

## Story Of Coutts's Bank.

The death of that grand old lady, the Baroness Burdett-Coutts, has set all the world talking about the famous Bank from which she acquired her fabulous wealth. In the annals of the commercial world it is doubtful if a more remarkable story can be found than that connected with the banking house of Messrs. Coutts & Co. Business success and love and romance are intermingled in a manner stranger than fiction ever written.

Almost two centuries ago James Coutts—the eldest son of John Coutts, Lord Provost of Edinburgh, who started the first private banking house in Scotland—came to London and became a partner in the banking firm of Campbell & Coutts, in the Strand. Six years later Campbell died, and James was joined by his brother Thomas, 'the shabby little man' who was once mistaken for a beggar, who married his brother's housemaid, Betty Starky, and on her death espoused an actress, Harriet Mellon. Three of his daughters became the wives of the Earl of Guilford, the Marquess of Bute and Sir Francis Burdett.

Evidently Thomas Coutts was a firm believer, in the old saying: Look after the pence; the pounds will take care of themselves.

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

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

'Pardon me, I do,' said Coutts.

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

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

Thomas Coutts had a shrewd eye to business. Hearing a banker relate at his own table how a certain nobleman had asked for a loan of £30,000, which the banker said he had refused to give him, Coutts set off to the nobleman's house the moment his guests had retired, and requested the favor of an interview with the peer at his bank the next day. On the nobleman arriving, Coutts at once tendered him £30,000 in notes. The nobleman was surprised, and remarked that he found he only required £10,000 at present. He begged, however, Coutts to place the remaining £20,000 to the credit of an account which he forthwith opened with Coutts's bank, and which proved an extremely lucrative one. The nobleman shortly afterwards paid £200,000 into it, besides recommending Coutts's bank to all his friends, including George III, who with Queen Charlotte, honored it with their patronage.

Thomas Coutts had a rare knack of making powerful friends. Coutts became a royal bank after George III. opened an account there, while among foreign royalties Louis Philippe, the King of the Belgians, the King of Portugal, the Shah, the late Empress of Mexico, and the late Empress Frederick have all been customers. The ex-Empress Eugenie also banks at Coutts's, and was often to be seen entering the doors of the famous old house. Among thousands of other notabilities who banked there were Lord Nelson, the Duke of Wellington, Pitt, Fox, Sir Walter Scott, Lord Macaulay, Charles Dickens and Benjamin West. In fact, the old ledgers contain what would make the most wonderful collection of autographs in existence.

Except to increase the success of the bank Thomas Coutts was quite devoid of any ambition; for while his brother James became a member of parliament, Thomas worked hard amassing a large fortune, and was quite content to spend his spare time at the theatre. Match-making mammae spread their nets in vain for him, until in disgust they termed him "the most cold-blooded animal that Scotland ever produced."

What was their amazement, therefore, when they learned that he had actually led Betty Starky, his brother's housemaid, to the altar! Even his brother James grew angry. But Thomas did not care a brass button for the world's opinion. Betty had all the virtues he looked for in a wife—cleanliness, industry, good humor, and modesty of demeanor.

But although Thomas Coutts considered that great happiness for himself was to be found in a humble marriage, he evidently held different views in regard to his daughters, who, on marrying, become respectively Lady Francis Burdett, the Countess of Guilford and the Marchioness of Bute. The late Baroness Burdett-Coutts was the youngest daughter of Lady Francis Burdett and the favorite granddaughter of Thomas Coutts. It was because of the latter fact that, when his second wife—who afterwards married the Duke of St. Albans—died, she left the bulk of her fortune to Miss Angela Burdett, who thus, at twenty-three years of age, became a millionaire.

The second marriage of Thomas Coutts was a less romantic affair than the first. It has already been mentioned that the banker

sought relaxation at the theatre, and it was at Drury Lane that he first became smitten with the charms of Harriett Mellon, who was forty-five years his junior, and generally considered to be the handsomest Audrey on the stage. Surely the romance of life was never more extraordinary than in Harriett Mellon's case. The daughter of strolling players, she won for herself a place among the leading actresses of the Georgian era, became the wife of the richest banker in London, and finally a duchess in the peerage of Great Britain.

Despite the disparity in age, Thomas Coutts and Harriett Mellon lived a very happy married life together for seven years, and it is a striking proof of the banker's devotion to his second wife that he not only allowed her to spend forty thousand pounds, chiefly among the charities in which she was interested, during the first year of their marriage, but when he died left to his actress wife all the wealth of which he was possessed.

