

Was born 17th January, 1748 A.D. according to a record of my father's now before me. He was the only<sup>x</sup> child of Robert Findlay, D.D. who as already said married his cousin Annabella Paterson in 1745. It will be seen that Dr. Findlay thro his mother inherited many very illustrious descents which by this marriage with the daughter of Annabella Hodgert were doubly inherited by his son. My grandfather was always described by my father as having been a very tall handsome man, 6 feet 4, or thereabouts and portly in proportions. Unfortunately there is no likeness of him, but I believe that both in appearance and character, he bore a remarkable similarity to my father. None of us ever saw him - he having died in 1802, before my father was married, indeed he was only then a lad of 17. When we were children, my recollection is that we were told that his early death was owing to coming in collision with a branch of a tree while hunting, but I have no recollection of my father saying so, or otherwise alluding to the cause of his death. In later years I have heard it was in consequence of his horse falling with him. My father rarely spoke of him and it is remarkable how little we know of him in consequence. I believe this was owing partly to a feeling which largely affects those especially who are of an emotional nature, viz, that the dead are too sacred a subject to be spoken of except with bated breath and that all the more so the more they have been loved and partly because in former times it was less the custom to speak of them than perhaps it is now. Both of these largely prevailed in this instance and that all the more strongly from my grandmother being a woman of very tender feelings who never could bear to have the event alluded to which made her so early a widow. My grandfather was fond of all manner of manly sports and exercises for which Ayrshire used to be, and is still distinguished. My father describes him (see Burke) as having been "an eminent merchant in Glasgow." This we know he was from the date of his marriage - 1781 - till his death. As to his previous career, however, I have been in some doubt. We know from our father that prior to his marriage he had been in America, but whether settled in business there, or only as a visitor, I have no very distinct knowledge. (Marginal note: written before seeing contents of old Oak Cabinet). I incline, however, to the latter alternative. From the time of the Union with England in 1707 which opened up to Scotland the trade with the English Colonies, a great trade had been springing up in Glasgow with Maryland and Virginia. The principle import from thence was tobacco and these Colonies appear to have had a monopoly of the supply.

Until the period in question, the import trade in tobacco had been in the hands of the merchants of London and Bristol and Liverpool who looked with much jealousy on the competition which sprung up in Glasgow, after the Union, a competition which in fact left them behind in the race, so much so as to induce them to petition the King to restrain the Glasgow merchants from cutting them out of the trade! A petition which I need not say was not responded to. The late Sir William Forbes of Pituligo in his interesting "History of the rise of a Banking House" printed some years ago for private circulation gives some interesting information on this subject. The Glasgow merchants secured the contracts for the supply of France thro the "Farmers General" to the exclusion of London and Bristol and otherwise did a very lucrative trade<sup>x</sup> and many of them realising large fortunes. The trade of Scotland generally as described by my father at page 1 and of which we have other illustrations in the "Garnkirk Notes" had, prior to the Union, been grievously circumscribed and that event was the first impetus given to it, which has gone on bearing fruit until we see the result in the present day. (\* Marginal Note - with the contt.) In Glasgow the merchants trading with America were a privileged class. They were Scarlet Cloaks distinctive of it. They were called Virginia Magnates, Tobacco Lords, etc. and were in all respects socially and otherwise the leading people of the place. They were likewise largely composed of men belonging to the gentry of the West of Scotland. **Scotchmen** - whatever their rank - have never been ashamed to earn a living by an honest calling and this for one excellent reason - to wit - the land was too poor to support them, therefore, if they had not been willing to work they must have starved and truly instead of starving they had their reward when the Union of 1707 opened up to them the eldorado of foreign commerce. I may also say, their revenge, for all the wrongs of Scotland from England, when the merchants of Glasgow took their own trade from the Englishmen, simply, it is to be presumed, by their greater aptitude for business. But to return to my grandfather - there can be no doubt that whether as an American (Virginia) merchant in Glasgow or a merchant in America he had realised at the time of his marriage, a handsome fortune, as he then debated whether to purchase an estate in Ayrshire (Craig I believe) or to continue in business in Glasgow, an alternative which he could not have contemplated unless he had been very prosperous. It was not an uncommon thing then, any more than it is now, for those connected with America, to visit it, notwithstanding that the voyage must have been formidable beyond our conception in these modern days, but there were many attractions besides commerce as Virginia was largely settled with branches of some of the best families in the land. So that at the present day she is called the most aristocratic of states and after the lapse of so many years is said to retain in a special manner her attachment to the old

