas Coutts never actively concerned himself with politics, it is possible that his Whig connections brought to his door a young man of pronounced Whig principles who was destined to make a great figure on the British political stage. This was Francis Burdett, grandson and heir of Sir Robert Burdett, of Foremark, Derbyshire, Bart., D.C.L., a family of Warwickshire extraction which could boast an ancestor who fell at the Battle of Pontoise, in 1440, and another who was beheaded for his attachment to the Duke of Clarence in 1477.

Francis Burdett was born on January 25, 1770, and was educated at Westminster School and Oxford University. The rebellious instincts which were evident in his mature life led in his boyhood to his expulsion from Westminster for joining in a mutiny against the Headmaster, Dr. Smith. From 1790 to 1793 he resided on the Continent, witnessing the birth and terribly swift progress of that greatest upheaval in the annals of modern history, the French Revolution. In 1789 the Bastille, that emblem of despotic authority, had fallen

before the fury of the Parisian populace. The same year the French King, Louis XVI., was brought by the mob from Versailles to Paris, and a National Assembly substituted democratic for monarchical supremacy. Such convulsions would have shaken any nation to its centre, but in the case of the easily-excited French, who had never known freedom before, delirium succeeded triumph, and license liberty.

Burdett arrived in Paris when 'la Nation' shouted that it had 'conquis son Roi,' and when it demanded a *tabula rasa* on which to write an absolutely new form of government based on 'Liberté, Égalité, Fraternité.' To a youth of twenty it must have been a most attractive and exciting scene. Everything seemed to bid so fair for the rights of man being at last respected, and the tyranny of Kings being put an end to for ever. Even the great commoner, William Pitt, so far-sighted and cool-headed, declared in January, 1790, that 'the present convulsions in France must sooner or later culminate in general harmony and regular order, and France would stand forth as one of the most brilliant powers in Europe.'

Pitt changed his mind afterwards when he found that 'le Peuple Souverain' could be as dangerous a tyrant as any anointed King; but the ideas imbibed by Burdett in Paris during the first beginnings of the French Revolution, when all seemed making for freedom, peace, and prosperity, were never quite extinguished. The massacres in Paris, the despotism of the mob, the execution of the King, appeared to him to be only part of the dreadful throes a nation must endure in its passage from a stage of subjection to one of liberty. He had observed without distrust the fatal facility with which the French commit the greatest excesses in order to remove wrongs which might have been remedied by less drastic measures.

At last, in February, 1793, the French Government resolved to attack Holland, a step which involved war with Britain, a war which lasted, with few pauses, till 1815; which covered Britain with glory, if also with debt; which gave the world the greatest soldier, if also the greatest tyrant, since Julius Cæsar; which robbed France of her manhood, and converted her into a shambles; and which left Europe so exhausted that a prolonged peace was necessary to heal the wounds twenty-two years of fighting had inflicted.

Burdett returned to England the year war was declared, and became a visitor at Thomas Coutts' house. There were three unmarried girls there—Susan (afterwards Countess of Guilford), Frances (afterwards Marchioness of Bute), and Sophia. It was a house of great attractions, for not only was it the abode of wealth and hospitality, but the daughters of Thomas Coutts were, like their father, conspicuous for every social grace. A young man of twenty-three fresh from Paris, glowing with its enthusiasms, polished by its salons, who had seen sights such as Paris alone could have displayed, whose figure was attractive, whose conversation was agreeable, must have been welcomed, and even lionized, by Thomas Coutts' daughters.

Nor was he long idle, for he gained the heart of Sophia, the youngest of the fascinating triad, and on August 5, 1793, she became his wife. By this happy union he had one son and five daughters, the most celebrated of his children being his youngest daughter, Angela Georgina, created Baroness Burdett-Coutts.

Three years elapsed ere Burdett emerged from private life, but in 1796 he was elected Member of Parliament for Boroughbridge, a village between York and Ripon, and which, although now unknown to political fame, was in those days a useful place into

which to slip a young man destined for a public career.

And certainly Francis Burdett was destined for such a career. No man of his time ever made a greater stir than he. As independent as Thomas Coutts, he defied the stereotyped opinion of the House of Commons, and Coutts must have rejoiced to see in his son-in-law one who might, from his character, have been his own son. He was not a man who either truckled to majorities, or required a majority at his back in order to announce his opinions. Undismayed by his small following in the House, he seemed to think that a minority was very often in the right and a majority in the wrong, and that the minority of to-day might become the majority of to-morrow; and assuredly the measures he advocated with a tiny minority at his back—Parliamentary Reform, Catholic Emancipation, Freedom of Speech, and Prison Reform—have all been passed by sweeping majorities, such is the kaleidoscope of politics.

It is not surprising that a politician of this fearless, independent stamp should attract the attention and devotion of the independent English people, wearied as they were with hide-bound partisans and venal place-hunters. As we proceed with Burdett's history, we shall find him climbing higher and higher in public esteem, until at last he became the most popular politician of his time.

On the death of his grandfather in 1797, he succeeded to the title of Baronet, and to the family seat of Foremark (Repton), Derbyshire. Yet he particularly commended himself by his independence and eloquence to the populace of London, of whom he soon became the idol, and relying upon his popularity, he stood for Middlesex in 1802.

That very year an event occurred in Edinburgh

which had all the suddenness and brilliancy of a meteor in the Northern heavens—the *Edinburgh Review* was founded. The popular party of Britain at last found a tongue of extraordinary skill and power, which rang like a bell throughout the land. Although he won the seat, Burdett had four years of costly and fruitless litigation concerning his Middlesex contest; but the *Edinburgh Review* was every quarter proclaiming the doctrines which he represented, and which were destined one day to find a place in the Statute-book.

The old fountain of English liberties had become considerably choked in the process of time, and required to be thoroughly swept clean by the besom of Reform. The Habeas Corpus Act—that palladium of Englishmen—was frequently suspended without cause or explanation. The free expression of public opinion, which even the Anglo-Saxons revered, was rudely interfered with or summarily stopped. Taxation, under which the English people are exceptionally restive, became heavier and heavier as monopolies spread and commerce languished.

Against all these assaults upon the liberties of the people, Burdett demanded an account from the Government. His opposition gave immense satisfaction to the common people of England, groaning under increased taxes and increasing poverty, the suppression of the right of public speech, the suspension of the Habeas Corpus Act, and the consequent committal of untried persons to unlimited imprisonment worthy of the Bastille of 1788, or the Cherche Midi of 1898. But although struggling with this Hydra of evils, Burdett found time to demand also an inquiry into the condition of Coldbath Fields Prison, regarding which, after a visit, he entertained the gravest suspicion. The prison authorities vainly endeavoured to balk the

inquiry, but Burdett triumphed, and it was proved that persons arrested for trifling political offences were herded with notorious criminals. An attempt was made to stop Burdett visiting any other prison in England, but his inquiry into Coldbath Fields Prison had been too much justified to sanction Government stopping his further investigations.

When we think of the vast sums Burdett paid in connection with his Middlesex election in endeavouring to prevent his antagonists, Mr. Mainwaring and his son, from unseating him, we are strongly inclined to believe that his father-in-law, Thomas Coutts, was at his back, for without such assistance Burdett must have failed. As it was, he was thoroughly disgusted with politics, which gave the prize to the heaviest purse, and resolved not to enter Parliament again unless merit and not money was to be his talisman.

In February, 1806, he was unseated by Mr. Mainwaring's son, and Burdett retired from a field which was tainted with corruption. The great leader of the Whig party, Charles James Fox, who had sat for Westminster since October, 1780, died on September 13, 1806, and all eyes were attracted to that election at the dissolution of Parliament, which occurred shortly after his death.

Sheridan and Sir Samuel Hood at once came forward for the two seats representing the ancient borough of Westminster. Against them appeared a Scotsman named James Paull, the son of a Perth tailor, who had made money in India, and had sat for Newtown in the Isle of Wight. Burdett had been invited to stand, but declined. Thinking well of Paull, however, for drawing the attention of Parliament to certain abuses in the Government of India, Burdett subscribed £1,000 towards his election expenses. Paull was beaten by Sheridan and Hood after a fortnight's contest.

