

was born 19th June 1784 and as his father died 31st March 1802 he was hardly 18 years of age when he succeeded him; from that time he and his grandfather became very closely united, the impress of which close association in tastes and feelings remained with my father to the latest hour of his life. I think there can be very little doubt that the natural bent of his mind was towards literature, which association with such a man as his grandfather tended to confirm. His school career had been brilliant, and at Glasgow College, he being the 4th generation of Findlays known to have been educated there. He and John Wilson his kinsman and dearest friend through life, were at least in the foremost ranks of scholars of their day. Wilson, afterwards famous as "Christopher North" as well as in the literary world generally, went from Glasgow to Oxford, and the intention had been that my father should do likewise. Why he did not has never been, and probably never will be explained, to us his children, excepting generally, that it was considered desirable for the benefit of the family that he should join the business which had been carried on by John Bannatyne and Others subsequent to his father's death. It is of course impossible, without more knowledge of the circumstances than we possess, to understand how it could have been so, his father having died notoriously a wealthy man. This decision however had a permanent influence on his future career, and as the event proved was unfortunate. There is a document in the Old Cabinet from which my grandfather's fortune might be computed in a rough way if any data exists as to the value of his real estate at time of his death. The "Memorial" in question dated 13th April 1802 was submitted for Counsel's opinion on certain points, and among other things recites that "the Estate left by the deceased consists partly of Heritage and partly of Movable property, the latter being far more valuable than the former, probably in the proportion nearly of six or seven to one". (Marginal note states: I have found a memo. of Dr. F's which says Easterhill £3000 house in Town and offices £2500. Thus the movable property with these must have been fully £40000 which was a large fortune then.)

This Memorial had reference to my grandfather having died intestate. I believe my father prospered greatly for many years in business and greatly augmented the fortune left him both by his father and grandfather. A great commercial crisis however occurred in 1825 which swept away many of the oldest and wealthiest Commercial Houses in the Kingdom. It had its cause in the operation of what was called Sir Robert Peel's Act which decreed the resumption of cash payments in lieu of the depreciated paper money which the exigencies of the times during the long wars with Napoleon had first called into use. The effect was enormous losses to all (and who had not?) who had contracted engagements in paper and had to pay them in the much more expensive Gold money. If I understand aright what my father has said, Findlay Bannatyne & Co., so far as their own liabilities were concerned, might have weathered the Storm, but they were connected with others less favorably circumstanced, and they wrecked their own fortunes in what proved to be vain endeavours to save their friends, doubtless in the hope of saving themselves from loss by doing so. (Marginal note: this was quite the case; it was not their own liabilities which brought them down). For instance John tells me his father had told him that as much as £40000 was advanced to (father of Lord Borthwick) with this object, which might just as well, as the event proved, been cast into the Sea. By that time most of us had been born and the reverse of fortune to a man with a large family growing up around him, may be more easily imagined than described, but no one ever heard a murmur from either our father or mother. I verily believe that he had never been elated by prosperity, and in the day of Adversity he bowed his head in Submission to the Will of God, as we have seen him do in later years when visited with other afflictions. In 1813 he had added Kenmure to Easterhill and both of these were saved from the wreck, but otherwise I believe he was henceforward entirely dependant on his own exertions for maintaining his family. There was no alternative but to begin the world again, and this he accordingly did by starting business again in Glasgow. In 1835 his old friend