/settled there. From all I have been able to learn he must have spent several years there and I think must have returned some time between the breaking out of the rebellion in 1775 and his marriage in 1781.

Whilst on a tour beyond the frontiers of our then colonies he, along with others purchased from some Indian Chiefs territories which, had he taken proper steps to maintain his right to them after the Declaration of Independence would have been a mine of wealth to his descendents. Steam, however, had not been heard of and all the wonders which have followed in its train were beyond the power of man to conceive and so no doubt having no good will to the new government, he would have nothing to do with it and allowed his rights to lapse, by which in the, then, distant future, many people have benefitted. My father often spoke of this and thro friends in America made enquiries whether the bill of sale from the chiefs which is still in John's, as it was then in his possession, could not be turned to some account but nothing ever came of it. He was told, however, that proper steps taken earlier might have resulted otherwise.

My grandfather according to father's record was married at Househill, 23rd July, 1781 to Dorothy Dunlop who was youngest daughter of Robert Dunlop of Househill and, as I have said, then debated between buying an estate in Ayrshire or continuing in business. He decided on the latter and as I have seen by subsequent records was largely concerned with the tobacco trade of America in 1783, his name appearing in that year as among the principle importers. "The loss of America by the Declaration of Independence on 2nd July, 1783 was a great blow to the commerce of Glasgow, depriving it, as it did, of its colonial trade which for a time appeared to be annihilated. Those merchants who were so fortunate as to hold stocks of tobacco at the commencement of the war made large fortunes but there were heavy failures among others less fortunate, as well as among the other mercantile and trading classes. In fact the war was a sort of overturning and tipping of the principle sources of business in Glasgow, the capital lost and locked up in America being almost overwhelming to it." My grandfather then appears to have been among the fortunate at this great crisis and continuing in business, his future prosperity seems to have been assured from his being as it were in the foremost ranks of a rising tide. "From this period, however, dates the rise of the great cotton and West India interests which were destined to restore and increase the prosperity of Glasgow and to be the precursors of so many other lucrative fields of commerce which have made Glasgow so great at the present day."

I observe the name of Robert Findlay, Chairman of the Chamber of Commerce in the years 1789-1794 and 1795. From the records of the Merchants House likewise he appears as Lord Dean of Guild for the years 1797-98. A facsimile of his signature at that time is also given in the said Book of Records in my possession which bears a remarkable likeness to that of my father also recorded at the time he held the same office in 1819-21. In 1780 he purchased the Mansion and Garden in Miller Street, then the fashionable part of Glasgow which long continued to be the town residence of the family and in 1782 he purchased Easterhill as a summer residence.

Revolutionary opinions having spread from France to this country in an alarming degree an act of Parliament was passed to permit Government to accept of the services of those who were willing to volunteer for the preservation of the public peace, and among other regiments raised at that time was the "2nd Royal Glasgow Volunteers" raised 1797 of which the Lieut. Colonel Commandant was James McDowall of Castlesample, the Major, Robert Findlay, and one of the 2nd Lieutts. Niel Douglas, afterwards General Sir Niel Douglas, G.C.B., etc., etc. The regiment consisted of ten companies, in all 800 men, rank and file, who received pay and clothing. The officers were nominated by a committee selected by the public bodies etc. After my grandfather's death the officers of the regiment presented his family with a handsome silver vase bearing the following inscription - "Presented to the family of Robert Findlay, Esq., late Major of the 2nd Regiment of Royal Glasgow Volunteers by the officers of the Corps. In testimony of their esteem for his worth and respect for his memory - 1802."