Next year a vacancy occurred for Westminster, and Paull resolved to stand again. Burdett's supporters would take no refusal from him this time, and promised to return him free of expense. To his and their amazement, however, Paull announced in a public advertisement that Burdett had promised to take the chair at a dinner of Paull's supporters. The advertisement was false, and Burdett told Paull so. Thereupon a duel ensued in Coombe Wood, near Wimbledon, and both Burdett and Paull were badly wounded.

On May 23, 1807, Burdett was returned at the top of the poll for Westminster amid great rejoicings, his supporters feeling that the cause of Parliamentary reform had won a signal victory by the return of one of its doughtiest champions. To testify their delight they held a public dinner; they founded an anniversary festival to be celebrated every 23rd of May; and they organized on June 29, 1807, an enormous procession in which, seated on a lofty throne resting on a triumphal car, Burdett was escorted by cheering thousands, drawn majestically through the streets of the Metropolis as an intimation to all that the reign of autocratic Government was over, and the era of constitutional reform had at last dawned.

Charles James Fox sat for Westminster for twenty-six years. Sir Francis Burdett sat for that constituency for thirty years, viz., from 1807 to 1837. That his opinions on public questions were respected is proved by the references to him in John, Earl Russell's 'Recollections' (1875), where we find the leading Liberals consulting him regarding Parliamentary reform, or meeting at his house, No. 25, St. James's Place, to consider the abolition of the forty-shilling freehold franchise in Ireland proposed by Sir Robert Peel. Lord Russell notes that one of Burdett's expressed views was that the Sovereign's selection of his

Ministers 'ought to be unfettered and uncontrolled' by any wish of the Prime Minister to appoint such and such a man to be a Minister; and in illustration of this he mentions that Burdett once remarked, in bringing forward a motion for reform of Parliament, 'If a country gentleman were to offer to a servant out of place to make him his butler, and the man were to answer, "I will not be your butler unless you will take Harry for your coachman, and Thomas for your groom, and Dick for your footman," the gentleman would be greatly astonished.'

Evidently Lord Russell disagreed with this doctrine, for he styles Burdett 'a high prerogative Tory of the days of Queen Anne,' and declares that such a doctrine 'was an arraignment of the whole course of constitutional Government as it had existed from the accession of the House of Hanover.'

Whatever Lord Russell may have thought, Burdett was for long the darling of the Radicals of Westminster, who called him 'Old Glory,' and never ceased applauding him till, as will afterwards be mentioned, his opinions acquired a Conservative hue.

His long representation of Westminster was marked by his advocacy of Parliamentary reform, his opposition to corporal punishment in the Army, and culminated in his violent attack on Government for corrupting members of Parliament. He declared in the House of Commons that 'since the sale of seats in this House was openly avowed, it was no longer to be called the Commons House of Parliament.' The Government were furious, for the judicious financial manipulation of members and seats had been reduced to a fine art, and was the mainstay of many an Administration. Watching for an opportunity to crush Burdett, they thought they had found it when, after moving in an impassioned speech that a Radical orator

named Jones should be released from imprisonment, he had the hardihood to get his speech printed in 'Cobbett's Political Register,' and sold broadcast as a pamphlet for a shilling. The Government, with that Bourbon-like stupidity which seems to dog despotism, introduced and carried a motion ordering Burdett to be arrested for breach of privilege, thus converting him suddenly into the hero and martyr of the day.

Burdett shut himself up in his house. He locked and barred No. 80, Piccadilly (where he then lived), and defied Government with all its forces to dislodge him. An immense mob of his supporters surrounded the house, and swore that they would perish rather than see 'Old Glory' suffer. They encamped about it during the day, they bivouacked round it all night. The air rang with their cries of 'Burdett for ever!' For four days the civil representatives of Government endeavoured vainly to force the cordon of Burdett's enthusiastic friends. At last Government called out the military. To His Majesty's Lifeguards was entrusted the unusual and undignified duty of dragging a member of Parliament out of his own house. Their officers were warned that they made themselves liable in all the pains and penalties of the Law by such a proceeding, but the house was stormed, Burdett was seized, and, whilst London was placed under military control, he was conveyed in one of the King's carriages to the Tower.

It was at this juncture that, as previously related, Queen Charlotte wrote to Burdett's father-in-law, Thomas Coutts, notifying him that she would withdraw the slender balance at her credit in his bank in three days, to which he returned the trenchant reply that to withdraw even £500,000 from Coutts' bank required a notice of only three hours.

Burdett's residence in the Tower lasted for several

weeks, when he was released, and then, by his desire, he was quietly rowed home to his house in Piccadilly by boat up the Thames. By so doing, he prevented his Westminster Committee from carrying out a cherished scheme of conveying him again in a triumphal car through the streets of London, this time labelled 'Hero and Martyr.'

His contempt for this tomfoolery proved that Burdett was no mere self-advertising demagogue, but an honest politician, earnestly setting before the House of Commons his views without regard to his own profit or glorification. His championship of Parliamentary reform and purity of elections was that of a brave, bold man uttering sentiments which few understood, because they were uttered before their time. For what he had said and done in England, the Supreme Court of Scotland, presided over by the brutal Braxfield, had sentenced many a man to transportation for life to Botany Bay. Indeed, it was fortunate for the cause of reform that reformers like Burdett lived in England, for that eminent Scottish judge, Lord Cockburn, in his 'Examination of the Trials,' published in 1888, shows that, whilst England had then a vestige of liberty, Scotland had none. In other words, reform was possible in England, but not in Scotland.

Burdett's troubles were not, however, over when he emerged from the Tower. The so-called 'Massacre of Peterloo' in 1819, where an assemblage of Lancashire operatives, addressed by 'Orator' Hunt on Parliamentary reform, was sabred by cavalry, awoke his sympathies, and he condemned the authorities so uncompromisingly that Government had him tried at the Leicester Assizes. He was convicted, fined £2,000, and ordered to be imprisoned for three months.

Returning to Parliament, he actually carried a motion in the House of Commons, a most unusual

experience for him. It was one for the consideration of the laws affecting Roman Catholics. This was his last independent effort, for the ever-gathering and at last uncontrollable force of public opinion compelled Parliament to assent to the Reform Bill of 1832.

Burdett's work was done, and he knew it. He had fought all his life for Parliamentary reform, for popular suffrage, for purity of elections. All had now been entered on the Statute-book. He murmured with Spenser,

‘Port after stormie seas
Doth greatlie please,’

and from a burning Radical, the terror of every British Government, he changed into a mild old gentleman of somewhat Conservative opinions.

‘Old Glory’ was no longer the man for the wild Radicals of Knightsbridge, the hottest corner of Westminster. But they were to have a taste of ‘Old Glory’s’ quality ere he left them. The memorable Westminster election of 1837 is well described in ‘The Greville Memoirs’ (1874). To the horror of Knightsbridge, Burdett came forward frankly as a Conservative, and opposed and beat a Radical named Leader. ‘It was,’ says Henry Reeve, ‘a chivalrous contest. Burdett had resigned his seat voluntarily to test the feelings of his constituents, and Leader resigned a seat for Bridgewater solely to meet Burdett in Westminster.’ Greville tells the tale as follows:

‘During the last week the Westminster election has absorbed everything else. Though the Government were by way of taking no part, all Brookes’s moved heaven and earth for Leader, and until the day of nomination they were confident of his success. Bets were two to one in his favour, and a great deal was lost and won. On the other hand, the Tories worked

hard for Burdett. He appeared on the hustings at the nomination, and was received quite as well as his opponent, and the show of hands was in his favour. This reduced the betting to even, but nobody was prepared for the great majority (515) by which Burdett won. It was certainly a great triumph to the Conservative cause, and a great disappointment to the violent Whigs, and still more to the Radicals.'

It was a relief, however, to Whigs like Lords Melbourne and Grey when Leader was defeated, for, as the former bluntly remarked, 'The Radicals are very difficult to manage as it is, and if they had carried this election there would be no doing anything with them.' Of course, the Conservatives were jubilant, and in the 'strange, eventful history' of Francis Burdett nothing could have been stranger than that he should begin his Parliamentary career in Westminster by being dragged triumphantly along the streets as a Radical idol, and end it by being glorified as a Conservative hero.

