

NOTES

ON THE

Coutts ==  
== Family

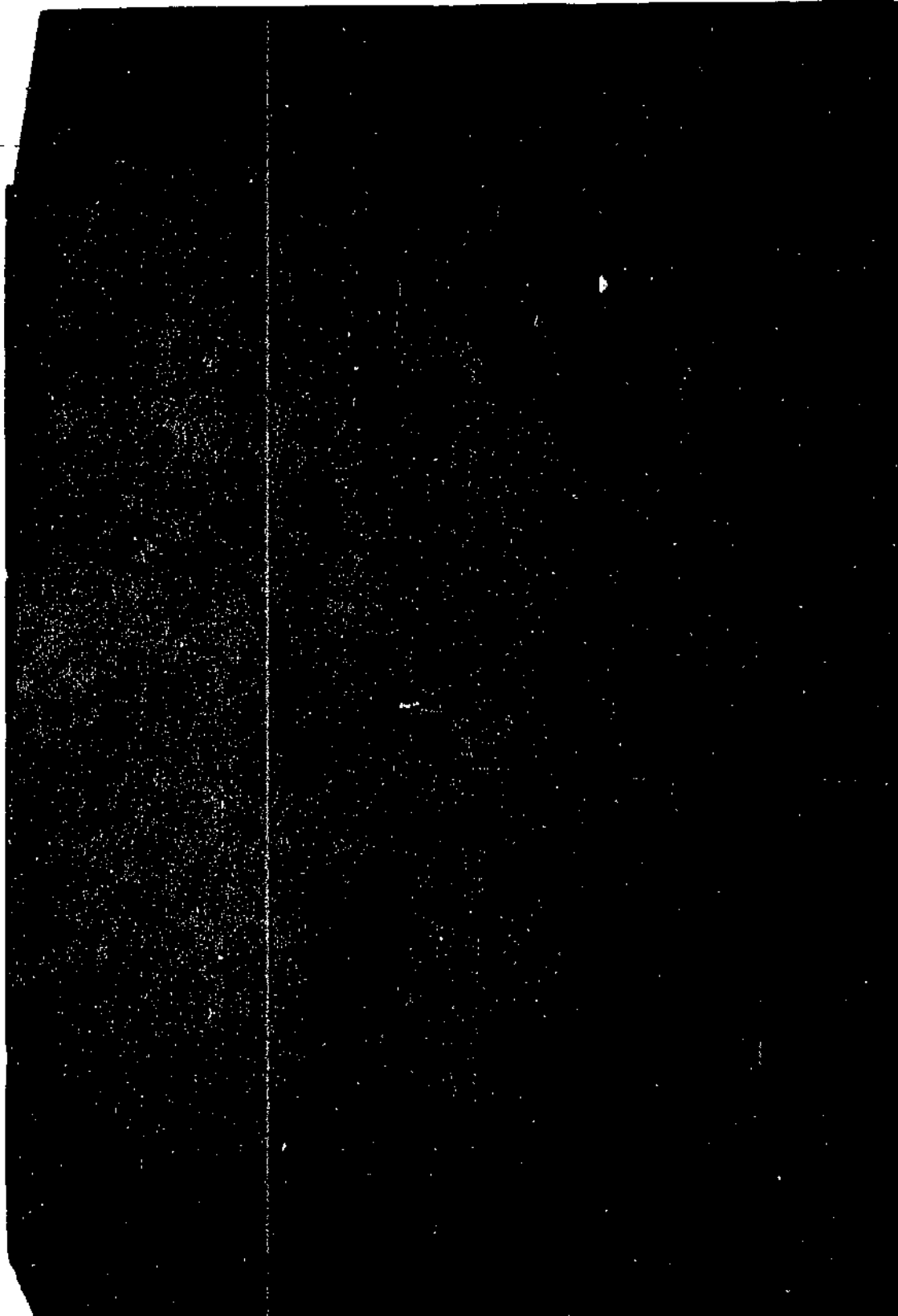
BY

*JAMES G. LOW.*

MONTROSE:

PRINTED BY WILLIAM JOLLY, HIGH STREET.

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# JOHN COUTTS

OR

NOTES ON AN

EMINENT MONTROSE FAMILY.

BY

JAMES G. LOW,

AUTHOR OF "*MEMORIALS OF THE CHURCH OF ST. JOHN THE  
EVANGELIST.*"



MONTROSE:

WILLIAM JOLLY, PRINTER, HIGH STREET.

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TO  
GEORGINA ANGELA BURDETT  
(BARONESS BURDETT COUTTS)  
THE FOLLOWING  
NOTES ON THE FAMILY OF COUTTS  
ARE RESPECTFULLY DEDICATED  
BY  
THE AUTHOR



## PREFACE.

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THE New Science and Art School in connection with the Montrose Academy, the representative of the Old Grammar School of the burgh, was opened on Friday, 13th November, 1891. Mr. Edward Millar, of Rossie, presided, and the opening ceremony was gracefully performed by Mr. James A. Campbell of Stracathro, LL.D., M.P. The School owes its existence to the energy and perseverance of Mr. James Johnston, Chairman of the School Board, who succeeded in raising large sums of money towards defraying the cost of its erection. Mr. Johnston headed the subscription paper by a gift of £100, amongst other sums being £50 from Messrs. Edward Millar, Rossie; R. H. Millar, Blair Castle; and W. D. Johnston; J. A. Campbell, M.P., £21; John Traill, Melbourne, £20; Miss Carnegie of Craigo, £20; &c., &c.

In May, 1892, Mr. Johnston, Chairman of the School Board, reported to a meeting of the Board that he had received a donation of £100 from Baroness Burdett Coutts and Coutts Bank, London. Mr. Johnston read an extract from the letter accompanying the cheque, in which the Baroness stated that she had been much interested in reading the particulars sent to her connected with the

Coutts family and their connection with Montrose. Mr. Johnston stated that over a century ago members of the family were resident and some of them born in Montrose and took an active part in furthering the interests of the burgh. He further proposed that they should ask Mr. James G. Low, who recently published a history of the Parish Church, to draw up a brief sketch of the Coutts family, so far as connected with Montrose, and get photographs of different places in the town associated with the family, have them bound up along with the work on the Parish Church, and forward the volume to Baroness Burdett Coutts. The motion was unanimously agreed to.

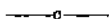
In preparing these notes I have consulted the various MS. volumes in possession of the Town Council and Kirk Session of Montrose, the Roll of Burgesses and Freemen of the Burgh, as also the various Heraldic and Genealogical printed works dealing on Scottish families. I have also to acknowledge my thanks to those persons who have kindly placed at my disposal letters in connection with the family of Coutts, or otherwise aided in the furthering of the work.

JAMES G. LOW.

FERNLEA, MONTROSE,  
September, 1892.



## NOTES ON THE COUTTS FAMILY.



**S**LIGHTLY over two hundred and fifty years ago there lived and died, as far as we know, in the "auld brughe" of Montrose a woman named Janet Ochiltree. Like many more of her sex, she was anxious to enter the matrimonial state; and a suitable partner having been obtained, she was "joined in the bond of marriage, acceptable to God and dear to man," to an honest burgher named William Coutts. After mutually answering "each other in chaste love," they were blest in their life with three children. William Coutts entered the council at Michaelmas, 1657, that body being then under the presidency of John Tailyour of Borrowfield. Coutts served in the position of a common councillor until 1663.

Regarding this interesting couple little information has been handed down to us, but Janet Ochiltree died on the 12th Oct, 1638, and her husband, William Coutts, forty years later, on the 4th October, 1678. From this loving pair, whose early history is shrouded in mystery, have descended the illustrious family of Coutts, whose time-honoured names are revered all over the commercial world.