This was in 1822, and five years after the banker's death his widow married the ninth Duke of St. Albans. She died in 1837, and, with a nobleness of mind which proves that the maxim 'Noblesse oblige' may actuate one risen from the ranks as well as one born in the purple, she gave back to the Coutts family the entire estate she had received from it, her heiress, as already mentioned, being the Baroness Burdett-Coutts, who has made such noble use of the fortune she thus acquired from the good-hearted Harriett Mellon.

Many stories, more or less true, have been told of Thomas Coutts's eccentricity in regard to dress. The following, taken from Mr. Ralph Richardson's book on 'Coutts & Co.,' is perhaps the most amusing:

He was visiting the Prince of Wales (afterward George IV.) at the latter's favorite country resort, the Pavilion, at Brighton. Early one morning Thomas Coutts, dressed very plainly in a brown suit with brown cotton stockings that hung loosely around his legs, took his seat on a bench near the Pavilion. A benevolent and somewhat eccentric old lady happened to be passing, and seeing what she imagined to be a miserably poor old man in distressed circumstances seated on the bench, she advanced toward him and said:

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

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

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

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

'That!' exclaimed one of the ladies. 'Why that's Mr.——'

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

'Tom Coutts, we have fined you a bottle for leaving your glass!—"Tit-Bits."

It's a pleasure to tell our readers about a Cough Cure like Dr. Shoop's. For years Dr. Shoop has fought against the use of Opium, Chloroform, or other unsafe ingredients commonly found in Cough remedies. Dr. Shoop, it seems, has well-earned the Pure Food and Drug Law, recently enacted, for he has worked along similar lines many years. For nearly 20 years Dr. Shoop's Cough Cure containers have had a warning printed on them against Opium and other narcotic poisons. He has thus made it possible for mothers to protect their children by simply insisting on having Dr. Shoop's Cough Cure. Sold by All Dealers.

## Enormous Gift For Education.

Last week John D. Rockefeller announced that on or before April 1st he would give to the General Education Board of the United States income bearing securities of the value of \$32,000,000. The General Education Board was chartered by Congress in 1903. It employs a force of experts in the continuous and systematic study of educational conditions in all parts of the United States. Mr. Rockefeller's gift is the largest sum ever given by a man in the history of the race for any social or philanthropic purpose.

## For the Same Reason.

Mrs. Finehealth (at hotel entrance)—'No, I have no money to spare for you. I don't see why an able-bodied man like you should go about begging.'

Lazy Tramp—'I s'pose, mum, it's fer about the same reason that a healthy woman like you boards at a hotel, instead of keeping' house.'

## The Reason.

In a Fifth Avenue Sunday School. Teacher: 'Why must we always be kind to the poor, Ethel?'

Ethel (slightly mixed): 'Because among the sundry and manifold changes of this wicked world we don't know how soon they may become rich.'—Lippincott's Magazine.

## TORTURED BY INDIGESTION.

Dr. Williams' Pink Pills Cured After Doctors Had Failed.

Mrs T. J. Jobin, 368 King street, Quebec, wife of the circulation manager of L'Evenement, is one of the best known and most estimable ladies in the city, and her statement that Dr. Williams' Pink Pills cured her of a very severe attack of indigestion will bring hope to similar sufferers. Mrs. Jobin says: "About a year ago I was seized with indigestion which had an alarming effect upon my health. Day by day my strength grew less. I suffered from terrible headaches, dizziness, palpitation of the heart and sleeplessness. I was in this condition for six months. I consulted two doctors and although I followed their treatment carefully it did not help me in the least. Last October, seeing that instead of regaining my health I was growing, worse, I decided to try Dr. Williams' Pink Pills. After I had taken the second box there was a change for the better, and after taking the pills for a month longer the trouble entirely disappeared, and I am again enjoying the best of health. I have so much confidence in Dr. Williams' Pink Pills that I always keep them in the house and take them occasionally as a safeguard."

Just as surely as Dr. Williams' Pink Pills cured Mrs. Jobin's indigestion they can cure all the other ailments which come from bad blood. Dr. Williams' Pink Pills actually make new, red blood. That is the one thing they do—but they do it well. In making the new rich blood this medicine strikes straight at the root of such common ailments as anaemia, headaches and backaches, general weakness, nervous debility, rheumatism, neuralgia and the torturing weakening ailments that afflict women and growing girls. You can get these pills from any medicine dealer or by mail at 50 cents a box or six boxes for \$2.50 from The Dr. Williams' Medicine Co., Brockville, Ont.