However, Burdett felt that Westminster would no longer be a comfortable seat for him, so, having represented that constituency for thirty years, he migrated to North Wiltshire, which he represented till his death on January 23, 1844, aged seventy-four.

His end was a lamentably pathetic one. In January, 1844, his wife died, and he became inconsolable. He declared that his happiness was gone, and that he had no longer any wish to live. He refused to taste food, or to listen to the entreaties of his friends. At last he succumbed, dying literally of starvation a few days after his wife's decease. Husband and wife were buried the same day in the same vault in Ramsbury Church, Wiltshire. For fifty-one years they had lived happily together, and even death could not separate them. ?

Burdett had fought like a political gladiator ; he died like a Roman senator. His long laborious life was not misspent, for it helped forward the progress of measures without which Britain would not have known the peace and prosperity which have distinguished it above all other nations during the glorious reign of Queen Victoria.



THE RIGHT HON. THE BARONESS BURDETT-COUTTS.

CHAPTER XI

THE BARONESS BURDETT-COUTTS

DAUGHTER of Sir Francis Burdett, Bart., the famous M.P. for Westminster, grand-daughter of Thomas Coutts, the great London banker, Angela Georgina Burdett was as distinguished in her birth as she has been in her life. She was born on April 21, 1814, when George III. was King, and five years before the birth of Her Majesty Queen Victoria. Lady Burdett-Coutts has thus been destined to see four Sovereigns on the throne of the United Kingdom of Great Britain and Ireland.

Her mother was Sophia, daughter of Thomas Coutts by his first wife. As already stated, he married a second time, and his widow married William Aubrey de Vere, ninth Duke of St. Albans. On the death of the Duchess without issue on August 6, 1837, it was found that she had made Angela Georgina Burdett her heir, the latter, then aged twenty-three, inheriting the fortune which the Duchess had been left by Thomas Coutts, and which amounted to over one million pounds.

Twenty-three, and a millionaire! How few girls were ever in such a position! Miss Burdett felt that honour must be paid where honour was due, so in 1837 she assumed by royal license the additional surname of Coutts. The name of Burdett-Coutts has become

quite as famous as that of any member of the Coutts family. Nay, it may safely be affirmed that, in the history of the human race, no woman ever held a higher place for charity, philanthropy, and every good work.

Sir Francis and Lady Burdett were both laid to rest on the same day in January, 1844, leaving their daughter, Angela Georgina Burdett-Coutts, an orphan. But the descendant of such sterling men as Thomas Coutts and Francis Burdett did not sink in despair, or devote herself to idleness or pleasure. She felt that the wealth with which she had been so singularly and munificently endowed must neither be squandered nor hoarded, but must be devoted to the welfare of her fellow-creatures.

It was a high resolve, and most nobly did she put it into execution. She felt that the staggering mass of poverty and misery which surged round her might be ameliorated if wealth were wisely directed, and she looked about for a channel to do good. Her whole life has been dedicated to this holy work, and in every department of charity and well-doing the name of Burdett-Coutts is now a household word.

Her first munificence was, perhaps naturally, shown towards the Church to which she was so much attached. In 1847 she endowed the bishoprics of Capetown, South Africa, and Adelaide, South Australia, so that the services of the Church of England might be worthily established in these rising colonies. Ten years later she gave £25,000 to endow the Church of England in British Columbia, with an additional £15,000 to establish a bishopric, and £10,000 for a clergy fund.

In memory of her father, who for thirty years had represented Westminster in Parliament, his daughter erected the Church of St. Stephen, Westminster, which was consecrated in 1850, and which, with its associated

mission buildings, schools, and Technical Institute, cost the pious donor £90,000. Three other churches in London were erected by Miss Burdett-Coutts.

She erected another church, also dedicated to St. Stephen, in a poor quarter of the city of Carlisle, and, being present at its consecration in 1865, she expressed the hope that 'a manly and virtuous ministry might preach and practise Christ's teachings within its walls to a faithful and understanding people, and raise up living souls to bear witness from generation to generation to God's revealed truth and the salvation of mankind.' Her robust expression, 'a manly ministry,' was worthy of the daughter of Sir Francis Burdett, whose manliness was so conspicuous.

As previously related, one of the most mournful funerals that England ever saw took place in January, 1844, when Sir Francis and Lady Burdett were on the same day buried in the same vault of Ramsbury Church, Wiltshire. Their daughter helped to restore Ramsbury Church, as well as the adjoining church of Baydon, and erected numerous model cottages to supply the poor of the parish of Baydon with sanitary dwellings.

The facts stated in this chapter are largely drawn from a little volume on the good Baroness prepared for the lady managers of the World's Columbian Exposition, by desire of H.R.H. the Duchess of Teck, and published in London and Chicago in 1893. At this Exposition a section presided over by Lady Burdett-Coutts was devoted to the Philanthropic Work of British Women, and it occurred to the lady managers that, as the Baroness was not making any reference to her individual work, and as her name as a philanthropist was as well known and as much honoured in America as in Britain, some account of her work must be given. Hence this little volume was produced to commemorate 'not only a long life of noble deeds,' but also 'the

practical insight, untiring devotion, and great wisdom ' which the Baroness 'brought to bear upon philanthropic subjects.'

Lady Burdett-Coutts' charity has been as widespread as it has been munificent. We have seen it in connection with the Church of England. It was as marked in relation to Education. Not only did she erect and endow the schools and institute connected with St. Stephen's Church, Westminster, but she also endowed schools at Carlisle, Ramsbury, and Baydon, besides giving a site for the schools of St. Anne, Highgate, and helping to erect those of St. Peter's, Stepney. As a practical educationist the Baroness has also done much good. Her addresses to the pupils of the Whitelands Training College, as well as her private letters, are full of wise counsel regarding female education. Whilst desiring its extension in many directions, she strongly advised that it should ever be of 'a feminine and domestic character'; whilst it should embrace sewing and cookery, thrift and household management, the gentler and nobler sides of a true woman's character should not be forgotten. Kindness to the lower animals, love of flowers, historic and patriotic associations, and the study of art, should all find place in female education.

The foundation of an Art Students' Home for Ladies, the first of its kind in London, and of evening schools for the poor; the training of boys for the Royal Navy and merchant service; the establishment of the Westminster Technical Institute for male and female workers; and the endowment of a Geological Scholarship at the University of Oxford, testify to the widespread, catholic, and unsectarian efforts made by her ladyship to afford the means of intellectual and professional advancement to the poor of all classes, whilst her devotion to Biblical research led to her sending agents to the East to secure

ancient manuscripts which afterwards proved of use to the Revisers of the Old and New Testaments.

Lady Burdett-Coutts has always waged war against cruelty in any form. Cruelty to children, cruelty to the lower animals, has found in her a lifelong opponent. In 1866 the Guardians of St. Pancras Workhouse were severely censured by her, and afterwards at the inquest, on account of a deserted child having been laid out for burial whilst still breathing and moving. In 1883 she wrote to the Home Secretary calling his attention to the numerous children 'consigned to death by their unnatural parents as lightly as they were brought into life.' But she was more than a mere letter-writer. She founded the National Society for the Prevention of Cruelty to Children, and in 1889 an Act of Parliament was passed for the protection of children. As President of the Destitute Children's Dinner Society, the good Baroness has still further helped to mitigate the terrible load of suffering under which lie so many of the children of the poor.

It is but a step from a helpless child to a helpless animal, and the heart that beats for the one will feel for the other. Lady Burdett-Coutts declared that 'life, whether in man or beast, is sacred,' and has proved her devotion to animals in various ways. Not merely did she keep llamas at Holly Lodge, as well as special breeds of cows and goats, but she became President of a Beekeepers' Association because she thought honey would form a useful adjunct to the peasant's means of life, and President of the British Goat Society because she considered the goat the poor man's cow.

In 1872 she was selected by the ladies' committee of the Royal Society for the Prevention of Cruelty to Animals to bring before the public the cruel trapping of singing birds. She wrote to the *Times* that her

efforts to induce the nightingale to build in the grounds of Holly Lodge had always been foiled by bird-catchers snaring the birds, and she exposed the inhuman practice of these fellows of blinding birds to use as decoys.

