

Personal account books of John Campbell, cashier of The Royal Bank of Scotland, 1727-75

The personal account books of [John Campbell](#) are a set of archival document records dating from 1727-75. They are held in the archives of [The Royal Bank of Scotland](#).

the account books The books comprise a record of the personal expenses of John Campbell, who was cashier of The Royal Bank of Scotland from 1745 until his death in 1777. An incomplete series of ten volumes survives, covering the periods 1727-31, 1737-42, 1751-3, 1763-6 and 1771-5.

The account books are divided into sections covering John Campbell's private business interests and financial affairs, including his household expenses. Each volume is indexed and notes inside the front cover explain the book's structure and relationship to other account books kept by Campbell. All the books are written in Campbell's own hand.

The books were acquired by The Royal Bank of Scotland from the Campbell family in the 1970s.

context John Campbell's account books provide a valuable insight into how one man from the professional classes looked after his family, home and personal affairs during the middle decades of the eighteenth century. Edinburgh, the city in which he lived, provides a striking backdrop, with the construction of the New Town and the arrival of the Scottish Enlightenment ushering in a period of extraordinary cultural change and intellectual achievement.

The following provides some contextual information about Campbell and his family which may enhance understanding of the account books and the thousands of entries they contain.

Work

As the illegitimate child of the youngest son of the 1st Earl of Breadalbane, John Campbell inherited neither title nor position. He therefore had to make his own way in the world, albeit with some patronage from the Breadalbane Campbells.

Initially Campbell was apprenticed to a writer to the signet in Edinburgh, but in 1727 gained a position at the new Royal Bank of Scotland. Throughout his life John Campbell fell between the worlds of the aristocracy and the emerging professional and entrepreneurial classes. At a time when social standing was beginning to be defined by displays of status and wealth, rather than by ancestry, he worked hard to build and buttress his social position and to secure his children's future. He was not only a banker, but also agent to the Earl of Breadalbane and the Scottish representative of the Equivalent Company. Alongside these positions he additionally had interests in slate quarrying and coal mining.

Family

John Campbell and his second wife Ann Carolina had 14 children together, the first of whom was born in 1752, when Campbell was nearly 50 years old. Fatherhood at such an advanced age, when average life expectancy was scarcely more than 40 years, was relatively unusual.

Campbell's family was also large by the standards of the day; five or six children was a more usual family size. Child death rates were high – of 1,181 burials in Edinburgh in 1772, 408 were under the age of two – so Campbell was fortunate to

see 13 of his 14 children survive into adulthood. The size of his family seems to have been a talking point among his acquaintances; one friend, in a letter after the birth of Campbell's fifth child in 1756, wrote 'you'll ruin yourself by getting so many bairns, for all your banking and quarrying.' The account books certainly provide an insight into the many expenses associated with bringing up so many children.

Homes

Initially John Campbell rented a fifth floor flat in Assembly Lane, close to Edinburgh Castle and The Royal Bank of Scotland's offices. He later resided at Restalrig, then a country village outside Edinburgh.

In 1762 Campbell moved his family to Leith, to the Citadel, a former fortification where a number of houses had been built. There Campbell created a garden, planting hedges, fruit trees and vegetables. He also retained use of a flat above the bank offices in Fishmarket Close on Edinburgh's Royal Mile, where both he and his wife stayed when business or social obligations kept them in the city.

Education

Eighteenth century Scotland had a widely-admired education system. In general, the sons of the aristocracy and gentry were schooled by private tutors before going on to university. The less well-off could obtain a more basic education through the burgh schools. Girls from wealthy families were usually educated at home.

John Campbell's account books show the importance he attached to his children's education, not least as a means of securing a successful future for them. His sons were taught reading, writing and arithmetic, as well as classical and modern languages and book-keeping. As they reached an age to choose a career, more specialist training came to the fore. When his second son Colin was embarking on a career in the army, for example, Campbell paid for him to take riding lessons. Campbell's daughters were educated in music and at least one of them attended a boarding school in Glasgow.

Eighteenth century Edinburgh was a thriving centre of printing and bookselling. Enlightenment debate stimulated the presses and it was in Edinburgh that Britain's first encyclopaedia, *Encyclopaedia Britannica*, was published in 1768. Campbell was a regular customer of local booksellers William Gray and William Miller. In addition to buying religious texts for his children, he seems to have had a special interest in Scottish lore and history, purchasing *A Tour in Scotland and Voyage to the Hebrides* by Thomas Pennant, an *Introduction to the history of Scotland* and a pamphlet on the ancient battles between the clans of the Northern Highlands.

Consumerism

In earlier centuries Edinburgh's commercial life had been centred on the luckenbooths - lockable stalls gathered around St Giles' church in the Old Town - but by the late 18th century these stalls were increasingly being replaced by permanent shops lining the High Street and the streets, wynds and closes around it. Grocers, tailors, glovers, milliners, vintners, tobacconists, upholsterers, wig makers and shoemakers abounded. Some were retailers only, while others traded from workshops where goods were also made.

At the time John Campbell wrote his account books the population of Edinburgh and Leith was growing quickly, from 57,000 in 1755 to 82,000 in 1791. This, alongside the construction of the New Town, hugely increased demand for goods of all kinds. Shops soon sprang up along the newly-laid out Princes Street and George Street.