Since the foregoing was written I have had access to the old cabinet at  
Bill and from papers found therein have been enabled to fill up the  
of the Cunninghames in the foregoing pages and have had a surmise  
entertained as to my grandfather's connection with America having  
been through these relations fully confirmed.

There is a copy of a letter docketed by Dr. Findlay "Scroll of letter to  
Alexander Cunninghame when Bob went over Falmouth, Virginia, August 11,  
1764. Liverpool." "Dear Brother, This comes by my son and your nephew  
whom I never intended as a messenger over the Atlantick, but I desire to  
submit to the management of an allwise providence an attachment to you  
which I believe has grown up since you used at Kilmarnock to indulge him  
in his childish sports and amusements, and a sight of that splendor and  
magnificence in which some persons live with so often the pursuit of trade  
for a while in one or other American region have I fancy conspired to  
produce in him so strong and violent an inclination that I did not think  
it safe to thwart it but judged it advisable to yield to it amidst all the  
resistances of nature. Nor did I repent my consent to his visiting your  
American region in preference to Lisbon to which you rather point in your  
letter by Captain Ewing. That city hath been at different times of  
a scene of much misery and distress, and bad as you may be I do not  
think he would be safe in his principles and morals among Portuguese  
Papists. The low state of the tobacco trade hath been reckoned by some a  
discouragement. But all trades have seasons of stagnation and it is hoped  
that it will revive. Besides I am not so solicitous of his becoming rich  
and wealthy as for his being a wise and virtuous man, for which I can at  
least rely he will be better situated under your care and controll than I  
could was he placed with a stranger. I cannot doubt you will be careful  
to instruct him as a merchant. It is my desire he may prove a sober and  
diligent and submissive assistant while at the same time he is careful to  
improve his intervals of leisure as attention to your business allows, by  
profitable reading rather than spend ym in or what is hurtfull.  
In this respect your own which I hear of from William may be useful  
to him as an . It hath greatly facilitated my compliance with his  
scheme of going abroad to consider he would be with you to receive suitable  
information and admonition. I beg therefore you may detain him at least  
for a good time with yourself instead of sending him into any store  
under another master, if it may be in any consistence with your interests,  
for this would disappoint my views and create in my breast still greater  
anxieties. What sort of lads your assistants are, I know not; possibly  
they are mixed. You will oblige me by placing him in bed and chamber with  
one of the most innocent and wise and amiable among them, but still more if  
you admit him into any apartment with yourself, or where he will be  
solitary but at your hand. The Lords Day I understand is the day when you  
all traffic with the negroes for eggs and other necessaries of life.  
But I am afraid is not content with this barter which may soon be  
over-neglect to Sunday, the way, to religious offices altogether. This  
you may well suppose I cannot approve. It is my earnest charge to him  
that he may be regular at his attendance on public worship, whatever  
diversity there may be in the form from that to which he hath been  
accustomed, and that he in other respects redeem time on y<sup>t</sup> day for  
expressing a sense of religious truths and moral obligations deeper on his  
heart. In which I beg you may be a monitor to him as I hope you will be.  
As to the goods he conveys with him he will shew you ye invoices. They  
have been purchased by William's directions or rather commissioned by him  
so must be suitable for your market. Be pleased to assist him in the sale  
of them and also in the management of the money which arises from it. You  
may be confident while he does well I will not be wanting in suitable  
encouragement according to my circumstances, as I shall be advised by you  
and your brother, for, being a novice in these matters, I must be guided  
by your opinion. I have not been negligent to give him such advices as  
occurred to me that he might approve himself worthy in that station, which  
if providence conduct him to you he is to fill. Nor will I fail from time  
to time to repeat ym, and even to aim them more particularly where you may  
signify to me he is deficient or faulty, and I intreat you may also bestow  
particular attention upon his being a good and prudent man. A soft and  
smooth word in private I have often observed is by his natural temper more  
effectual with him than rougher address. He is free from all vice so far