A touching instance of her interest in dogs occurred during her visit to Edinburgh, the home of her ancestors, in January, 1874, when she received the freedom of the city. A little Scotch terrier had followed the remains of its master to Greyfriars Churchyard in 1858, and had become ever after a constant visitor to his grave until it died in 1872. The terrier thus acquired the name of Greyfriars Bobby, and hearing of its wonderful devotion, Lady Burdett-Coutts erected to its memory a fountain near the entrance to the churchyard which it had so faithfully visited. 'Gentlemen,' said Napoleon to his Marshals, as they gazed on a dog guarding its dead master on a battlefield, 'there is an example for you of fidelity.' Such is the lesson of the Greyfriars Bobby monument in Edinburgh.

The Baroness remonstrated with the shipping and railway companies regarding the sufferings to which cattle were exposed by reason of ill-constructed trucks and the want of facilities for eating and drinking. She likewise aided costermongers in giving better attention to their donkeys, and built extensive and healthy stables for them on her Columbia estate in East London. Her patronage of the Cart-horse Parade Society has resulted in many carters regarding with pride and treating with kindness the noble animals entrusted to their care. In 1882 Lady Burdett-Coutts attended at Newcastle a parade of cart and waggon horses, and also of donkeys and the ponies used in coalpits, and a newspaper declared that 'a hundred thousand people came into the town that day to see the Baroness,' who was enthusiastically welcomed with cries of 'God bless you!' to which she replied that 'In this life man and



HOLLY LODGE, THE RESIDENCE OF THE RIGHT HON. THE BARONESS BURDETT-COUTTS.

(After a specially executed water-colour sketch.)

beast are held together by God's own chain under one law.'

Britain has been providentially saved from those democratic excesses to which other countries are subject by the consideration paid to her lower classes both by her Legislature and her social leaders, from the Queen downwards. To true-minded Britons like Thomas Coutts, William Forbes and James Hunter Blair, wealth did not mean saving or prodigality, but its judicious application to deserving objects. Adopting this notion of true charity, Lady Burdett-Coutts devoted herself to improving the condition of the poor. Beginning in 1860 by supporting the East-End Weavers' Association, she next established a sewing school where girls were received to be trained for domestic service as well as to be taught sewing, and where elderly women of good character might spend the afternoon. Connected with the school was a system of visiting by professional nurses and the clergy, by means of which food, wine, blankets, etc., were distributed over a wide area. In 1879 the Baroness founded the Flower-girls' Brigade, not merely to protect them whilst selling flowers in the streets, but also to teach them to make artificial flowers. She also formed a boys' club, and a shoeblack brigade and mission church, for the purpose of saving and elevating boys who might otherwise sink into poverty and crime.

Charles Dickens characterized the journey from the West to the East End of London as one of the saddest and most extraordinary journeys in the world. Whilst in the West End there was every sign of health, wealth and happiness, in the East End there was want, suffering, and disease. His powerful description stirred Lady Burdett-Coutts' heart, and in the company of the great novelist she visited a typical East-End centre of poverty and degradation known as Nova Scotia

Gardens. She was horrified at the sight of so much misery, and instantly resolved to improve the place. By her instructions four blocks of model dwellings for the poor were erected, and under the name of Columbia Square were ready for occupation in 1862. Thus 200 families, or, say, 1,000 persons, were enabled to live in a clean and sanitary way, instead of herding like pigs, and to enjoy baths, laundries, and an excellent reading-room and library.

The erection of Columbia Square led to the construction of Columbia Market. This grand enterprise, which cost the noble benefactress £200,000, was begun in 1864 with the object of providing the poor with an abundant supply of cheap and wholesome food. It was opened in 1869, but for several reasons has not proved the success anticipated. It had been transferred by Miss Burdett-Coutts to the Corporation of London, but, says the little book before quoted, 'vested interests were all-powerful among its new owners, and no attempt of any kind was made to utilize the market.' So the Corporation transferred it back to its original donor, who has made several efforts to make it, as it was originally intended, a real blessing to the London poor. As afterwards to be mentioned, her husband is now its owner, and is endeavouring to carry out its noble founder's original intentions. Architecturally Columbia Market is considered the finest market in the world, and it would be a lasting disgrace if trade 'rings,' or mercenary retailers should ever deprive the poor of London of the opportunity of profiting by the generosity of their great benefactress.

If London exhibits the misery caused by the congestion of population in cities, Ireland occasionally exhibits rural congestion in no ordinary degree. Foreign newspapers are fond of representing Ireland

as ruled as autocratically and unsympathetically by the Anglo-Saxon as Poland is by the Russian. Noble-hearted women like Lady Burdett-Coutts have removed that reproach, if it ever existed. An Irish Roman Catholic priest having brought under her notice the suffering of the poor in the South and West of Ireland in 1862, she despatched a trusted commissioner to report to her upon the subject. His report fully confirmed the priest's statements, and proved that extraordinary suffering existed owing to the failure of the harvest, the objection of the people to enter the workhouse, and the absence of any system of outdoor relief.

Miss Burdett-Coutts wisely arrived at the conclusion that migration is the only remedy for congestion of population, so in 1863 three parties of Irish emigrants from the congested districts were at her expense despatched to Canada. That year witnessed another bad harvest in Ireland, and Miss Burdett-Coutts established stores at Sherkin and Clear Island, where corn, flour, meal, sugar and tea could be had at very low prices, and where blankets could be obtained on loan. It will be observed that she did not believe in the *gratuitous* distribution of food, money or clothes. She considered such would have a demoralizing effect, and wrote that 'it would be, in my opinion, quite an insult to the hard-working, willing islanders to be treated as mendicants, and also it would injure the property and the place. My object is not to make dependents on my bounty, or on that of anyone else, but to bring them comforts which can be secured by their own industry hereafter.'

Whilst assisting the poor of the Irish humbler classes, Lady Burdett-Coutts did not forget another and as deserving class of poor people, namely, those who belonged to the upper circles of society, and

had been reduced by no fault of their own to poverty. Accordingly, she subscribed to the fund raised in 1881 for the relief of indigent Irish ladies suffering extreme pecuniary distress by the non-payment of their rents owing to agrarian disturbances.

The most munificent scheme ever launched by any woman for the benefit of Erin was that announced by Miss Burdett-Coutts in 1880 to Mr. W. H. Smith, M.P., then First Lord of the Admiralty, and which she described to him in a letter as follows :

‘ My proposal was to advance such a sum as would secure (humanly speaking) the present and future harvests in Ireland upon some plan of repayment, and with assistance for its distribution which I thought Government might secure me.

‘ After the harvest question, the most vital question seemed to me the debts of the people, and I proposed to relieve these if practicable. I don’t know that I should be justified in undertaking to spend the whole of the money advanced for seed when repaid, for circumstances may change, and in any case some permanent scheme would have to be devised to prevent, or at least hinder, the recurrence of this fatal habit. The sum required for seed I understood would probably be, but not exceed, £250,000.’

When Irish ‘ pathriots ’ sing about ‘ England’s cruel rod,’ they should be asked what woman of Irish race ever offered like this warm-hearted Englishwoman to advance a quarter of a million sterling to relieve the necessities of Ireland ?

But this was not all she did for the distressful Isle. In 1880 she placed £10,000 to the credit of a Roman Catholic priest at Baltimore, to enable him to give loans to fishermen desiring to purchase the big fishing-boats they could not otherwise acquire. Visiting the

Baltimore district four years later, she became convinced of the necessity of the establishment of a fishery training school for boys, and in 1887 she presided at the opening of the Baltimore Industrial Fishery School, an institution largely due to her untiring efforts. It is not surprising that Queen Victoria, in token of her high approval of all Miss Burdett-Coutts had done for her subjects, created her on June 9, 1871, a Peeress of the Realm in her own right under the title of Baroness Burdett-Coutts, an honour accorded by Her Majesty to only four ladies.