Both husband and wife were interred within the Parish Churchyard of Montrose, where a monument was for many years to be seen recording their virtues in Latin verse, in the following laudatory terms,—

Far from this gravestone, poets, vain recede,  
 This man loved truth alive, so now, when dead.  
 On earth he led a heavenly life ; his death  
 Possession of heaven's kingdom doth bequeath.  
 No stains his life or manners could attack,  
 They found no ground whereon their claim to make ;  
 Fools, from this learn true wisdom to live well,—  
 A pious life a pious end will tell.

William Coutts \* or Coutes, was father of three sons,—  
 David, baptized 10th July, 1641 ; John, baptized 6th April,  
 1643 ; and Robert, baptized 12th July, 1651 ; also of a  
 daughter, Margaret, baptized 28th Feby., 1645. His wife  
 having died in 1638, he appears to have married again,  
 but no trace has been found of his second wife's name.  
 William Coutts had a younger brother, named John, who  
 carried on an extensive business as a wood merchant in  
 the burgh.

An extensive trade with Norway and Sweden was carried  
 on at this period, both Swedes and Norwegians resorting  
 in great numbers to the port in the months of April, May,  
 and June. When a Swede arrived in the harbour, his  
 first action was to seek out the dean of guild, who always  
 was entitled to the first chance of the cargo. Should that  
 official consider that the burgh had plenty of timber in  
 store, it was then offered by public roup. The bellman

\* William Coutts or Coutes, was probably a branch of the family of "Coutts"  
 of Auchtertonl, members of whom engaged in agricultural pursuits in  
 Aberdeenshire and other northern counties from the sixteenth century  
 onwards. Another opinion is entertained regarding the Coutts of  
 Montrose. William Coutts, the husband of Janet Ochiltree, is supposed to  
 have been a son of William Coutts, nephew of Adam Colt of Inveresk and  
 Janet Harkiss, who were married at Musselburgh. The Colts were come  
 of an eminent lawyer family, of whom Oliver Colt transacted much of the  
 law business connected with Montrose in the beginning of the seventeenth  
 century. ("Gen. Mem. of the Coutts Family." Dr. Rogers.)

was sent through the town intimating that "Osmond Haversons, skipper of Christiansand, would offer his loading of timber by public roup on the following terms:—

- "1. The buyer should pay their Magistrates' custom duties and all charges."
- "2. The skipper obliges himself that if he buy any victual that he should buy it from the merchant that gets his loading of timber."
- "3. That he will freight with none but him, provyding he gives him as much as he can get from any merchant in this place."
- "4. That he will have no goods but what is in this place."

The privilege of being allowed to buy the timber generally took place in the council house before the merchants and guildry; and on the occasion of one of their meetings in 1692, the sum of twenty-four dollars was accepted by the guildry from George Ouchterlony for the privilege of securing the cargo of wood. The Norwegians not only brought wood, but many other items for domestic use, as appears by a note of hand, of date May 1693. James Peterson, master of a Norwegian vessel, offered for sale fourteen hundred skows, twelve hundred spoons, a hundred and twenty ladles, at six shillings per dozen. Upon this occasion, on the goods being offered for sale, no offers were forthcoming, and the dean of guild was instructed to make a bargain for them himself.

At Michaelmas, 1661, John Coutts entered the Council; and as showing the position he held in the burgh, he was without any probation immediately elected to the place of Hospital Master. At the Michaelmas election of 1664 he was appointed treasurer of the burgh, as successor to

David Graham of Craigo, a scion of the historical family of Graham. After filling the position of bailie for a number of years, he was eventually elected to the highest position his associates could confer, that of provost, on the 20th September, 1677. For the next ten years he divided the honour between Robert Rennald, Robert Tailyour, and himself.

Coutts enjoyed considerable honour amongst the burghers, and shortly afterwards added to his status by purchasing the lands of Fullarton, an estate to the south-west of Montrose, in which he was infeft by a charter under the Great Seal, dated 1st May, 1678. During the time he was provost he conducted the affairs of the burgh with energy and business tact.

Fully two hundred years ago the affairs of the burgh were in a complete state of disorder, and from September, 1685, until Michaelmas 1688, there was no proper election of the Council. Previous to the latter date there took place what was known at the time as a Royal Election, owing to its having been ordered by a royal warrant from king James dated at Whitehall, November 10th, 1687. This election was a fair specimen of the arbitrary power possessed by early kings, and the imposition of magistrates and councillors upon royal burghs which was practised in olden times. The following are the persons whom his majesty considered as "the most loyal and ready to promote his service and most forward to protect the good interests" of the town of Montrose, and to continue to hold office until Michaelmas, 1688:—John Coutts, provost; Robert Arbuthnott, Thomas Carnegie, and John Rennald, bailies; Alexander Turnbull, dean of guild; Robert Rennald, junr, treasurer; Thomas

Kinnear, hospital master ; Messrs Robert and James Taylor, Robert Rennald, Hercules Smith, George Ouchterlony, Charles Ogilvie, John Ferrier, Robert Ouchterlony, James Mill, James Smith, (elder), James Stratton, (tailor), and John Fettes, (wright), the two last being representatives from the incorporated trades.

The day appointed by the king for the royal-appointed councillors to enter on their duties was the 21st of Dec., 1687, his majesty recommending also that the Earl of Strathmore should attend on that occasion and see his majesty's wishes carried into execution. Councillor Taylor was accordingly dispatched to Glamis Castle for the purpose of informing his lordship of the king's request ; but on Mr. Taylor, "a most discreet person," arriving at Glamis, he was informed that his lordship was staying at Castle Lyon, "ten myles further journey." Taylor immediately proceeded to Castle Lyon, and on gaining admission to his lordship, and stating the object of his visit, his lordship promised to be present at the installation of the new council. The Earl left Castle Lyon, arriving at Glamis on the 19th Dec. ; but during the journey a terrible snow-storm set in, so severe that his lordship could not "well express the difficulty of the journey upon horseback, not so much for the cold, as the ondrift almost the whole way." On the following morning his lordship was "troubled both with the sciatick and a pain in his throat," and his coach not being able to go forward, he quaintly adds, "that he dare not adventure any more on horseback, for this appears to be but the beginning of the storme." The Earl forwarded a letter to the magistrates explaining his inability to keep the appointment, and recommending

them to "the principles of loyalty and obedience" to his majesty. The election accordingly took place, and John Coutts was duly installed as provost. He held the office until 5th December, 1688, when Robert Taylor of Borrowfield was elected.

Coutts continued to hold office as a common councillor for some time, but never again obtained the honour of provost. He died in April, 1707, and by his wife, Christian Smith, who died in May immediately following the decease of her husband, he had eight sons and four daughters. The Smiths were an old burghess family of Montrose, and, like the Coutts, had enjoyed municipal honours, James Smith having filled the position of councillor in 1687, the same year in which his son-in-law was provost.

Regarding the eight sons and four daughters of Provost John Coutts and Christian Smith, William, the eldest son, was baptized on the 20th June, 1661. He assisted his father in the wood trade, and on his appointment as a commissioner of supply in 1690, he is described as of Fullarton. He again appears as a commissioner for the county of Forfar in 1704. Mr. Coutts was admitted a burghess of Montrose on the 13th September, 1682, having purchased his freedom at a cost of twenty pounds to the treasurer of the burgh and twenty marks to the Guild box. At the time of his admission he is described as the "eldest lawoll sonne to John Coutts, provest," his relative, Thomas Pearson, skipper, being made a guild brother along with him.

