

## DATA

1823. May 9—Born at Clarilawmoor Farm, Selkirkshire, Scotland.
1830. Family moved to Camieston, Roxburghshire.
1832. September 26—Witnessed funeral of Sir Walter Scott.
- 1832-1838—Attended school at St. Boswell's and afterwards at Melrose. (As a schoolboy, showed Charles Dickens through Melrose Abbey.)
1838. Apprenticed in drygoods to William Isaac, Melrose.
1842. Brief visit to Glasgow, where two of his brothers were employed.
1842. Entered employ of William Crease and Sons, Edinburgh. (While in Edinburgh witnessed the Disruption, when the Free Church of Scotland was formed, and took part in the welcome to Queen Victoria and Prince Albert on their first visit to the Northern Capital.)
1843. Went to London, and, after a short engagement with Swan & Edgar, accepted in 1844 a position in the office of Burden & Gray, and gained here his first intimate knowledge of banking and finance.
1843. Attached himself to Regent Square Church, under the ministry of Rev. Dr. Hamilton, and in 1845 was here ordained a Deacon.
1844. Became one of the early members of the Young Men's Christian Association, that year organized by Mr. (afterwards Sir) George Williams. (While in London saw Duke of Wellington review troops in Hyde Park, and heard Cobden Fox and Bright on the repeal of the Corn Laws.)
1847. Went to Glasgow. Secured situation with Archibald Alison & Co. in the iron business, and afterwards with Alexander Alison in connection with the *North British Daily Mail*. Had special duties on the Exchange, and became acquainted with many brokers—which stood him in good stead in after years. On the failure of Alexander Alison, accepted a position with T. & D. Wilson, manufacturers and ship owners, of whose banking he had charge. Partnership offered, but declined.
1849. Ordained to the eldership in Free St. Andrew's Church, Glasgow, of which Rev. Dr. Nathaniel Paterson was minister (whose wife had been bridesmaid at the marriage of his mother).