‘Peace hath her victories
No less renowned than war,’

yet during war-time Lady Burdett-Coutts was actively engaged in sending nurses to attend to the wounded. She was president of the ladies’ committee formed in 1879 to afford aid to the sick and wounded soldiers of the British army during the Zulu campaign. Seven trained nurses were sent out, and at a cost of £7,000 nearly 55,000 patients, both British and Zulu, were attended to.

When the Russians drove the Turks out of Bulgaria in 1877, their Cossacks often perpetrated murder and enormities on the hapless Moslem women and children fleeing southwards before them. Lady Burdett-Coutts felt so much for her unfortunate sisters that she wrote to the *Daily Telegraph* a letter calling upon her fellow-countrymen to remember ‘the unhappy sufferers in a far-away country, of another creed, whose life is ebbing fast away uncheered, desolate, abandoned. We cannot, perhaps, stanch their life-blood. We can wash our own hands, though, free of its stain by binding up their wounds—if not by our money, by our sympathy. If silver and gold there is none, we have prayers still, and He to whom all flesh comes hears the cry of the

poor for His creatures suffering from the sword, as He also accepts the gifts of the rich.'

This appeal led to the formation of the Turkish Compassionate Fund, which her ladyship headed with a subscription of £1,000, and which ultimately reached £43,000. A young American, who had graduated at Oxford, William Lehman Ashmead-Bartlett, volunteered to proceed to Turkey and see to the proper distribution of the medicine, food and clothing intended for the unfortunate objects of the Turkish Compassionate Fund, and his offer was accepted, and he faithfully executed his trust. So much was the Baroness impressed with his ability and benevolence that eventually on February 12, 1881, she became his wife, he taking by royal license the surname of Burdett-Coutts. Four years later he was returned to Parliament for Westminster, so the Baroness had the satisfaction of seeing her father's renowned constituency represented by her husband. It may be added that he has devoted himself, like her, to the welfare of the humbler classes, and finding that Columbia Market was not satisfactorily performing the work for which his wife so nobly intended it, he became owner of it himself, and has established in connection with it a large fishing fleet in the North Sea.

Adequately to eulogize the life of Lady Burdett-Coutts is impossible. The highest praise that can be given to her is to say that she followed in the steps of her Great Master, and 'went about doing good.' One eulogium, however, is so eloquent and well expressed that it may fittingly close this meagre sketch of a long life spent in well-doing:

'She has built and endowed churches, and founded dioceses. By speech and pen she has pleaded the cause of humanity, and while inviting others to join in her benevolent labours, she has, in all her enterprises,

been a foremost and munificent contributor. If, like other philanthropists, she has sustained disappointments, she has never allowed them to arrest the progress of her generosity. No benefactor, living or dead, is better entitled to the appellation of illustrious, or has a fairer claim to an honoured memory.'

CHAPTER XII

SIR JOHN MARJORIBANKS, BART., M.P., BANKER, EDINBURGH; AND PRINCIPAL FORBES, D.C.L., F.R.S.

THE Coutts family is connected with Edinburgh by a triple crown of Lord Provosts. First, John Coutts was Lord Provost of the city from 1742 to 1744; secondly, James Hunter Blair was Lord Provost from 1784 to 1786; thirdly, John Marjoribanks was Lord Provost from 1813 to 1815.

We have already considered the remarkable careers of John Coutts and his sons' apprentice, James Hunter Blair. John Marjoribanks was a partner in the Edinburgh banking firm of Mansfield, Ramsay and Co., and it was his brother Edward who became a partner in Coutts and Co.'s bank, London, and succeeded to the former's property. Yet a sketch of the life of John Marjoribanks, the Lord Provost, should be given, not only as completing our gallery of great Edinburgh bankers, but also because, as will be stated immediately, he was connected by descent with the greatest of them all, John Coutts.

Judging by Kay's portrait, Lord Provost Marjoribanks was, like Sir William Forbes and Sir James Hunter Blair, a man of imposing appearance. Indeed, Marjoribanks had paid to him the then high compliment of being said to resemble King George IV. in height and features. He was the son of Edward Mar-

Marjoribanks of Lees, Berwickshire, who married Grizel, daughter of Archibald Stewart (younger son of Sir Robert Stuart of Allanbank, Bart.), who was Lord Provost of Edinburgh from 1744 to 1746, and who, on suspicion of complicity with Prince Charlie when the latter captured Edinburgh, was committed to the Tower for high treason, but ultimately acquitted.

Marjoribanks' descent from a Stuart of Allanbank connected him, as mentioned in Chapter III., with the families of Coutts, Kerr of Morrison, Trotter of Castlelaw, Elliot of Minto, Rutherford of Edgerston, Congalton of Congalton, and Bethune of Balfour.

John Marjoribanks was born in 1762 at Bordeaux, where he became a wine-merchant; but coming to England, he obtained a commission in the Coldstream Guards, from which he retired as Captain. In 1790 he married the daughter of William Ramsay of Barton, Midlothian, and was admitted a partner of the banking firm of Mansfield, Ramsay and Co. (afterwards Ramsay, Bonars and Co.). The estate of Barnton, near Edinburgh, now associated with Golf, was inherited in 1865 by Sir Alexander Charles Ramsay Gibson Maitland, of Clifton Hall and Sauchie, Bart., M.P. for Midlothian.

Another partner of Mansfield, Ramsay and Co. was Sir James Stirling of Larbert, Stirlingshire, Bart., who was three times elected Lord Provost of Edinburgh, viz., for 1790-92, 1794-96, and 1798-1800. The banking house of the firm was in Cantore's Close, Luckenbooths, Edinburgh. It will be remembered that, on their rupture with the banking house founded in Edinburgh by their father, James and Thomas Coutts, bankers, London, made Mansfield and Co. their Edinburgh correspondents, and this may have led to Mr. Edward Marjoribanks joining the London firm and becoming one of Thomas Coutts' executors.

The Lord Provostship of John Marjoribanks was distinguished by the construction of the Regent Bridge and the splendid buildings comprising the Calton Prison, Edinburgh, although Lord Provost Hunter Blair was their original projector. Marjoribanks was created a Baronet in 1815, and was afterwards elected M.P. for Berwickshire, an honour long borne by his descendant, the present Lord Tweedmouth. Sir John Marjoribanks died in 1833.

Sir John's brother Edward was a partner in the banking house of Coutts and Co., London, from 1796 till his death in 1868, and his son Edward was likewise a partner of Coutts and Co., and died in 1879. Another son was Dudley Coutts Marjoribanks, born 1820, created a Baronet 1866, and who represented Berwick-upon-Tweed from 1853 till he was elevated to the peerage in 1881 as Baron Tweedmouth of Edington, in the county of Berwick. Lord Tweedmouth died in 1894, and was succeeded by his son, the Right Hon. Edward Marjoribanks, who represented Berwickshire from 1880 to 1894, when he was so well known as Whip to the Liberal party in the House of Commons.

The present Lord Tweedmouth married in 1873 Lady Fanny Churchill, daughter of the seventh Duke of Marlborough. One of his sisters married the Right Hon. Sir Matthew White Ridley, Bart., M.P., Secretary of State for the Home Department in Lord Salisbury's Administration; whilst another married the seventh Earl of Aberdeen, lately Lord Lieutenant of Ireland and Governor-General of Canada. The seats of Lord Tweedmouth are Guisachan, Inverness-shire, and Hutton Castle, Berwick-on-Tweed.

Although not connected by family relations with the Couttses, the celebrated grandson of their partner and successor, Sir William Forbes, must find a place in these pages. If the Couttses and his grandfather

excelled in banking and financial administration, James David Forbes achieved an illustrious position in the world of science. He was the son of Sir William Forbes of Pitsligo, Bart., the friend of Sir Walter Scott, and of the 'Lady with the green mantle,' Scott's first love, the daughter of Sir J. W. B. Stuart of Fettercairn, Bart.

James David Forbes was born at his parents' town-house, 86, George Street, Edinburgh, April 20, 1809. He was privately educated until, at the age of sixteen, he entered the University of Edinburgh. Although destined for the Scottish Bar, young Forbes early evinced that love of natural science of which ultimately he was to become so brilliant an exponent.