On the 25th Sept., 1687, in the second election of council of that year he was elected by the town council as one of their members. He was immediately elected treasurer of

the burgh, and rapidly acquired promotion, as in 1692 he had risen to the position of second bailie. From that date until 1702 he held the office of bailie and dean of guild alternately, and at Michaelmas, 1702, he was eventually chosen provost. The year 1702 was unequalled in the annals of municipal history, for the council not only consisted of the best burghal families of Montrose, but contained on its board four provosts and nine persons who were latterly elected to the office. These were Provosts William Coutts, James Mill, Robert Rennald, Alexander Turnbull, the rest of the persons occupying minor positions at the council table. Coutts continued provost for two years, when he was succeeded on the 27th Sept., 1704, by Charles Ogilvy; and although superseded, he continued to hold office for a number of years as common councillor. Mr Coutts married Catherine Pearson, by whom he had four sons, John, Alexander, William, and James; also four daughters, Margaret, Christian, Jean, and Elizabeth.

John, second son of Provost John Coutts and Christian Smith, was baptized 20th April, 1665. He settled in Montrose, and entered the council at Michaelmas, 1690, the year in which Robert Arbuthnott was provost. On Sept. 21st, 1692, he was elected to the office of master of the hospital, and after filling the position of town treasurer and bailie for a number of years, he was elected provost at Michaelmas, 1717, and held the honour repeatedly until 1736. On two or three occasions the two brothers, James and John Coutts, were respectively entered against each other as aspirants for the office. His wife's name was Isabel Ouchterlony, by whom he had a daughter, Christian, who was named after her grandmother.

Thomas, third son of Provost John Coutts, was educated at Montrose, and soon after finishing his education started for London, where he engaged in mercantile pursuits. He was one of the promoters of the "Company of Scotland, trading to Africa and the Indies," a venture better known in history as the Darien Company. The latter failure of this expedition was for many years afterwards remembered in Scotland with feelings of regret and disappointment.

Although connected with this unfortunate venture, Thomas Coutts was sagacious and prudent, and like many more of his countrymen, he was continually on the alert, noting the rise and fall in price of those commodities in connection with the various markets in which he was interested. The following letter to his old and trusty friend, Bailie John Ferrier, in Montrose, shows the "canny Scot" to the best advantage:—

"LONDON, the 18th December, 1690.

"Mr. John Ferrier.

"Sir,

"Yours of the instant I have received. I have since I received yours been enquiring anent the ballance of your accompt and Stokeins. The executors are busie settling his books, for his indispositione this summer hes occasioned that his books are not in soe good order as could have been wished. Whoesover he seems to make mention of 21½ dozen of Stokeins belonging to you and you wreatt only of 21, but as yet I cannot find whom they wear disposed of, wherfore it wear not amiss to acquaint me what the Stokeins stood you in Scotland and of the half dozen, and if it cannot be found when they



wear sould I will make up the accompt with the executors als weill as I can for your intrest. You may be assured I will take the saime caire of it as it wear my own particular intrest. Theres noe fear of your money, but on sutch occasions as this men must have patience.

“As for the pryces of goods heir Linning ruels mutch as formerly—good Montrose at 9d, Dundie at 7½d, Whyt Oloth cannot doe much of good, all the winning is in the first buying. I can give you this further encouragment, that by all probability the exchange will be up this summer. My reason is this, the forces you have in Scotland, that are under English pay going for Holland, will without question meake the exchequer rayse after they are gone, that being the only thing hes kept the exchange soe low since ever the King came ower.

“As for stokens or tallow I cannot advise you to middle with any, they being a mere drag heir. Scotts Coal are worth at present from 28s. to 30s. pr. tun. Remember me kindlye to your kind bedfellow, to Mr. Mackmellan, when you see him, and wherein I can serve you heir, non shall be more willing then,

“Sir,

“Your Humble Servt.,

“THOMAS COURTTS.”

Addressed--To Mr. John Ferrier, Marchant, in Montrose, Scotland.

Patrick, the fourth son, was the ancestor of the famous bankers, and his decendants are fully traced at page 20.

Robert, fifth son was baptized 22nd June, 1672. He was never elected provost of Montrose, as stated, nor even was elected a common councillor, and the statement that

he purchased the estate of Hallgreen is also erroneous. According to the late Sir William Forbes, he went to America.\*

David, sixth son, was baptized 25th June, 1674, and died June, 1677.

James, seventh son, was baptized on the 27th April, 1676. He was twice married, first to Jean Vandereyden, and next to Ann Crawford.† By his first wife he had two sons, Hercules, baptized 10th August, 1704, and James, baptized 10th February, 1717. On the 18th Nov., Hercules gave his father a discharge "of all legitimum portion, natural bairns part of gear, and all others which he could claim thro' his death."

About the year 1724 died William Raitt, proprietor of the lands and castle of Hallgreen, near Bervie, and the last of his race who possessed the estate. From the year 1471, until that date the lands had continued in possession of the various members of this family, many of whom had filled municipal positions in Montrose.

On the laird of Hallgreen's death, the lands, which were burdened by mortgages, were sold by order of the Court of Session. The chief bondholder was John Coutts, merchant in Edinburgh. The purchaser of the lands of Hallgreen at the judicial sale in 1724, was James Coutts, described as a burgher of Montrose, and were acquired at a cost of £31,500 sterling. He kept a town house in Montrose in that residence now occupied by Mrs. Doctor Watson, and at one time the property of the late Commissioner Ogilvy. During Coutts' tenancy, the square in

\*Memoirs of a Banking House by the late Sir William Forbes of Pitligo, Bart., Edinburgh 1880. †Jervise's Epitaphs and Inscriptions.

front of the house was laid out as a parterre or flower garden, and the entrance was familiarly known as "Coutts' Close" or "Hallgreen's Entry." The laird of Hallgreen during his residence in Montrose took an active interest in all the affairs of the burgh. Entering the council at the second election of 1716, he was immediately appointed second bailie, his brother, John Coutts, being first bailie, while his brother-in-law, James Smith, was third bailie. At Michaelmas, 1727, he was elected provost, and alternately held the office until 1744 with his brother, John, and David Skinner, the rebel provost.

Mr. Coutts' only son, James,\* by his second wife succeeded to the estate of Hallgreen. He married on the 15th March, 1759, Miss Mennie Rannie, daughter of Mungo Rannie, a respectable linen manufacturer and magistrate in Cullen, and who died in 1806, aged 79. His tombstone in Cullen churchyard bears the following inscription:—

"Sacred to the memory of Mungo Rannie, many years a very respectable Linen Manufacturer and Magistrate in Cullen, who died the 26th January, 1806, aged 79 years. His youngest son, John, a youth of exemplary piety, filial affection, and promising abilities, died the 23rd June, 1809, aged 18 years, and is also interred here. Here also repose the ashes of his daughter, Helen, who died September 23rd, 1816, aged 26 years. By her sweetness of temper and endearing qualities, this lovely Helen will live in the fond remembrance of her friends till they, like her, sleep in the tomb."

Mr. Mungo Rannie used to tell that he was spoken of as the finest-looking country gentleman that came to the county town.

\* His first daughter, Anna, baptized 24th Feby., 1760, married in 1780 Captain Ingram Ball, of the Queen's Regiment of Dragoons.

Mr. Coutts and Mennie Rannie, his wife, were the maternal grand-parents of the late Mr. Scrymgeour Fotheringham of Tealing. This relationship arose through the marriage on the 22nd June, 1781, of Patrick Scrymgeour of Tealing with Isobel, second daughter of James Coutts and his wife, Mennie Rannie. She died at Tealing 25th Feby., 1857, aged 61 years. Mr. Coutts sold Hallgreen about the year 1768, to the Hon. Thomas Lyon of Pitpointy, son of the Earl of Strathmore; and after passing through various proprietors, it was acquired in 1806 by the late Mr. James Farquhar, M.P.