## Knoxford.

The subscribers to the DISPATCH in our neighborhood welcome their weekly with a satisfaction that perhaps would cheer the editor's heart if he knew it. They believe that his utterances are reliable. They are glad to see a newspaper free from abuse of any sort regarding any matter whatsoever. And as they read his terse remarks relative to the moral and social questions of the day, they consciously or otherwise judge the man. And when confidence is once established their editorial guides help to form their opinions of men and things. How great the power of the press! The power for good or evil!

Things are not jogging along in Carleton county farming settlement as in former days. The farmers are catching the business unrest of their city brothers.

The times are what may be called "good" for the farmers just now. When produce sells for what it does this winter, people don't seem to remember the aches they endured in sowing and reaping. Two or three years of steady good prices would put many a struggling farmer on his feet and by so much add to the country's prosperity. Something has got to be done to stop the exodus of the best young brain and brawn from our county and province. We can't stand too much of a drain in that line. People are building great hopes on the dawn of the "potato days." A large amount of caution is necessary until the trade is well established.

Horses are dying at an alarming rate in this section of the country, and as it happens to be nearly always a man's choicest animal, it means a heavy loss in the aggregate. Besides the dead there has been much anxiety over many horses ill of various diseases. Veterinary Perkins is a very busy man.

The health of the community is good. We have been spared the pain of parting with our loved ones.

Revs. H. A. Bonnell, Baptist, and Licentiate P. L. Cosman, Ref. Baptist, minister to the spiritual needs of the people in Knoxford and Royalton. We understand that Rev. Mr. Beatty, now at Tracy Mills, is to come to this place to hold special services.

Three teachers, two second class and one first class aim to advance us educationally. They do good work and we give them good pay.

George Cormier who spent some months at Sawyerville, Quebec, has returned home.

For several years we have been much annoyed by the way our public aqueduct has conducted itself. It was a wooden structure resting upon supports several feet from the ground. In hard frosts it was of no use except to exasperate all who has anything to do with it. It seemed to be a thing that, since the Parish Commissioner couldn't find money for it, was nobody's business while everybody's. Thomas Piper, an old and respected resident of the place, who has retired from much active labour, conceived the idea of soliciting funds from those who used the trough regularly. The response was generous. 700 feet of pipe were bought, enough men and teams assembled to do the work, and now three punchcoons of water, two for horses, and one covered for human refreshment, stand in a good roomy spot, and be-

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## A WORD OF WARNING!

The man who insures with J. W. Astle makes no mistake. Do it today. You may save the earnings of a lifetime. **Fire Insurance, Accident, Sickness and Life.**—I have also a few nice Dwellings in town for sale cheap and on easy terms. See me and I'll tell you how easy you can get a house.

J. W. ASTLE, QUEEN STREET, WOODSTOCK, N. B.

Insurance and Real Estate Agent.

## Probate Court, County of Carleton, Province of New Brunswick.

To the Sheriff of the County of Carleton or any Constable of the said County,—GREETING: WHEREAS the executors of the estate of Lewis P. Fisher late of the Town of Woodstock, deceased, have filed in this Court an account of their Administration of the said deceased's estate and have prayed that the same may be passed and allowed in due form of law.

You are therefore required to cite the heirs, and next of kin of the deceased, and all of the creditors and other persons interested in the said estate to appear before the Judge of Probate for the County of Carleton, at a Court of Probate to be held in and for the County of Carleton at the office of the said Judge of Probate in the Town of Woodstock, in said County on Wednesday the twentieth day of March next, at 7.30 of the clock in the afternoon, then and there to attend the passing and allowing of the said accounts as prayed for and as by law directed.

Given under my hand and the Seal of the L.S. said Probate Court this fifth day of February, A. D. 1907.

(Signed) CHARLES APPLEBY, Judge of Probate for the County of Carleton. JAMES McMANUS, Registrar of Probate for the County of Carleton.

side supplying water to a number of families and their stock, are a boon to the travelling public, for no finer chance for excellent water can be found this side of Woodstock, 25 miles away. The people highly appreciate Mr. Piper's energy and public spirit, especially these cold winter days when men who are hauling long distances want to water their teams a short time before reaching home.

Wm. Charlton, soliciting subscriptions this week in this locality, is having very good success. He believes in the future prosperity of their new local, the "Mars Hill View."



## A Help to Economy

Steam or Hot Water Heating, will prove economical after the pipes are in. The fittings cost a little more than stoves or a furnace, but the advantage is greater. You operate a hot water system for almost nothing—it is almost no bother—it is the most perfect method.

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