At the age of seventeen he began an anonymous correspondence on scientific questions with Sir David Brewster, and he afterwards contributed several papers to Brewster's 'Philosophical Journal.' Accompanied by Sir David, in 1830 Forbes visited Lockhart at Chiefswood, near Melrose, and going on to Abbotsford to leave his card, Forbes says he 'saw the great man hobbling up a plantation, apparently frightened at a visitor, a class which indeed he had reason to fly.'

The same year (1830) Forbes was called to the Scottish Bar, but his thoughts were as far from jurisprudence as ever were Sir Walter Scott's. He devoted himself heart and soul to scientific researches, but 'to prevent injury from the sceptical insinuations of Laplace and other modern philosophers,' he attended Dr. Chalmers' lectures on natural theology at the same time as Dr. Reid's (Dr. Hope's assistant) on practical chemistry. His residence had been at Colinton House, from which he removed to Greenhill House, near Bruntsfield Links, Edinburgh.

Although only twenty-two, Forbes gave Brewster great assistance in the formation of the British Associa-

tion for the Advancement of Science, which met for the first time at York in September, 1831. Next year he was elected a Fellow of the Royal Society of London, and stood as a candidate for the chair of Natural Philosophy in Edinburgh University, vacant by the death of Sir John Leslie.

This was an extraordinary election. Covered with scientific glory, Dr. David Brewster competed as a candidate with his youthful disciple, who, however, had won the approval of the great Herschel, who declared that Forbes was 'marked by Nature for scientific distinction.' Forbes carried the day, and on January 30, 1833, was elected a professor of his Alma Mater. He was only twenty-four years old, and his biographer, Principal Shairp, in the Life which, in conjunction with Professor Tait and Mr. Adams Reilly, he wrote in 1873, prints Forbes' fervent prayer to God to enable him to 'fulfil with integrity' the new duties placed before him. Like his grandfather, Forbes united sterling intellectual qualities to sincere religious belief.

Forbes occupied the chair of Natural Philosophy in Edinburgh University from 1833 to 1860, a period of twenty-seven years, during which his scientific researches, more especially among the Alps, cast additional lustre upon the Edinburgh School of Geology, of which he was such a distinguished member. It was the visit of Agassiz to Scotland in 1840 that gave Scottish geologists the first definite clue to the glacial history of their country. Hutton and Playfair, with that penetration which distinguished them, had dimly realized the truth, whilst their friend, Sir James Hall, had, even after a visit to Switzerland, adopted the erroneous *débaîcle* theory.

Forbes presided over the Physical Section of the British Association at Glasgow in 1840, and there met Agassiz, and agreed to visit the Alpine glaciers with

him in 1841. That eventful visit took place on the Aar Glacier and on the slopes of the Jungfrau, and from that date Forbes' life was dedicated to the study of glaciers. His first article on the subject appeared in the *Edinburgh Review* of April, 1842, an article which was immediately translated into French. The same year he returned to the Alps, and celebrated there what he calls the 'busiest and happiest' summer he ever spent, the result being his well-known book entitled 'Travels through the Alps of Savoy,' published in the summer of 1843. Marrying the daughter of Mr. George Wauchope, he spent his honeymoon among the Alps.

For several years he pursued his Alpine travels, and also visited Norway, and then his health gave way, sacrificed on the altar of science. Then a curious event occurred. Sir David Brewster, whom he had defeated in Edinburgh, but who had become Principal of the United College in the University of St. Andrews, was now appointed Principal of the University of Edinburgh. In 1859 Forbes succeeded Brewster as Principal at St. Andrews, an appointment which he held till December 31, 1868, when he died, leaving behind him the memory of a faultless personal character, a great intellect, and an unsurpassed devotion to science.

The history of the Coutts family, as told in these pages, is a record, however imperfect, of marked abilities devoted not merely to the acquisition of fame and fortune, but also to the building up of that magnificent system of banking of which Scotland is so justly proud. If a Scotsman founded the Bank of England, and an Englishman returned the compliment by founding the Bank of Scotland, we can never forget that it was to the Couttses and other great banking families that Britain was often indebted for the sinews

of war in times of trouble, and for financial security in times of peace ; and that it was the wealth accumulated by their industry and enterprise which enabled the white wings of British ships to sweep the oceans of the globe, bearing the British flag to every clime, and eventually making London the commercial and financial centre of the world.

INDEX

- ABERDEEN, Earl of, 158
 Actors and actresses, Edinburgh, 12
 Adam, William, the younger, 78
 Adelaide, bishopric of, 144
 Agassiz in Scotland, 160
 Ailsa, Marquis of, 110
 Albans, St. (see St. Albans)
 Alexander, William, and Sons, bankers, Edinburgh, 53, 91, 96
 Alison, Rev. Archibald, 108
 Alps of Savoy, 161
 America, Protestant Episcopal Church of, 105
 American War of Independence, 100
 Antrobus, Sir Edmund, Bart., banker, London, 78
 Edmund, the younger, banker, London, 78
 Arbuthnot and Guthrie, bankers, Edinburgh, 53, 93, 96
 Argyll, Duke of, 58, 104
 Arnot, Hugo, 5
 Art Students' Home for Ladies, 146
 Ashmead-Bartlett, W. L. (Burdett-Coutts, M.P.), 154
 Atkinson, Thomas, London, 78
 Auchtercoul, 29
 Ayr Bank, 94, 95
 Balcarres, Earl of, 95
 Balfour of Forret, 32
 Baltimore, Ireland, 152
 Bank of England, 52, 100, 106
 Bank of Scotland, 18, 50, 52, 96, 105, 106
 Banks, public, Edinburgh, 52, 96, 105
 private, Edinburgh, 53, 96
 Barnard, Lady Anne, 95
 Bartlett, James, banker, Edinburgh, 92, 105
 Baydon (Wilts) church and schools, 145, 146
 Beattie, James, poet, 107
 Bethune of Balfour, 34
 Black, Joseph, 8, 9
 Blacklock, Dr., 99
 Blair. See Hunter-Blair
 Blair, Hugh, 9
 Blair of Dunskey, 93
 Blantyre, Lord, wine merchant, Leith, 32
 Bonaparte, Prince Lucien, 69
 Boroughbridge, 132
 Boswell, James, 8, 97
 Braxfield, Lord, 139
 Brechin, Bishop of, 103
 Brewster, Sir David, 159-161
 Brighton Pavilion, 83
 British Association for the Advancement of Science, 160
 British Columbia Church, 144
 British Linen Company, 52, 96, 105
 British Museum, 62
 Burns, Robert, 8, 27, 112, 113, 118

- Burdett, Sir Francis, Bart, M.P., 35, 69, 130
 Burdett-Coutts. See Coutts
 Burdett of Foremark, Bart., 130, 133
 Burgess Golfing Club, 27
 Burgoyne, General, 100
 Bute, Earl of, 37
 Bute, Marquis of, 35, 69

 Campbell, George, goldsmith and banker, London, 35, 58
 Campbell and Coutts, bankers, London, 35, 56, 58, 64, 130
 Capetown, bishopric of, 144
 Carlisle, 145
 Carlyle, Rev. Dr., 104
 Cart-horse Parade Society, 148
 Cassillis, Earl of, 93, 110
 Chalmers, George, banker, Edinburgh, 53
 Chalmers, Rev. Dr., 159
 Chambers, Dr. Robert, 36, 37
 Charles I., 103
 Charles II., 26, 103
 Charlotte, Queen, 82, 138
 Cheltenham, 71
 Children, prevention of cruelty to, 144
 Children's, Destitute, Dinner Society, 147
 Church of Scotland, Episcopal, 103
 Presbyterian, 102
 Circular notes invented, 69, 91
 Clerk of Penicuik, 30, 33
 Cockburn, Lord, 20, 24, 139
 Cochrane, Sir John, 62
 Cochrane, William, banker, Edinburgh, 60
 Colt ancestry, 28, 29
 Columbia Estate, London, 150
 Market, London, 150, 154
 Square, London, 150
 Columbian Exposition, World's (1893), 145
 Congalton of Congalton, 34
 Consols in 1778, 100
 Court of Session, 9