Like his father, James Coutts held a situation in the town council, having been elected a member in 1739, and would eventually have been elected provost if a particular incident had not barred the way. On the 28th Sept., 1743, he was elected burgh treasurer, and held this post until his deposition by the Duke of Cumberland in 1746. He was a keen Jacobite, and one of the leading spirits during the Rebellion of the '45. During the rising, Coutts supplied the rebels both with provisions and money, and for his extreme conduct both he and Provost Skinner were carried off prisoners to Arbroath by orders of the Duke of Cumberland. This action was considered necessary in order to deprive the council from re-electing them to the town council, and for which injury Skinner and Coutts raised an action against the remanent members of the town council for not recording their votes, when prisoners of war and unable to be present at the election. The result of this action we have been unable to discover, but the stigma which appears to have been attached to it left its mark on the family, for not one of them ever

afterwards entered the municipal arena, nor has the surname Coutts been on the municipal roll from that time to the present day. Although deprived from taking a share in municipal honours, he still continued to take an interest in local affairs, and along with Provost Christie, the laird of Brotherton, and many others of the landed gentry, he was one of the first promoters and subscribers for the erection of the Lower Northwater Bridge. James died in 1798, and was buried in the Old Churchyard of Montrose.

Hercules, eighth and youngest son of Provost John Coutts, was baptized 16th May, 1678. Of his antecedents little is known, but in Sept., 1735, he entered the town council, then under the presidency of his brother, John, but he only continued in office for two years, and it is supposed left Montrose and settled in London.

Janet, eldest daughter, was baptized 12th May, 1659.  
Jean, second daughter, was baptized 27th March, 1663.  
Elizabeth, third daughter, was baptized 26th June, 1679.  
Christian, fourth daughter, was baptized March, 1684.  
She was married to James Smith, provost of Montrose, in 1725 or 1726. He died previous to the 21st December, 1763, on which date his widow, with consent of her brother, Alexander Coutts, formerly a merchant in Montrose and at that date in London, granted a procuratory of resignation of that portion of the High Street on which the "Standard" Office and other buildings are now erected. At that date the property passed into the hands of William Morgan, a glover in the burgh.

## PATRICK COUTTS.

(OF THE MONTROSE BRANCH).

**P**ATRICK Coutts, fourth son of Provost John Coutts and Christian Smith, was baptized on the 2nd July, 1669. Anxious to succeed in the world, he left Montrose for Edinburgh, but the exact year of his departure for that city is unknown. It appears from his books of accounts, however, that he carried on the business of a merchant at least as early as the year 1696. In 1697 he married, as his first wife, Jean, daughter of James Dunlop, of Garnkirk, and widow of Robert Campbell, of Northwoodside, dean of guild of the city of Glasgow. By the latter person she was the mother of Janet Campbell, wife of Thomas Haliburton, of New Mains, whose daughter, Barbara, was the grandmother of Sir Walter Scott, the great novelist.

By his first wife, Jean Dunlop, Patrick Coutts was the father of two sons, John and James, and a daughter, Christian. John, the eldest son, was born on the 28th July, 1699. James, the younger son, was baptized in Edinburgh, on the 24th January, 1701, Christian was baptized on the 19th March, 1698.

Patrick Coutts married as his second wife, on the 14th December, 1702, Rachael Balfour, widow of William Forrester, writer to the signet, of which union there was a

daughter, Janet, baptized on the 1st March, 1704. Coutts died the same year, leaving a fortune of £2,500, which was considered a large sum in those days. By his will he stipulated that the money should be divided amongst the three surviving children, two sons and a daughter. Being young, they were sent back to Montrose to be educated under the care of their uncle, James, who had retired to his town house in Montrose. The two boys, John and James, were educated at the Old Grammar School of the burgh, which was at this time only a stone-throw from their uncle's house, and under the fostering care of Mr. Robert Strachane and Dr. Robert Milne, third son of the parson of Benholm, in Kincardineshire. James Coutts, after finishing his education and at an early age, proceeded to London, where he engaged as a merchant. He succeeded in amassing a fortune of £20,000, and died a bachelor in 1740. He bequeathed his money to his elder brother, John, who carried on the male line of the family. Their sister married John Stephen, a merchant in Leith.

John Coutts, the elder son of Patrick Coutts, after completing his education at Montrose, returned to Edinburgh between the years 1713 and 1718. The magistrates of Montrose, in order to encourage the formation of a library in the grammar school, ordained that "everie scholar in the first class should yearly (before their going off from school) give in something for buying books to it, and a record\* thereof to be kept." In obedience to this

\* "A register of the persons' names who have mortified books to the library of the School of Montrose. Erected by the Magistrates of the said burgh, anno 1688. Together with the number and names of the books given by each person set down after the order of the alphabet. Sint macsnares non decorant Flacce marone. Will. Langmoor; Ro. Strachane. N.B.—Distichion. Nee Maro. nec flaccus Longimurus Strachanus, audit Qui Quam vis Docti Carmine Nulla dabant P.B."

rule, young Coutts paid in on December 10th, 1714, a sum of £1 16s Scots. He served his apprenticeship of five years with a mercantile firm, and through economy and perseverance was soon able to enter into business on his own account, following the occupation of a commission agent and dealer in grain. Edinburgh was at this time of comparatively small importance in the commercial world; and as it had only a few years previous been robbed of its political importance by the transference of parliamentary affairs to London, many of its familiar and notable personages were during the sittings of parliament absent from the Scottish capital. Still it contained a few men who as sons of the landed gentry and merchants were laying the foundations of families who afterwards rose to positions of fame and opulence. Amongst them were John Coutts, who soon acquired public confidence, and rapidly acquiring capital, he became a negotiator of bills. The business of negotiating in bills had not been as yet taken up by the banks, and from the great success which attended his operations, Coutts soon amassed a considerable fortune; and from the year 1723, in which he entered on his mercantile undertakings, the effective rise and progress of the Coutts family may be said to have been commenced.

He soon became acquainted with people of good standing in the city and country, and through them he extended his sphere of operations, and latterly assumed three gentlemen as partners. For some time he had as partner Thomas Haliburton, of New Mains, his family connexion; next Archibald Trotter, son of Trotter of Castleshiel; and lastly associated with his cousin, Robert Ramsay, brother of Sir Alexander Ramsay of Balmain, near Fettercairn, in



Kincardineshire. As further marking the esteem in which he was held by the aristocratic city of Edinburgh, he became intimate with Sir John Stuart of Allanbank, and falling in love with his sister, he was married to this lady on the 10th April, 1730. Jean Stuart was an excellent domestic manager, of lady-like manners, and proved a good mother to her family. She was come of good stock, her mother being a daughter of Ker of Morrison, in Berwickshire, by his wife, Grizel, daughter of Sir John Cochrane, second son of the first Earl of Dundonald.