James Dennistoun of Golfhill retired from the management of the Glasgow Bank, and on his recommendation, added no doubt to the appreciation otherwise of the Directors of my father's character and qualifications, he was appointed his successor. Irrespective of his thorough knowledge of business and of the Scotch system of Banking, he was characterised in a remarkable degree by great urbanity of manner, an important feature in a Banker who has often to say No, and his being able to say it agreeably is no small accomplishment. In business matters besides Banking, it sometimes requires considerable command of temper to say No without giving Offence. In my father's case I have often heard it said no one went away displeased even when No was his answer. The Glasgow, soon after my father joined, absorbed the Ship, the oldest Bank in Glasgow (for the origin of which and our Dunlop connection with it see the "Garnkirk Notes") and under the name of the Glasgow and Ship Bank pursued its course prosperously. In 184 my father's connection with it ceased. This was the result of an intrigue among some of the Directors into particulars of which it is needless now to enter. He was offered a sum of money in case he would undertake not to renew his connection with Bank management, which, as he wrote to me, then in Calcutta, "I of course refused". His friends however, on this occasion, shewed their appreciation of his worth and of his Banking qualifications, at the same time encouraged by the great development of the Banking system in Scotland which was then in progress, by establishing a new Bank in Glasgow, the management of which was entrusted to him. This Bank in 18 amalgamated with the Union Bank of Scotland the arrangement involving loss of office to my father, Mr. Anderson of the Union succeeding, as part of the arrangement to the management of the Amalgamated Banks. My father was then becoming advanced in years and although he retained his vigour and youthful feelings to the ends of his life, he retired entirely from this time from active business of any kind and never again sought to renew his connection with Banking. In this instance as I understand the case, the Union absorbed the other Bank and naturally retained their own manager, who was a gentleman of the highest character; therefore although it was a serious loss to my father, I do not know that the arrangement was questionable on the part of the Directors of his Bank. Banking however like Commerce generally had made a vast stride since 1835 and the course of events had revolutionised much in connection with it. The process is still at work. My father had been trained in a school, the tone of which was very different from the new and more modern one which has since arisen, and which was in process of development at the time of which I write. The Upheaval from the lower strata of Society has brought to the surface much that is genuine and excellent, but at the same time much that is otherwise; and one of the old regime such as my father would not care to compete with men of the present such as in many instances hold influential Commercial positions.

In 1850 he gave up Easterhill as a residence to his son Tom, removing to Boturich where he spent the rest of his days. Previous to this move he, with my mother, and sisters Mary and Lillias, spent a winter (1855) and into the summer of 1866 in a continental tour as far as Rome which he and all of them greatly enjoyed. Such a holiday after his long life of close application to business had no small charm for him, and all the more so to one who like him had never lost his classical tastes and whose memory was so richly stored with the history of all in and pertaining to Ancient Rome. My father notwithstanding the distractions of business and the heavy anxieties which through a great portion of his life it was his lot to bear, was a great reader and had a remarkable power of concentrating his whole mind on the subject in hand. This, added to a good memory, had enabled him to store his mind with a wealth of information on all subjects, so that few men had such a fund of conversation on which to draw for the amusement or instruction of those around him, and his conversational powers besides this were of the highest order and such as is only occasionally met with in the course of a lifetime. His wonderful power of shutting himself up in his book abovementioned and that with all manner of distractions (of conversation, music, etc. such as may be imagined prevailed in the evening circle of so large a family as that at Easterhill) going on around him, was one of the

hap
an
bel
mu
ha

Th
to
be
ci
wi
pe
un
tr
hi
wa
th
de
wh
si
al
or
Un
No
pr
wo
pr
kn
to
to
Ba
Co
we
a
me
re
to
ef
Co
Ho
in
la
Th
pa
Tu
yo
fo
as
do
Ed
ke
fo
fa
gr
pr
fu
la
wa
de
vi
be
di
wh
it
c
ba
th

most wonderful sights I ever saw. I may add, he was naturally of a happy disposition, and whatever might have been his troubles or anxieties through the day, he always appeared at least to leave them behind, and, in his home, always maintained a cheerful aspect. This must have been no small trial to him when one thinks of the burden he had to bear for many years.