as I know, and I think I have been pretty watchful over him. But he is young and may soon be seduced by the of wicked men. I pray God he may not be and beg you may supply my place to him, by counsels and advice. In case he does not enjoy health he has it in charge to return. Also if the country is disagreeable to him it will give us no pain that he come back, as parting with him is no small affection. I pray God to watch over him and you in whose health and safety I am now more yn ever interested for his sake. You will find most of the father in this letter, whose bowels you are not supposed yet to experience, but if you put yourself in imagination in my circumstances, you'll excuse it at present. I'm sure whenever you are a father in like situation you'll have in your own breast an abundant apology for the most tender parts of it. His mother desired me to present her compts. to you and to tell you that she expects you'll be particularly attentive to his virtue. You must not neglect with your own hand to inform me how he does and to admonish him to remember us by some lines longer or shorter on every occasion. I particularly he will notify his arrival in the quickest method which you can direct. Wishing you all happiness. I am, dear brother in the near prospect of a sorrowful separation from the bearer may return to Scotland where he

Your most affectionate brother, Robert Findlay.

Liverpool, August 11, 1764.

I thank you on your affectionate congratulations on my recovery from my fever with which indeed I was attacked about this time last year. My pen and ink are borrowed and very bad.

P.S. Since writing the above W. tells me he has a letter from you by which it appears you have received my despatches pr Captn. Lees. I can only say perhaps you will open a new store. If you do you must do the best you can for the son of your brother and your friend. Wm. thought him fit enough for your employt., and the old provost has expressed his satisfaction with some specimens of his ability which he had occasion to send to me."

Such was the recommendation and earnest prayer with which this only son, and only child of his parents, was launched into active life. That the prayers were heard, and that Alexr. C. did his duty by the boy can hardly be doubted as in due time he grew to be not only the wise and good man which it was the first desire of his father and mother he should be but also a great wealthy and influential merchant. In the same file as the foregoing letter there is a document entitled "Copy of Advices to Bob and letter enclosing them". Dr Son, ere you read this we are parted. God alone knows whether we shall have another interview in this world. But be this as he pleases, may we meet in the happy abodes prepared for all pious and holy men, with improvement, never more to be divided...." It is too lengthy to copy and the contents may be easily imagined. Dr. F's writing is very minute and is difficult to read in many instances, not the least those in which he had "borrowed a bad pen". I don't find any correspondence during my grandfather's stay at that time in America excepting one headed and copied by his father, "copy of my son's letter to his uncle W. C. Falmouth, 26 Jany. 1767." In this he tells his uncle Wm. how much he regrets the prospect of his uncle Alexr. returning to Europe the following year, explains his own views as to the desirability of his remaining in America notwithstanding his engagement would so soon expire. As a country in which money was still to be made. But deferring entirely to his uncle Wm's opinion as to what was best and right. It will be seen that like his uncle Alexr. he had gone out at the age of 16 and although I do not find any copy of his agreement with the company it may be inferred that it was similar to that of A.C. at page 19. Doubtless also his father did not fail in his promise that, so long as he did well, he, under the advice of Wm. and Alexr. C. would support him to the extent of his ability. Hence it may be concluded that during 1764/68 his private trade had been very remunerative, and that in the latter year, whatever may have been the replies and communications he had received from home (of which I find no trace) he was enabled to return home satisfactorily

with his uncle Alexr., as we have seen at page 20.