Respecting Miss Grizel Cochrane, afterwards Mrs. Ker of Morrison, a remarkable historical tradition has been preserved by the late Dr. Robert Chambers. Sir John Cochrane of Ochiltree, having been concerned in the political intrigues of the reign of James II., and more especially the Rye house plot, sought a refuge in Holland until the death of Charles II. In 1685 he joined in the insurrection of the Duke of Monmouth along with Sir Patrick Hume of Polwarth and others. Hume escaped abroad, but Cochrane was taken prisoner and lodged in the Tolbooth of Edinburgh on the 3rd July, 1685, there to await his trial as a traitor. After the trial came on he was found guilty, condemned and sentenced to be executed. Sir John was married, and had a family of sons, and a daughter, Grizel, then a young lass in her eighteenth year. After her father's sentence had been pronounced, he was permitted to be visited by the various members of his family. Afraid of implicating his sons, he forbade them from visiting him in his place of confinement until the night previous to his execution. Grizel, however, was not denied her presence, and both father and daughter talked

often regarding the hope of obtaining a reprieve from the king. Many of his friends had tried to procure a remission of the death sentence, but as far as known without success. Grizel was a determined woman, and believing that the movement which had been set on foot for obtaining her father's liberty, would probably lead to his pardon, if the execution could be delayed, she determined to effect that purpose by a bold attempt. Shortly before the death warrant was expected in Edinburgh, she visited her father and told him that she would be absent from him on business of an urgent nature, but would rejoin him in a few days.

Suspecting that she had some design in hand for effecting his escape, he urged her to be careful and not enter into any rash undertaking ; but her answer was short and emphatic, for with the words, "I am a Cochrane," she left on the pursuit of an adventure which was only to be carried through by her own personal heroism. Early next morning, long before the burghers were astir, she was some distance from Edinburgh following the great mail road between that city and London. Dressed as a young servant lass, she was riding on a borrowed horse to the house of her mother. Her second day's journey brought her in safety to the dwelling-house of an old nurse that used to be in the service of her mother's family, and who now resided on the English side of the Tweed and a few miles south of the walled town of Berwick.

To this woman she revealed her secret, telling her that she had resolved to save her father's life by stopping the postman, and forcing him to deliver up the mail bag in

which was the fatal warrant. Aware that the postmen in these troublous times were generally armed, she provided herself with a pair of small pistols and a horseman's cloak, which she hung over the saddle; and having borrowed from the old nurse a suit of male attire, she set off on her errand, looking to all intent and purpose a slightly-built young man, bound for the English metropolis. The mail at this period took eight days in its transit from London to Edinburgh, and Miss Cochrane calculated on a delay of sixteen or seventeen days in the execution of the sentence, which she considered ample time for the progress of the negotiations which were being carried on for her father's liberation. Having been thoroughly informed of all the halting places of the postmen on their journey, she determined to effect her purpose at a small public-house kept by a widow on the outskirts of the little town of Belford. At this public-house the man who received the bag at Durham was in the habit of arriving about six in the morning, and taking a few hours' rest before proceeding north on his journey. Miss Cochrane arrived at the inn about an hour after the postman had gone to sleep, and having put her horse into the stable,—for there was no hostler,—she entered the inn and asked for some refreshment.

"Sit down at the end of that table," said the old landlady, "for the best share to give you is there already, and be pleased, my bonnie man, to make as little noise as you can, for there's one asleep in that bed that I like ill to disturb." Miss Cochrane assented, and after a slight meal, she asked for a drink of cool water.

"What!" said the landlady, as she handed it to her, "ye

are a water drinker, are ye? Its but an ill custom for a change house."

"I am aware of that," answered her customer, "and therefore when in a public-house I always pay for the price of the stronger potation, which I cannot take."

"Indeed. Well, that is but just," responded the landlady, "and I think the more of you for such reasonable conduct."

"Is the well where you get your water near at hand?" said the pseudo young man, for "if you will take the trouble to bring me some from it, as this is rather tepid, it shall be considered in the reckoning."

"It is a good bit off," said the woman, "but I cannot refuse to fetch some for such a civil, discreet lad, and will be as quick as I can. But for any sake take care and don't meddle with these pistols," she added, pointing to the sleeping postman's pistols on the table, "for they are loaded, and I am always terrified for them." Saying thus, she left for the well, and Miss Cochrane no sooner saw her close the door, than she rose, and stepped across the floor to the spot where the postman lay, soundly asleep in one of these old-fashioned country beds, commonly called "box beds," and adorned with two doors, which had to be left open in warm weather in case the occupants should be suffocated. The door on this occasion was slightly open, and Miss Cochrane opened it still further, with the expectation of being able to extract the mail bag. In this she was greatly disappointed, for the sleeper had pillowed himself on his trust, and to take the bag from below his head without disturbing him was an utter impossibility. Disappointed in this, she closed the door, and turned her

attention to the pistols, and extracting them one by one from the holsters, she drew the charge and returned them to their cases. She had barely time to get seated when the landlady returned with the water, and having taken a cooling draught, she settled accounts, to the joy of the inn-keeper, by paying for the water the price of a pot of beer. Carelessly inquiring how much longer the other guest was to rest, she left the inn, and mounting her steed set off at a trot in a different way from that in which she had come.

Making a detour of a few miles, she again rejoined the high road, between Belford and Berwick, and slackening the pace of her horse, waited for the appearance of the postman. Her patience was soon rewarded by his appearance, and on his coming up alongside, she coolly saluted him, and both of the riders pursued their journey together with the best of good friendship. The postman rode with the mail bags strapped on to his saddle, one of the bags containing the London letters, and the other those lifted at the different post offices on the route. After riding a short distance together, Miss Cochrane thought as they were now half roads between Belford and Berwick, it was time to make an effort. Riding close up to the postman, she in a tone of determination said—"Friend, I have taken a fancy for those mail bags of yours, and I must have them; therefore take my advice and deliver them up quietly, for I am provided for all hazards. I am mounted, as you see, on a fleet steed; I carry fire arms; and moreover, am allied with those who are stronger, though not bolder, than myself. You see yonder wood," she continued, pointing to a clump of trees, "again, I say take my advice; give me the bags, and speed back the road you came for

the present, nor dare to approach that wood for at least two or three hours to come."

The man was dumbfounded, and on recovering himself, he immediately replied, "If you mean, my young master, to make yourself merry at my expense, you are welcome. I am no sour churl to take offence at the idle words of a foolish boy. But if," he said, pointing one of his pistols at her, "you are mad enough to harbour one serious thought of such a matter, I am ready for you. But, methinks, my lad, you seem at an age when robbing a garden or an old woman's fruit stall would befit you better, if you must turn thief, than taking his Majesty's mails from a stout man such as I am upon his highway. Be thankful, however, that you have met with one who will not shed blood if he can help it, and sheer off before you provoke me to fire."

"Nay," said his companion, "I am not fonder of bloodshed than you are, but if you will not be persuaded, what can I do? For I have told you a truth,—*that mail I must and will have*. So now choose," she continued, as she drew a pistol, and cocking it presented it full in his face.