The reverse of fortune in 1825 was such as must have been a great trial to him, cast down as he was from affluence to poverty, but I do not believe that beyond the concern which anyone would feel in similar circumstances, and the inconveniences attending it, especially to one with a large family of children depending on him, it caused him any permanent uneasiness. The loss of wealth may be remedied, and unexpected as misfortune may have been, I believe that in his humble trust in God, he could bow his head in submission, and, still putting his trust in God, hoped to make provision for his family. But to this was added a great, and what proved to be the sorrow, bringing with it the harrassment of his life and I believe the ultimate cause of his death. His youngest sister Dorothy, the youngest of the family, on whom, as I have always heard, he lavished his affections, as his pet sister, married her music teacher, a Mr. Donaldson, a man, I have always understood, of considerable accomplishments, although of humble origin, who ultimately rose to be Professor of Music in Edinburgh University, and who, I have understood, was very popular in society. Nevertheless, it was natural that her family should not consider him a proper match for her, and although in time this might, and probably would, have been got over, the course he adopted seems to have precluded the possibility of that. I do not think that any of us ever knew the circumstances subsequent to this marriage in 1820 and prior to 1827 (the interval including the year 1825 of black memory) which led to the institution of lawsuits in 1827 against my father, and John Bannatyne, and all concerned in the late firm of Findlay Bannatyne & Co. We have always believed, and now believe, with truth, that they were the acts of a cur and Scoundrel who having carried off a lady of a family far above anything he had a right to aspire to, took this means of being revenged, because, forsooth, her relations declined to recognise such a dishonourable proceeding. These suits I have been told were directed more against Mr. Bannatyne than my father, but, in effect, there was no such distinction. Instituted in 1827 in the Court of Session, the decision of which court was twice appealed to the House of Lords by my father etc., and as often reversed, by the Lords in his favor, they were still pending in 1862 when my father died, the last of everyone who had had anything to do with the subject of them. The said subject was something in connection with Mrs. Donaldson's patrimony. Mr. Bannatyne had been appointed what in Scotland is called Tutor (their father having died intestate) to my grandfather's younger children. My great grandfather had become cautioner, or surety for Mr. Bannatyne as Tutor (so at least I understand); hence my father as his grandfather's heir was involved in the matter. There is no doubt it was a case trumped up by Donaldson and kept going by the Edinburgh lawyers to whom it was as good as an annuity, and so they kept it going until in 1862, years after my father's death and forty years after it had been instituted, my brother John as our father's heir insisted on its being terminated by a compromise, to their great grief. But for this, I believe it might have been in full swing, providing annuities to the lawyers to the present, and probably many future days. For there was money arrested in Bank and as long as it lasted the Lawyers would certainly have held on by it. This case was quoted in parliament some years ago as a specimen of the Law's delays in Scotland. Carried on as it was by Donaldson in the most vindictive manner it was a lifelong persecution (as it was intended to be) to my father, and as I write these lines I wonder more than I ever did when I call to recollection, that daily and hourly cheerfulness with which he bore up during all these long years under so great a trial, for it must be remembered that had Donaldson succeeded in establishing his claim with so many years interest added to it I believe it would have been a second ruin to his fortunes. The second decision in appeal to the House of Lords was in 1862, just when he was taken ill, and it has

always been believed in the family that anxiety connected with it brought on his fatal illness. On his death bed he said he had a heavy burden to carry. Surely no one ever carried his burthen with such humble and cheerful submission.