 Coutts ancestry, 28, 34
 armorial bearings, 34
 Burdett-, W. L. Ashmead-Bartlett, 154
 Frances, Marchioness of Bute, 35, 132
 Harriot Mellon, or, afterwards Duchess of St. Albans, 35, 70, 78, 80, 143
 James, M.P., banker, Edinburgh and London, 35, 45, 56, 58, 110
 James, merchant, London, 33
 James, a Montrose Jacobite, 42
 John, banker, Edinburgh, 51, 54, 55
 John, merchant and banker, Lord Provost of Edinburgh, 33, 35, 36, 156
 John, libelled by Maitland, 44
 John, Provost of Montrose, 30
 officers in Scots Brigade, 30
 Patrick, banker, Edinburgh, 43, 51, 55
 Patrick, merchant, Edinburgh, 31
 Sophia, Lady Burdett, 35, 132
 Susan, Countess of Guilford, 35, 132
 Susan Starkie, or, 35, 65
 the Baroness Burdett-, 35, 44, 78, 143
 Thomas, banker, Edinburgh and London, 35, 51, 57, 61, 62, 78
 Thomas, merchant, London, 31
 William, Provost of Montrose, 31
 Couttses' firms, Designations of the :
 Campbell and Coutts, 35, 56, 58, 64, 130
 Coutts and Co., 64
 Coutts and Trotter, 43, 51
 Coutts Brothers and Co., 51, 57, 58

Couttses' firms, Designations of the
—*continued* :

- Coutts Brothers and Dalrymple,
58
Coutts, Son and Trotter, 43,
51
Coutts, Stephen, Coutts and
Co., 51, 57
Herries, Cochrane and Co., 60,
64
James and Thomas Coutts, 59,
61, 64
John Coutts and Co., 37, 51,
53, 60, 89, 96
Robertson, Coutts and Stephen,
54
Thomas Coutts and Co., 82,
106
Cowgate Episcopal Chapel, 102
Creech, William, 112
Cromwell, Oliver, 26
Cruelty to animals, prevention of,
147
Cruelty to cattle in transit, 148
Cullen ancestry, 28
Cullen, Dr., 9
Cumberland, Duke of, 43
Cumming and Son, bankers, Edin-
burgh, 53, 96

Dalrymple of North Berwick, Bart.,
36, 58
Dalrymple, William, banker, Lon-
don, 58
Dibdin, Thomas, 71
Dickens, Charles, 149
Dickie, Andrew, London, 78
Douglas, Heron and Co., bankers,
Ayr, 94, 95
Dreghorn, Lord, 63
Drinkwater, Colonel, 34
Drummond, Andrew, banker, Lon-
don, 57
Drummond's Bank, London, 58,
130
Drummond, Lord Provost, 115
Dundas, Sir Lawrence, M.P., 100,
110

- Dundonald, Earl of, 62, 67
Dunlop of Garnkirk, 31, 32

- Edinburgh about 1740, 39
famine, 45
in 1763 and 1783, compared,
111
New Town and George Street,
115
North and South Bridges, 115
private banks, 53, 96
public banks, 52, 96, 105
the King's Printing-office,
115
University, 9, 160
Edinburgh, Old :
area of, and streets, 2
costumes, 8
drink, 7
famous men, 8, 11
maps, 1
Nor' Loch, 3
population, 5
poverty, 9
prices of provisions, 6
salaries, 9

- Edinburgh Review*, the, 134, 161
Elliot of Minto, 34
Ely, Bishop of, 103
Entwistle, Mrs., 71
Episcopal Church, American, 104
Scottish, 103
Erskine, Hon. Harry, 24

Fairholmes, bankers, Edinburgh,
53
Fall, Charles and Robert, 105
Farmers-General of France, 90,
97
Farquharson of Haughton, 86, 87
Ferguson, Adam, 8, 9
Anthony, banker, Edinburgh,
96
Fergusson, Robert, 8, 27
Fires, Edinburgh great, 16
Flower-girls' Brigade, 149
Foggo, Samuel, banker, Edin-
burgh, 53

- Forbes, Duncan, of Culloden, 17
 Hon. John, 101
 Lord, of Pitsligo, 85, 101
 of Boyndie, 85
 Principal James D., 158
 Sir William, Bart., banker,
 Edinburgh, 36, 53, 59, 60,
 85, 116, 158
 Sir William, Bart., secundus,
 banker, Edinburgh, 107, 124,
 126, 129, 159
 Sir W., J. Hunter and Co.,
 97
 Fordyce, Alexander, banker, Lon-
 don, 95
 Malcolm and Co., bankers,
 Edinburgh, 53, 96
 Forret, Lord, 32
 Fox, Charles James, 135
 France and Scotland, 4
 French Farmers-General, 90, 97
 French Revolution, 131
 Fyffe, John, banker, Edinburgh, 53
- Galloway, Bishop of, 103
 Geological Scholarship at Oxford,
 146
 George III., 83
 Gib, James, 42
 Gibson and Balfour, bankers, Edin-
 burgh, 96
 Gibson and Hogg, bankers, Edin-
 burgh, 53
 Girls' sewing-school, 149
 Flower Brigade, 149
 Glasgow, Archbishop of, 103
 and Royal Bank, 52
 Goat Society, British, 147
 Goethe, 10, 66, 76, 102
 Goldsmiths' Hall, 23
 Golf over St. Giles' Church, 27
 Gregory, Dr., 9, 112
 Grenville, Thomas, 62
 'Grenville Memoirs,' 140
 Grey, Earl, 141
 'Greyfriars Bobby,' Edinburgh, 148
 Guilford, Earl of, 35, 69
- Haddo, Lord, 115
 Haliburton of Newmains, 31, 51, 79
 Harrogate, 71, 116
 Hay, Lewis, banker, Edinburgh, 87,
 105
 of Smithfield and Haystoun,
 Bart., 93, 105
 Henderson, George, banker, Lon-
 don, 97
 Herries, Sir Robert, banker, Lon-
 don, 60, 69, 90, 97
 High School of Edinburgh, 62
 Hoare, Henry, banker, London,
 29
 Hogg, William, and Son, bankers,
 Edinburgh, 53
 William, junior, banker, Edin-
 burgh, 96
 Holly Lodge, 75, 78, 82, 147, 148
 Home, John, 8
 Hood, Sir Samuel, 133
 Hume, David, 8
 Hunter Blair, Sir James, Bart.,
 banker, Edinburgh, 60, 87,
 92, 105, 109, 156, 158
 Sir John, Bart., 105
 Hutton, James, 8, 160
- Invermay, 122-124
 Ireland in 1862, 150
 Miss Burdett-Coutts' scheme,
 151
- James I. and VI., 100
 John's Coffee-house, 18, 25, 26
 Johnson, Dr. Samuel, 8, 22, 97
 Johnstone and Smith, bankers,
 Edinburgh, 53, 96
 Jordan, Mrs., 71
- Kay, John, portrait-etcher, 10, 25
 Kean, Edmund, 72
 Keats, the poet, 126
 Keith, George, banker, London, 59
 Kelly, Earl of, 63
 Keltie ancestry, 28
 Kerrs of Morrison, 34, 62
 Kerr, A. W., 37