"Nay, then, your blood be on your head," said the postman firing his pistol, which only flashed in the pan. Throwing it to the ground he snatched out the other, and took aim, but with the same result. Springing off his horse, he endeavoured to seize her, but using her spurs she was soon out of his way. The postman's horse having moved forward, she caught the bridle, and leading the animal some distance off, turned round, and reminded the postman of her advice about the wood. Urging on the two horses, she looked round and had the pleasure of

seeing that her threat had the desired effect, for he was now speeding back to Belford. Miss Cochrane having entered the wood, and tied the post horse to a tree, proceeded to unfasten the straps of the mail bags. Cutting open the bags, she was soon in possession of the warrant for her father's death. The government despatches were easily known by the impression of their broad seals; and besides her father's warrant, there were other sentences of more or less degrees of punishment. These she tore up into small fragments, and placing them inside her bodice, she mounted her steed, and rode off to the cottage of her nurse. Arriving at the house, she committed to the fire, not only her father's warrant, but the rest of the fragments, and resuming her own garments, she was soon the simple Miss Cochrane as before. Asking the faithful nurse to conceal the pistols and cloak, she left the cottage, and avoiding the highway as much as possible, she reached Edinburgh early in the morning of the next day. Having thus delayed the execution, time was gained by this heroic act, for by the negotiations of her grandfather, the Earl of Dundonald, who, by a bribe of £5,000 given to Father Peter, the Jesuit confessor of James II., secured to Sir John Cochrane the royal pardon. Miss Cochrane afterwards was married to Mr. Ker of Morrison, in Berwickshire, and her father, Sir John, lived to become second Earl of Dundonald.\*

John Coutts, on his marriage, took up his residence in one of the most aristocratic quarters of the city, in one of the tall tenements of the High Street, in the entry known as the Parliament Close. The dwelling, as was then mostly the

\* Stories of Old Families. Page 60.

case, was a floor on a common stair, on which (with two at each landing) there were not fewer than sixteen families, or more, and was approached by a flight of steps specially known as the "President's stairs," from a Lord President of the Court of Session having formerly dwelt on the premises. Other persons of note had dwelt here at various times, including the Earl of Wemyss. Inside the building, Coutts conducted his business as banker, but where the children were stowed away at bed time will, we suppose, remain for ever a mystery.

Anxious to obtain municipal honours, he entered the Edinburgh council in 1730, as "a merchant councillor," and in 1742 he was elected lord provost.

Two years previous his brother had died, leaving John Coutts his fortune of £20,000, and the lord provost was determined to sustain the dignity of the office, and to show off in a style of hospitality far exceeding anything of previous years.

His civil predecessors entertained their brother councillors in taverns at the public expense, but Lord Provost Coutts conducted the banquetings in his own dwelling. How he managed to conduct these municipal feasts with such splendour, without turning the house upside down, we must leave to the conjectures of our lady friends.

His elevation to the lord provost's office, remarks one of his successors "marked an era in civic annals." Lord Provost Coutts held office until 1744, having been once re-elected. Generally speaking, when a man acquires a position of affluence, one of his first actions is the encouragement of the fine arts, by having his portrait painted by one of the leading artists of the day. Coutts could not



resist this failing, and his portrait was accordingly painted by Allan Ramsay, the artist, son of Allan Ramsay, the poet. No portrait of any of the members of the Coutts family is known to exist in Montrose, but this likeness has been fortunately preserved, and is now in the London residence of his descendant, the Baroness Burdett Coutts. It is described as possessed of "handsome, prominent features, with an expression of intellectual force." The costume in which he is depicted is that of the era of George II., a flowing periwig over the shoulders, with a cravat and single-breasted coat of light blue colour. This is not the only portrait amongst the Baroness's possessions which possesses interest to Montrose and its inhabitants.

Amongst the many valuable pictures in Links House, Montrose, the residence of the late James Middleton Paton, Esq., there is a collection of portraits known as the Middleton group. These were named from containing portraits of some of the members of that family, and were bequeathed by Miss Margaret Perry, niece of Surgeon-General Middleton, to John Paton, Esq., father of the late J. M. Paton. The group includes, amongst others, Charles, second and last Earl Middleton of Middleton, who adhered to the cause of James II. at the Revolution of 1688, and joined him in France, whereby his title and estates were forfeited; a portrait of Sir James Napier, F.R.S., inspector-general of his Majesty's hospitals in North America. The portrait of Sir James, although called one of the Middleton group, has not descended as the others. It is not an original picture, but a copy from one by J. Cotes, which hangs amongst "the old pictures in the old dining room of the old bank" of Messrs Coutts & Co.,

Strand, London. There are six or eight in all of these portraits, which were shown to Mr. Paton in May, 1874, by the Honourable H. D. Ryder, a cousin of the Baroness Burdett Coutts.

Mr. Paton writes regarding the history of the copy picture in his memoranda as follows:—"It being well known in our family that Sir James Napier lived on terms of friendly intimacy with Thomas Coutts, Esq., the celebrated London banker, whose practice it was to have portraits taken of his most intimate friends, as also that he had one taken of Sir James, it was therefore conjectured that this portrait would now be found in possession of the Baroness Burdett Coutts, his grand-daughter, who inherited his princely fortune. Application was accordingly made to her ladyship, through my friend, Mr. Macdonald of Kepplestone (who had made her acquaintance in Aberdeen,) for permission to have a copy taken of this portrait, and the result was of the most obliging nature, as appears in a letter written by the Baroness to Mr. Macdonald, of which the following is a copy:—

" PALACE HOTEL,

" EDINBURGH, September 18th, 1873.

" Dear Sir,

" In reply to yours respecting my grand-father's old friend, Sir James Napier, I beg to say that if I can be of any use in procuring your friend, Mr. Paton, the likeness he wishes, it will give me pleasure. I am not sure that I possess any such, but I think it probable that it is amongst the old pictures in the old dining-room of the old bank in the Strand. These are unluckily not named, and I and my cousin Henry Ryder are always trying to

have them. We do not know about the artists, some of them being by the great artists of Mr. Coutts' day.

"I have written to my cousin, who is one of my partners, and forwarded your letter, and Mr. Paton's; and if you would ask him to communicate with Mr. Paton from me, I have no doubt he shall be able to make Sir James out if he is one of those known. The picture can be copied whenever Mr. Paton likes; and if it is not known, and can be identified either by description or by Mr. Paton calling and seeing the pictures, pray say, with my compliments, I shall be indebted to him.

"I would name Mr. Sydney Hodge, of 40 Fitzroy Square, as the artist. He is an excellent artist; indeed, I shall say nearly or quite our best portrait painter, and I have asked him to make a copy for me of my great-uncle, Mr. John Coutts, who was lord provost, which I propose to present to the council here in remembrance of my family connection with the honour he held.

"I am very much obliged to you for remembering my visit to your works some years since when in Aberdeen, and for this pleasant episode.

"I am, my dear sir, yours sincerely,

(Signed) "BURDETT COUTTS."

Sir James Napier died on the 22nd December, 1799, aged eighty-eight, and in his last will and testament appointed Thomas Coutts one of his executors, and bequeathed "twenty guineas apiece for rings" to Mr. and Mrs. Coutts, and each of their daughters.

On Mr. John Coutts' retirement from the council he fell into bad health; and hoping to benefit by a change of climate, he sought reinvigoration by a visit to Italy. The

effort, however, was unavailing, as he died at Nola, in the neighbourhood of Naples, in the year 1751, at the age of fifty-two. He left the reputation of an upright citizen and a useful magistrate.

By his wife, Jean Stuart, who died in 1736, he had five sons and a daughter, Margaret, who was born on the 21st September, 1734.

Patrick, the eldest son of Lord Provost John Coutts, was born on the 5th April, 1731. Before his father set out on his journey to Italy, he executed a new deed of copartnery, by which his eldest son, Patrick, was included in the firm, the business being then known under the designation of Messrs. Coutts, Son, & Trotter.

John, the second son of Lord Provost John Coutts, was born on 24th February, 1732, and was bred to merchandise in Holland. After remaining sometime there, he joined the firm along with his younger brothers, the main portion of the business having at this time developed on Mr. Trotter. After a few years Mr. Trotter resigned his share in the copartnery, and his place was taken by Mr. John Stephen, who had married, as we have seen, a sister of Lord Provost Coutts. Mr. Trotter had a son named Thomas engaged in the business.

The three remaining sons of Lord Provost John Coutts were James, born 10th March, 1733 ; Thomas, born 7th September, 1735 ; and Stewart, born 18th November, 1736. He died in infancy.