Amidst his busy life he found time for farming. I believe from the time he purchase Kenmure in 1813 till his death it was never in any other hands. In summer he and my mother were always up by 6 o'clock and between that and breakfast he used to ride over to his farm, usually accompanied, sometimes by her, otherwise by one of the young ones, boy or girl. In winter of course he had to visit the farm at other times, and not so frequently. He was one of the first in our part of Scotland to practise high farming, which has since been so thoroughly recognised. He was likewise among the first who turned their attention to the improvement of the Breed of Clydesdale horses, in which he was very successful. His stock was wellknown for many years after his death, indeed is so still, as from it are descended some of the finest prize takers of the present day. In 1860(?) his four year old Colt Britain took the first prize at the R.A.S.'s Battersea Shew and was afterwards sold to Prince Albert for Three hundred pounds which was a great price in those days although more recently under foreign and colonial competition and the wide spread fame of the Clydesdale stock, greatly exceeded. (A footnote adds: this horse competed at the Royal Agricultural Society's Shew at Battersea with the best that England could bring against him and he beat them on their own ground, greatly against the will of the English judges, but his superior action could not be gainsaid. He spent a long life at Windsor where he is said to have been a great favorite of the Queen and Prince Albert. A few years ago he was removed to Osborne where he soon died, it was said of a broken heart. There was a picture of him some years since in the London Illustrated News). At the same time, like his father and grandfather he took a deep interest in everything relating to the welfare of Glasgow and being an eloquent speaker took a prominent part on all public occasions of importance. In 1837 when the late Sir Robert Peel visited Glasgow and a great political demonstration was made by the Conservatives of Scotland, the greatest up to that time which had ever been made anywhere throughout the capital kingdom, he was one of the foremost speakers. He was on different occasions before Committees of the House of Commons to give information on the subject of Scotch Banking, and he likewise wrote a pamphlet on the same subject.

As already said he was Lord Dean of Guild for the years ,
a J.P. and deputy Lieutenant for the County of Lanark.

There is a picture of him by Macnee at Boturich which was a gift from Robert to our mother. It is far from being a satisfactory likeness. The figure is good; my father had a way of drawing himself erect which the picture shews. The features also cannot be called unlike but there is a weakness of expression, a sort of simper, which I have noticed on other early pictures of Macnee's but which no living creature ever saw on my father's face. No artist ever so completely mistook the character of his subject. There are some photographs taken later, one of which Mary has, coloured in Oils, which give a much better idea of the man although perhaps not free from some of the objectionable features pertaining to photographs. (I have often thought what a very handsome family my father and his three sisters must have made. It is rarely that every member of a family is so uniformly handsome and distinguished looking).

Mary sends me "Extract from a letter of 2nd January 1860 on the subject of his and my mother's photographs". "As to the photographs, they are considered good, and very like, but I do not think your mother had any idea of looking so old (though I warned her beforehand) and as to myself, I freely confess that I had no idea that I seemed to others so much older than I did to myself. If you desire "to see yourself as others see you, " sit for your photograph". Will you have them now or see them first? and then judge. One can't judge well of one's own likeness; "but mine reminded me of my father whom I have not seen for 57 years, then only 54, and I thought him an old man. This resemblance interests me, the more so as there is no likeness of him to shew the man he was". I believe these photos were done at St. Andrews when they were on a visit to Professor and Mrs. Ferrier. My mother is very like, but by that time having exchanged her own, for false, teeth, it does not do justice to her. She had naturally very prominent teeth (marginal note added subsequently: not in themselves a beauty) and the expression of her mouth was entirely changed by the substitution of others quite different. The allusion to his father is valuable as confirming what I have already said as to the likeness we had always understood existed between father and son.

On 6th April 1855 my father wrote to Margaret Sandford about his cousin Mrs. Donaldson Campbell's death - "Of one thing I am confident that none could be in a better frame of mind for encountering the last enemy, whether his approaches were sudden or the reverse, and from various circumstances I believe she had no particular desire for prolonged life. Indeed with well regulated minds I incline to think that this is a pretty general feeling in advanced life, and quite consistent with the Christian duty of waiting patiently for the appointed hour". This little extract will serve to shew his views on this important subject.

In 1833 (26th December) our sister Anne died at school in Edinburgh, the first break in our large family, and a great affliction to father, mother and all of us. She gave promise of great talent, more so I have heard in our father's estimation than any of his other children. In 185 (September) Robert then on a visit to Monzie Castle to Mr. Douglas Baird, died from the bursting of a blood vessel in the lungs. From childhood he had been passionately fond of horses and as he grew up became a great sportsman, and, being very handsome and a splendid horseman, had I think the finest figure on horseback I ever saw. Like all of us he had been blessed with a strong constitution, but he used it ill, often sitting in wet clothes after hunting and otherwise neglecting himself. This laid the seeds of a cough and Typhus fever left bad effects in the lungs from which he never recovered. Several winters he spent in the south of Europe, Egypt, and the holy land, but all in vain.