- Kinnear, Thomas, banker, Edinburgh, 53
 Knox, John, 14, 16
- Lead-mining in 1771, 93
 Leslie, Sir John, 160
 Leven, Earl of, 18
 Lindsay, Lady Margaret, 95
 Lockhart, J. G., 121, 159
 London, Bishop of, 103
 Exchange Banking Company, the, 69, 97
 Lord Provosts of Edinburgh, 9, 156
- McArdell, James, engraver, 44
 Mackenzie, Henry, 8
 Maitland, Gibson, Sir A. C. R., Bart., 157
 William, F.R.S., 44; his 'History,' 48, 50
 Mansfield, Hunter and Co., bankers, Edinburgh, 96
 Ramsay and Co., bankers, Edinburgh, 53, 68, 156
 Maps of Edinburgh (1544), 1
 Cités du Monde (1575), 1
 Gordon's (1647), 1
 Edgar's (1742), 1, 2
 Kirkwood's (1817), 36
 Marchmont, Earl of, 104
 Marjoribanks, Edward, banker, London, 78, 156, 157, 158
 of Lees, 34, 79
 Right Hon. Edward, M.P. (Lord Tweedmouth), 158
 Sir Dudley Coutts, Bart., M.P. (Lord Tweedmouth), 158
 Sir John, Bart., M.P., banker, Edinburgh, 53, 156
 Marlborough, Duke of, 158
 Martin, Frederick, 94
 Meal Market, 15, 17
 Melbourne, Lord, 141
 Mellon, Harriot, actress, 35, 70
 (See also St. Albans, Duchess of)
- Melville Paper-mill, 93
 Middlesex, 133
 Minto, Elliotts of, 34
 Monroe, Dr., 9
 Montrose, 30
 Murray of Broughton, 42
 Mylne, Robert, 63
- Newcastle-on-Tyne, 148
 Nor' Loch, the, Edinburgh, 3
 Nova Scotia Gardens, London, 149
 Nurses in Zulu campaign, 153
- Ochtercoul, 29
 Oxford University, 146
- Paper-making in 1769, 92
 Parliament Close, 14, 105
 Fires, 16
 Hall, old Scottish, 14
 House, the old, 16, 24
 Stairs, 15, 22, 36
 Parkinson, John, London, 78
 Paull, James, 135
 Peagrim, Mary, 35, 58
 Peterloo Massacre, 139
 Piccadilly, 138
 Pitt, William, 66, 113, 131
 Pitsligo, New, 101
 Plans. See Maps
 Polton Paper-mill, 92
 Portpatrick, 113
 President's Stairs, 15, 22, 36, 105
 Preston of Valleyfield, 70
 Prince of Wales (George IV.), 83
 Pringle, Professor John, 39
 Prison reform, 134
- Ramsay, Allan, poet, 8, 27
 painter, 44
 of Balnain, 51
 Robert, banker, Edinburgh, 51
 William, of Barnton, 157
 Ramsay, Bonars and Co., bankers, Edinburgh, 53, 157

- Ramsbury, Wiltshire, 141
 church and schools, 145, 146
 Reeve, Henry, 140
 Ridley, Sir M. White, Bart., M.P., 158
 Robertson, Principal, 8, 10, 99
 Robison, John, 9
 Rochester, Bishop of, 103
 Roffey, Neale and Co., bankers, London, 95
 Roman Catholics' Relief, 140
 Rosslyn, Earl of, 63
 Rothschild, Anselm Mayer von, 77
 Royal Bank of Scotland, 52, 96, 105
 Russell, John, Earl, 136
 Russo-Turkish War (1877), 153
 Rutherfords of Edgerston, 34

 St. Albans, Duke of, 78-81, 143
 Harriot, Duchess of, 35, 70, 78, 80, 143
 St. Anne (Highgate), schools, 146
 St. Giles' Church, 14, 23, 27
 St. Pancras Workhouse (1886), 147
 St. Peter's (Stepney) schools, 146
 St. Stephen's (Carlisle) church and schools, 145, 146
 St. Stephen's (Westminster) church and schools, 144, 146
 Scots Brigade, 30
 Scott, Adam, 121
 Sir Walter, 8, 20, 32, 51, 78, 107, 121, 159
 Walter, 15th Hussars, 78
 Walter, wine-merchant, Leith, 32
 Walter, W.S., Edinburgh, 123
 Scott-Moncrieff and Ferguson, bankers, Edinburgh, 53
 Seabury, Bishop, 104
 Seton and Houstoun, bankers, Edinburgh, 53
 Sheridan, R. Brinsley, 71, 135

 Sheriff, Alexander, merchant, Leith, 93
 Shoeblack Brigade, 149
 Siddons, Mrs., 12
 Sinclair, Andrew, and Co., bankers, Edinburgh, 96
 W. and Co., Edinburgh, 53
 Skene of Rubislaw, James, 126
 Smith, Adam, 8
 Sidney, 9
 W. H., M.P., 152
 Stair, Earl of, 104
 Viscount, 36
 Starkie, Susan, 35, 65
 Stein, James and John, 105
 Stephen, John, wine-merchant, Leith, 32, 51, 60
 Stewart, Dugald, 8, 9
 Lord Provost Archibald, 23, 154
 Stirling, Sir James, Bart., banker, Edinburgh, 53, 157
 Storer's 'Views in Edinburgh,' 37
 Strathallan, Lord, 57
 Stuart, Lady Jane, 128
 Prince Charles Edward, 23, 41, 157
 Sir J. W. B., Bart., 118, 159
 Williamina, 121
 Stuarts of Allanbank, 34, 35, 62, 68, 157

 Teck, H.R.H. the Duchess of, 145
 Tempest, Sir Henry Vane, 75
 Thomson, James, poet, 70
 Tron Kirk fire, the, 19
 Trotter, Archibald, banker, Edinburgh, 43, 51, 63
 of Castleshields, Alexander, 43
 Coutts, banker, London, 61, 78
 Trotters of Castlelaw and the Bush, 34
 Turkish Compassionate Fund, 154
 Tweedmouth, Lord, 79, 158

 University of Edinburgh, 9, 160
 Oxford, 146

-
- | | |
|-------------------------------------|-----------------------------------|
| Vanderbilt, Commodore, 77 | William of Orange, 103 |
| Wallis, Miss, 71 | Wilson, Sir Daniel, 17, 37 |
| Weavers' Association, East End, 149 | Wiltshire, North, 141 |
| Wemyss, Countess of, 25 | Worcester, Bishop of, 103 |
| Westminster, 133-41, 144, 154 | Yeomanry Cavalry, Edinburgh, 126 |
| Technical Institute, 146 | Young, Dr., 9 |
| Whitelands Training College, 146 | Zulu campaign (1879), nurses, 153 |
| Wigtownshire, 113 | |

THE END.



Extracts from Reviews

OF THE

FIRST EDITION OF

COUTTS & CO., BANKERS,

EDINBURGH AND LONDON.

'Mr. Ralph Richardson, who is known as the author of the best biography of George Morland, has prepared a curious and delightful book on Coutts and Co. The story of the successful institution whose name is now a household word in all aristocratic families, reads like romance, while, in fact, it is strict reality.'—*Art Journal*.

'Mr. Richardson's book is of considerable interest.'—*Spectator*.

'A book in which there is not a dull page.'—*Banking, Insurance, Investment*.

'One of the most entertaining books of 1900.'—*Scottish Life*.

'The most romantic book I have read for many weeks.'—*Star*.

'Mr. Richardson has done well in showing how rich a crop, not merely of material wealth, but of sentimental romance and literary memories, has sprung from a seed planted in a dusty office in a dark Edinburgh alley.'—*Scotsman*.

'Hitherto there has been no biography of the house of Coutts worthy of the name, and Mr. Richardson has now ably made good the deficiency.'—*Statesman* (Calcutta).

ELLIOT STOCK, 62, PATERNOSTER ROW, LONDON, E.C.

BY THE SAME AUTHOR.

In One Volume, similar to the present, price 7s. 6d.

GEORGE MORLAND,

Painter, London

(1763-1804).

*With Rowlandson's Portrait of the Painter and Five full-page Plates
Illustrative of some of the best paintings by Morland;*

ALSO A

*Catalogue of the Engravings after Morland in the British Museum, and
a Chronological Catalogue of all Engravings
after Morland.*

'An indispensable volume to painters and their patrons.'—*Studio*.

'The story of the painter's extraordinary career is adequately and sympathetically told.'—*Bookman*.

'A very appreciative and affectionate sketch of Morland's life and his extraordinary gift of rapid drawing.'—*Spectator*.

'The best biography of George Morland.'—*Art Journal*.'

Companion volume to the above, price 6s.

GEORGE MORLAND'S PICTURES.

Their Present Possessors.

WITH DETAILS OF THE COLLECTIONS.

'It is the first attempt to catalogue this painter's works, and Mr. Richardson has fulfilled the task with so much care and research as to give his book authority. It will be a valuable reference for students of Morland's rich rusticities, and a good guide for collectors on the track.'—*Academy*.

ELLIOT STOCK, 62, PATERNOSTER ROW, LONDON, E.C.

Digitized by Google

89097316582



b89097316582a



89097316582



B89097316582A