The new copartnery presented the unusual circumstance of four sons carrying on the succession of their father's business in a joint partnership, along with two of their immediate relatives. This uncommon circumstance was

modified by the opening of a branch establishment in London. John and James Coutts, along with John Stephen, remained in Edinburgh, under the designation of Coutts Brothers, & Co. ; while Patrick and Thomas Coutts and their cousin, the younger Stephen, formed a mercantile establishment in London. The firm was then known as Coutts, Stephen, Coutts, & Co., and was situated in Jeffrey's Square, St. Mary Axe. The company acted as the correspondents of the house at Edinburgh, and transacted, besides the usual banking business, the buying and selling of goods on commission. The Edinburgh house dealt very largely in corn, and had agents all over England and Scotland, and also imported grain from Belfast, Dantzic, and Konigsberg. Sir William Forbes says that "some years they made large profits, which they as often lost in others, owing to the fluctuation of the markets and the bankruptcy of many of those with whom they dealt. Indeed, I have often thought it not a little singular that a banking house, which of all branches of business seems peculiarly to require caution, and which ought, as much as possible, to be kept clear of hazard or speculation, should have chosen to embark so largely in the corn trade, which is perhaps the most liable to sudden fluctuation, and in which no human prudence or insurance can guard the adventures from frequent loss."\*

Patrick Coutts, the same authority states "was a man of elegant and agreeable manners, but more inclined to the study of books than to application to business. Previous to 1761, Thomas Stephen, one of the partners of the London house, died, and the active management was chiefly carried on by Thomas Coutts, assisted by his brother, Patrick.

\* *Memoirs of a Banking House.*

Patrick being fond of literary pursuits and foreign travel, spent some time on the Continent, where an unpleasant episode in his career occurred. Being at Lisle, and walking in a careless manner on the ramparts, he was observed making notes in his pocketbook, and was immediately arrested by the guard on duty as a spy. His excuse that he was only making a few memoranda for his own amusement was in vain, and he was immediately put in prison, where he remained for some months. His friends intervened, and had him released, and he afterwards returned to Scotland. His gift of a sundial to the Old Churchyard of Montrose is referred to in "Memorials of the Church of St. John the Evangelist" (page 175).

It was during this visit to Scotland that Sir William Forbes became first acquainted with Patrick Coutts. Forbes was originally a clerk in the bank, and was admitted a partner in the firm. The firm was afterwards known as Forbes, Hunter & Co., and was in 1881 merged in the Union Bank of Scotland.

After the settlement of his affairs in Scotland, Patrick Coutts returned to London, where he was attacked by a dreadful malady, and died at Hackney early in the present century.

Of John Coutts, the second son of Lord Provost John Coutts, it is on record that he was "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." The same authority states that "while resembling his father in his general manners more than did any of his brothers, he was more correct in his conduct. . . . Having received his mercantile

education in Holland, he had all the accuracy and 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. Although he was of the most gentle manners in common life, he was easily heated with passion when he thought himself ill-used, and I have seen his eyes, which were black and piercing, flash as with lightning, if any attempt was made to over-reach him in a bargain. But his passion was of short continuance, and easily appeased." During his residence in London he was seized with a severe attack of Iliac passion; and having set out for Bath for the recovery of his health, he died there on the 4th August, 1761.

James Coutts, third son of Lord Provost John Coutts, was born 10th March, 1733. He joined the Edinburgh firm, and gave as close application to business as his elder brother. During one of his visits to London he became acquainted with George Campbell, originally a goldsmith, but afterwards a banker in the Strand. Mr. Coutts was received into partnership with Mr. Campbell, and was in 1754 married to his niece, Mary Peagrim. On Mr. Coutts being received into partnership with Mr. Campbell, he withdrew from the Edinburgh house, and the London firm was known as Campbell & Coutts. Mr. Campbell died in 1761, and Mr. James Coutts assumed his brother Thomas as partner. Sir William Forbes writes that James "was by no means of so amiable a character as his elder brother, but was nearly as passionate, but differed from him in retaining a longer resentment."

Mr. James Coutts went abroad with his daughter, and

accompanied by a female relative as her companion. At Turin, in Italy, he was seized with the same complaint as his eldest brother; and it having been thought that a sea-voyage would be beneficial, he left for home. The vessel having touched at Gibraltar, he died there early in the year 1778. He left a fortune of £70,000, which fell to his only daughter, who married her cousin, a son of Sir John Stuart of Allanbank.

Thomas, fourth son of Lord Provost John Coutts, was born on the 7th September, 1735. Part of his education was acquired at the high school of Edinburgh, and it is quite probable that his early training was received at the grammar school of Montrose. At all events, an interesting episode in his youthful career occurred during his residence at Montrose, when a boy of ten years of age. The inhabitants of Montrose at this period were strongly in favour of the Stuart cause, and the Couttses were not behind their neighbours. We have already seen how James Coutts was conducting the affairs of the burgh when treasurer in 1745. The Jacobite gentlewomen of the burgh "got on white gowns and white roses, and made a procession through the streets where the young boys had put on bonfires. This the Royalist officers who were quartered in the burgh considered an affront, but passed the action over as the ladies were engaged in it. The stern Cumberland, however, was not so easily put off by this excuse, and had the commanding officer broken for his misconduct" Cumberland threatened "because the inhabitants are nourishing up their children to rebellion, to cause them be whipped at the Market Cross in order to frighten them from their bonfires." Thomas Coutts, along with two other



boys, named John Halket and Gemlo, drank "Charlie's health out of a pool of water with a mussel shell." History says that they were whipped at every well in the town, their parents holding them during the operation. This flagellation was executed by orders of the Duke, and it is on record that Coutts was so affronted that he would never visit the town again, or do anything for it. This is not true, for we find by subsequent investigation that although he may have threatened this, he did not fulfil it to the very letter, for his name appears as a subscriber to many of the undertakings carried out in Montrose in the end and beginning of the present century. He was a large subscriber to the erection of the Northwater Bridge, and also contributed to the erection of the Montrose Academy, to the extension of which at the present time his descendant has contributed so liberally.

Thomas Coutts, on the death of his brother James, became sole manager of the banking concern formerly known as Coutts & Campbell. He amassed an enormous fortune, was known as "the richest man in London," and was admitted into the best of society circles. His excellent training at the high school of Edinburgh,\* together with his vast experience in correspondence, enabled him to appreciate literary composition, and to express himself with accuracy. When he sought recreation from the toils of business, he confined himself chiefly to the theatre. To his bounty several members of the histrionic profession were considerably indebted; but he reprehended solicitation, and any attempt made either to acquire a donation or forego a debt he keenly and

\* Steven's History of the High School of Ed. 1849. Gen. Mem. p. 23.

emphatically resisted. Of an obliging nature, he was always willing to help those who were inclined to help themselves, and the following letter, written to his friend Archibald Seton, shows his anxiety in this matter :

*From a copy.\**

“ To A. SETON, Esq.,  
Calcutta.

“ LONDON.

“ My dear Sir,

“ A VERY old friend of mine, who died a few years ago, Sir James Napier, for whom I had a most sincere regard, left all his fortune among some great-nephews, his nearest relatives. One of them, Mr. James Napier Lyall, will deliver this letter. He entered very early into the navy, and had the misfortune to be shipwrecked on the coast of France, where he was detained 8 years a prisoner. Finding on his return to England the time he passed in imprisonment did not reckon in the period necessary for promotion, he has determined to leave the service ; and having, in consequence of the failure of two brothers in whose hands he had placed his fortune, been obliged to relinquish a plan of engaging in business in England, he has accepted the offer of a friend in the E.I. Company’s service to accompany him to India in the hope of turning his talents and acquirements, which are not inconsiderable, to advantage. He has in this view succeeded in obtaining free mariners’ indentures ; and as his success must in a great measure depend upon his finding friends disposed to encourage and assist him in the laudable object he has in view, I write this begging your

\* In possession of Francis B. Paton, Esq., Mall Park.

good-offices in favour of Mr. Lyall. You may have many opportunities of mentioning him to many commercial friends, who I have great hopes will be sensible of his merits and will be well inclined to promote them.