I write now in 1878 and little thought when I began this book that I would so soon have to record another blank in our number. Our brother Charles died on 9th August last at Kissengen in Bavaria where he had gone with his wife for her health. Typhoid Fever that most fell disease, the seeds of which he must have had in him when he left home, carried him off after a protracted illness. His little son Frank had died some months before at School very shortly after having gone there, and I believe that although he bowed in submission to this sore bereavement his health was weakened, and he was more susceptible than usual to the insidious disease which carried him off. He was a man of a peculiarly lovable nature, very like our father, who also used to say that he reminded him of his father more than any of us. I believe I may say of all these dear ones who have gone before us "all these died in faith and are now inheriting the promises". 1877 has indeed been a year of great sorrow to all of us.

(Here is included a newspaper extract of his death which among other things referred to elsewhere in this, includes the following facts. He acquired Boturich in 1872 from his eldest surviving

brother Colonel Findlay of Easterhill. At his death, of his sons R.E.F. was at Balliol College, Oxford, Mansfeldt was at Harrow. C.B.F. had been in mercantile life "and carried on an extensive business with Manila and Japan".

In an old record of my great grandfather already mentioned (page) he says (added above - 1810) Monday April 23rd I married my grandson Robert to Miss Mary Buchanan. Her father had inherited from his father a good fortune (the latter having been a man holding a very prominent position as a writer in Glasgow) and besides the old family property of Ardoch had likewise inherited half the lands of Dalmarnock, acquired by his father, and afterwards sold by him. This property has since become of immense value. My grandfather had likewise been successful in business and added largely to the estates and fortune left him. He increased his estate on Loch Lomond by purchasing the lands of Balloch comprising Leddrishmore etc. as now forming the estate of Balloch in the possession of Mr. Dennistoun Brown, besides Boturich as possessed afterwards by Robert who acquired it by purchase after his death, and Blairlusk as in like manner acquired by John. Besides these he had Shanacles and perhaps other farms adjoining. He built the modern castle of Balloch (not on the site of the ancient one which was down near the mouth of the Leven and was no doubt built there by its Lords, the Old Earls of Lennox to guard the access from or to either side). He also after he had sold Balloch, built upon the ruins of the Ancient Castle of Boturich another stronghold in old times of the Earls of Lennox (a most unwise thing to do in every point of view) but he became blind and never finished it and his affairs would not have admitted of his ever having lived there even had it been otherwise. He represented Dumbartonshire in parliament from 18 to 18 , was Vice Lieutenant of that County and Lieutenant Colonel of the Local Militia. Besides this he was a partner of the Old Ship Bank of Glasgow.

It will thus be seen that he held a high position and was possessed of an extensive and very beautiful estate. To consolidate it he negotiated an exchange of his old patrimonial estate of Ardoch for Meikle Boturich belonging to Mrs. Buchanan of Ross. It was desirable for both, but it fell through, and the old friends quarrelled over it and never spoke to each other again. Forty years afterwards their grandsons, my brother John and Sir George Leith carried out the arrangement.

My grandfather's loss of fortune, so complete that every acre old and new had to be sold, has never been explained. Several suggestions have been put forward to explain it but nothing authentic. Whatever the cause may have been it was a terrible downfall, aggravated by incurable blindness for several years before his death. At the age of 70 he insisted on an operation being performed for Cataract which he submitted to without flinching, but in vain, as he had been previously assured the Optic nerve was gone. There is a picture of him by Saxon at Boturich and likewise one by Raeburn in my possession, both good likenesses I have no doubt at the time they were done. There is an engraved likeness of him however done while he was in parliament which is the best of all according to my recollection of him. Thomas Gray Buchanan bought Ardoch and after several years sold it to John who exchanged it for Meikle Boturich as above described.