After his return home my grandfather seems to have continued his connection with his uncle's business, the firm of which was changed to Alexr. Cunninghame and Co. and after the death of Alexr. in Decembr 1772 he was assumed a partner and the firm was chnged to Cunninghame Findlay & Co. I find a correspondence between Dr. F. and Wm.C. in March/April 1877 (corrected in pencil to 1777), relative to a claim my grandfather had made on his partners which appears to have been sufficiently reasonable but to which the former had taken umbrage, and along with the other partners had objected. Possibly for the sake of peace but whatever may have been the reason, the question appears to have been left in suspense until after the deaths of both Wm.C and his nephew, Rt.Findlay. The affairs of the latter had then past into the hands of curators for the benefit of the children, and there is a letter of 20th July, 1804 from Dr.F. to Wm.C. the nephew then returned from India alluding to his (W.C's) proposal for a submission of the case to arbiters and suggesting preliminary arrangements. The arbiters were to be Mr. Black and Mr. Glassford with the power to elect an umpire. The following is copy of the case submitted. "Case between the curators of the family of the late Robert Findlay, merchant in Glasgow and the trust of the late Wm. Cunninghame of Lainshaw as managing partner of the late concern of Cunninghame Findlay and Co. In the month of Decembar 1772 Alexander Cunninghame one of the partners, and who had the immediate direction of the business carried on to the State of Maryland, under the firm of Alexander Cunninghame and Co., died. On the 29th January, 1773 the surviving partners by an act of sederunt of that date did assume Robert Findlay a partner from the 1st day of July following, in consequence of which the firm of the company was changed to Cunninghame Findlay and Co. and he was empowered to sign the firm in all transactions relating to the company's affairs which he did accordingly till the month of April 1773. At that time the distracted situation of the company's affairs in consequence of the ruinous proceedings of their agents or factors at their different stores at Georgetown, Bladensburg, Portobacco and Chaplico, but more particularly at Bladensburg and Portobacco, made it absolutely necessary for the salvation of all that some person should be sent out with superintending and controuling powers over the whole, in the view if possible of retrieving the then desperate situation of the company's affairs. At the earnest solicitation and request of the individual partners, Mr. Houstoun, Mr. Bogle and Mr. Cunninghame, Mr. Findlay, the only son of his father, in easy and independant circumstances, consented to undertake the business, and accordingly went out to Maryland in the end of April 1773, where he continued till the end of the summer 1776, when he was driven away like every other subject of Great Britain, and by the way of Philadelphia and Lisbon at an expense of £140 to £150 (as few or no opportunities were then to be met with for any nearer port in Europe) he arrived in Glasgow in the month of September in that year after an absence of three years and five months. The services Mr. Findlay rendered to the general interest have been acknowledged by all and are particularly wellknown to Mr. Black, one of the proposed arbiters. No compensation having been made to him for going out, for his services there near three and a half years, and for his expenses in coming home, the of his family in consistence with their duty claim from the said concern of Cunninghame Findlay and Co. £300 annually in name of wages with interest from the time when the same became due. They farther claim £150 sterling in name of expenses, with interest from the same time, July 1804. Sd. John Bannatyne, for the curator of the children of the late Robert Findlay". It does not appear what the award was. No doubt justice was done. The difficulty is to understand the grounds upon which such a claim could have been resisted, or rather that the necessity of making it should ever have arisen. This latter suggestion leads rather to the conclusion that our grandfather was possessed of the weakness which has not been unknown among his descenants, viz. of acting as if others were as honourable as themselves. To all who come after us I would suggest that it is not an example to be followed. Nothing tends so much to prevent misunderstandings among friends as having the right on both sides on all occasions of business clearly defined. No doubt W.C. had helped his nephew forward in life, but I cannot see any reason for his conduct to him in this instance. There is a note from him to Dr. F. dated 11 May, 1775 in which he says, "The shares of our new concern stand thus: W.C. 3/6

R.F. 2/6 J.B. 2/6 = 6/6 (typing note: J.B.'s fraction has a faint figure 1 written over the figure 2) @ £1,000 each, for which the whole capital proposed of £6,000 stg. will be wanted almost immediately, of which your son's share is £2,000 but if it is not convenient for you to pay in so much I must endeavour to do without it as well as I can." Thus it had evidently been found necessary to wind up the old concern which took R.F. out to Maryland and to start afresh with a new partner, Mr. Brown, and as this partnership no doubt continued until 1780 when William Cunninghame retired from business, (see page 19) it was no doubt likewise eminently prosperous judging from what has already been recorded of my grandfather's independent position at the same period. After 1780 the firm appears to have been changed to Robert Findlay and Co. who I see are mentioned in 1783 in Cleland's Statistical Account of Glasgow, among the principal importers of tobacco.

(Typing Note: This is end of page which ends with this direction -"see page 40.")