“Your father was long intimately acquainted with Sir James Napier, and I have a great desire to be of service to his nephew, so that any return you may be so kind as to make in his behalf I shall consider a great obligation. If anything should be fit to be done through the governor-general, I feel confident that his Lordship would not be ill inclined to serve one in whom I am interested to promote. Sir J. N. was very intimate in friendly terms with Sir J. Macnamara Hayes, M.D., who was a great friend of Lord Maira's. I have not heard from you for a great while, and as I grow very old, long much to hear of your coming home, that I may see you before I am called to another world.

“Believe me, my dear Sir,

“Your faithful old friend,

“THOMAS COUTTS.”

Date probably about 1816-17.

Backed to Archd. Seton, Esq., in Council, Calcutta.

Dr. Rogers tells us that when Mr. John Pinkerton, the Scottish antiquary, asked Mr. Coutts to recommend him as a travelling companion and to forego interest on a bond, the banker coolly received one of the applications, and emphatically refused the other. The following letter, written in his eightieth year, is an illustration of that stern tone which he assumed when addressing those whom he deemed in monetary affairs to be chargeable with imprudence :

“STRAND, January 31, 1815.

“I have received the favour of your letter, asking me to withdraw the claim for interest on the sum I lent on the security of a house ; but the footing upon which you have put the request is one I have uniformly, at all times, thought to be such as I ought to reject, and have rejected accordingly. The bankers in Scotland and the county banks in England are on a different plan from those of London. They circulate their own notes, and make payments in them. We give out no notes of our own, and if we were to give interest at even one per cent. per annum, we should be losers by our business.

“We do not consider ourselves as being obliged to any one person who places his money in our hands, however considerable. It is to the aggregate and general mass of society that we owe our situation, and to the credit our prudence and attention has obtained for us ; and people deposit their money in our hands for their own advantage and convenience, not from favour to us, nor do we desire to have it on any other terms. Probably you may not understand the explanation I have spent time in making, which I can very ill spare, and it may therefore answer no purpose, but it satisfies myself, and I wish to show equal attention to all my employers, whether they have large or small sums in my hands, which indeed hardly ever occupies my attention.

“My attention is fully engrossed in doing business with honour and regularity, leaving the rest to the common chance and course of things. It surprises me that, though it every day appears that there is very little truth published in the newspapers, yet people will still believe what they

read, especially abuse, or what they think is against the character or prudence of the person treated of. I saw some paragraphs, and heard of more, of what I had done for Mr. Kean, in all which there was not a word of truth; though I see no reason why I might not, without offence to any one, have given Mr. Kean anything I pleased. In doing any little matter in my power for any individual, I must add, I never had any view to celebrity, with the present age, or with posterity.

“If I should know of any gentleman wanting a travelling companion abroad, I shall mention you to him, but it seldom happens that I am applied to in such matters.”\*

It appears that Mrs. Coutts visited Kean, and made him a gift of £50, and the knowledge of this assistance may have prompted Pinkerton to write to Mr. Coutts, and which brought out the above characteristic letter.

Mr. Coutts visited Edinburgh occasionally, and on one occasion, along with his kinsman, he was honoured with the freedom of the city. He died on the 24th February, 1822, at the ripe old age of eighty-seven. He was buried at Wroxton Abbey, in the county of Oxford, his funeral being attended by many of the nobility and gentry of the surrounding district, while the carriages of their royal highnesses the Dukes of York, Clarence, and Sussex accompanied the procession.

Thomas Coutts, the great banker, married first in 1795, Susan Starkie, belonging to a yeoman family in Lancashire; and secondly, in 1815, Harriet, daughter of Mr. Matthew Mellon. Mrs. Coutts, after being five years a widow, married, on the 16th June, 1827, William Aubrey de Vere,

\* Pinkerton's Correspondence. London, 1836. Proctor's Life of Kean.

ninth Duke of St. Albans. Of the first marriage were born three daughters, Susan, Frances, and Sophia, and who were known as the "Three Graces."

1. Susan, the eldest daughter of Thomas Coutts and Susan Starkie, married 28th February, 1796, George Augustus, third Earl of Guildford, by whom she had two daughters, Georgina, who died 25th August, 1835, and Susan, who, on the 18th November, of the same year, married Colonel John Sydney Doyle, second son of Major-General Sir Charles Doyle. The barony of North fell unto abeyance on the death of his lordship on the 20th April, 1802, and so continued until the decease of the Marchioness of Bute, in 1841, when it vested in Lady Susan North.

2. Frances, second daughter of Thomas Coutts and Susan Starkie, married, 7th September, 1800, (as his second wife), John, first Marquis of Bute. She died 12th November, 1832, leaving a son; also a daughter Frances, who was married in 1823 to Dudley, Earl of Harrowby. She died on the 29th (25th) March, 1859. \* Lord Dudley Coutts Stuart, son of the Marquis of Bute by his second wife Frances Coutts, was born on the 4th January, (Feby.) 1803. In 1824 he married Christina Alexandrine Egypta, daughter of Lucien Bonaparte, Prince of Canino, and by her (who died at Rome on the 19th May, 1847) had Paul Amadeus Francis Coutts Stuart, late an officer in the army. Lord Dudley Coutts Stuart died on the 17th November, 1854.

3. Sophia, third and youngest daughter of Thomas Coutts and Susan Starkie, married on the 5th August, 1793, Sir Francis Burdett, Bart., M.P., a well-known politician and patriot, and who died 23rd January, 1844. Lady

\* Burke's Peerage. Article—Bute. 1862.

Burdett also died in the same month and year, leaving a son, Sir Robert Burdett, Bart. ; also five daughters.

(1). Sophia, the eldest, married 23rd October, 1833, the Hon. Robert Otway Cave, M.P., of Castle Otway, county of Tipperary, and who died in 1844. Mrs. Otway Cave died 30th December, 1849.

(2). Susannah, second daughter, was married, 29th November, 1830, to John Bettesworth Trevanion, Esq. of Caerhays, county Cornwall, who died in 1840.

(3). Joanna Frances, third daughter, died 4th April, 1862.

(4). Clara Maria, fourth daughter, was married 27th April, 1850, to the Rev. James Drummond Money, of Sternfield Rectory, county Suffolk.

(5). Angela Georgina, fifth and youngest daughter. This lady received, on the death of the Duchess of St. Albans, her maternal grandfather's second wife, the entire estate, which Mr. Thomas Coutts had by his will placed at the Duchess's disposal.

Miss Angela Burdett now assumed by sign manual the additional surname and arms of Coutts. On the 12th February, 1881, she married William Lehman Ashmead Burdett Coutts Bartlett, Esq., M.A., Oxon.\* On the 9th June, 1871, she was raised to the peerage and created Baroness Burdett Coutts, in acknowledgment of her acts of beneficence and her efforts at home and abroad to assist those who require both sympathy and generosity. Of her munificent sympathy for the unfortunate sufferers in the Turkish war and her efforts to relieve the sufferings of the lower animals it is unnecessary to rehearse, for her name has become a household word in those quarters where she

\* Burke's Peerage. 1892.

is so well known. In the words of a lately deceased and eminent historian,—“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.” We can only echo the sentiment, and wish that she may long be spared to do as she has done.

*FINIS.*



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