Consumer habits were changing too. Late eighteenth century fashions in clothing

changed unceasingly, influenced by the arrival of new patterns from London and Paris. Domestic goods such as furniture and chinaware, once handed down the generations, began to be replaced while still in useable condition by more modish pieces. Interior decoration was also swayed by fashion, as were the stylish gardens laid out around the homes of the wealthy.

John Campbell was by no means a lavish spender, but he was able to afford certain luxuries, including good clothes for his family; some decorative flourishes for his home; and, when his son Colin went away to join the army, a miniature portrait by which to remember him. In addition, Campbell was often asked to buy fabrics and other quality goods on behalf of relatives living in the country, where such items were not available. As a result, he had a wide network of contacts among Edinburgh's retailers and tradesmen.

**people and
places
mentioned**

The following is an alphabetical list of some of the people and places mentioned in the account book covering 1772.

- **Lady Achalader** Isobel Campbell, wife of John Campbell of Achalader, factor of the estates of the Earl of Breadalbane
- **William Anderson** Tailor, at Canongate-head in 1773
- **Angelo's Riding Academy** The first public riding school in Scotland run from stables in Nicolson Street by Italian Angelo Tremamondo. Tremamondo arrived in Edinburgh in 1768 and was also Master of the Royal Riding Menage. He taught Campbell's son Colin to ride, presumably to aid his army career
- **Ardchulary** Ardchullarie, a village near Stirling
- **Butter & Torry** Merchants on the east side of the Royal Exchange
- **Charles & William Butter** Wrights in Edinburgh
- **John Caitcheon** Carpenter, at the foot of Horse Wynd, Cowgate, who specialised in ornamental carvings. A nearby passageway, then known as Kitchen's Court, was named for him
- **Anne Campbell** Anne Carolina Campbell, 2nd child of John Campbell and his second wife Ann Carolina. Born on 4 January 1753, she was named after her mother and maternal grandmother. In 1777 she married David Dale, a Glasgow merchant who was later joint agent of The Royal Bank of Scotland's first Glasgow agency
- **Christy Campbell** Christian Campbell, 6th child of John Campbell and his second wife Ann Carolina. Born on 6 August 1758, she was named after Lady Herbertshire, who was the sister of Sir Henry Stirling of Ardoch and of John Campbell's first wife Jean
- **Colin Campbell** 4th child of John Campbell and his second wife Ann Carolina. Born on 21 November 1754, he joined the army as an ensign in March 1771 before transferring to the 44th Regiment of Foot (Black Watch) in December 1772. He later accompanied the 71st regiment to America and served in the American Wars of Independence, before transferring to the 6th regiment with the rank of major. While stationed in New York he married Mary Johnstone, daughter of Colonel Guy Johnstone, with whom he had six sons and five daughters. He later served in Nova Scotia, the West Indies and Ireland. In 1810 he was made lieutenant-governor of Gibraltar, a post he held during the Peninsular War when he defended Tarifa and Gibraltar. He died at Gibraltar on 2 April 1814
- **James Campbell** 5th child of John Campbell and his second wife Ann Carolina. Born on 25 June 1756, he was named after James Campbell of Tofts and St Germans, his maternal grandfather. In 1776 he sought a post with the East

India Company

- **John Campbell** Eldest son and 3rd child of John Campbell and his second wife Ann Carolina. Born on 20 December 1753, he was named after the Earl of Breadalbane and Lord Glenorchy. He became a writer to the signet in Edinburgh, and also joined his father in the management of the Equivalent Company, a role he continued after his father's death in 1777. He was a director of The Royal Bank of Scotland 1781-99 and 1803-10
- **Mary Campbell** 12th child of John Campbell and his second wife Ann Carolina. Born on 6 October 1765, she was one of twins, although her sister Willielma died in 1770 at the age of four – the only one of Campbell's children to die in childhood. Mary was named after the Countess of Caithness, the second wife of the 1st Earl of Breadalbane and Campbell's paternal grandmother. In 1785 she married Alexander Campbell of Barcaldine and Glenure, and had six children
- **Patrick Campbell** 8th child of John Campbell and his second wife Ann Carolina. Born on 24 June 1761, he was named after Lord Monzie and his maternal uncle, Patrick Campbell of Tofts. He appears to have been referred to by some as Peter Campbell. In 1776 he embarked upon a seafaring career
- **Mr Collet** Probably John Collett, an English composer and violinist noted for his symphonies. He was admitted to The Royal Society of Musicians of Great Britain in 1757, and died in Edinburgh in 1775
- **Mr Dow** Musician and music teacher, at Blackfriar's Wynd in 1765
- **Glorat** Glorat House, Stirling, old-established seat of the Stirling family. Jean Stirling acted as housekeeper to Campbell after his first wife's death and before his second marriage. She married Sir James Stirling, 3rd Baronet Stirling of Glorat, in 1751
- **William Grey** Probably William Gray, a bookseller listed as trading from the 'front of the Exchange', where he also operated a library
- **High School** Located at Blackfriars Monastery in Cowgate, this old-established school was the largest in Britain, with 500 boys by 1777. Campbell's son Patrick was a pupil at the High School in the early 1770s
- **Infirmary** The Royal Infirmery of Edinburgh, near High School Yards (now known as Infirmery Street). The infirmery, established in 1729, was the first voluntary hospital in Scotland
- **Jolly** Tailor, probably either Andrew or Walter Jolly, both tailors at Canongate-head
- **John Ker** Teacher in Edinburgh, schooling Campbell's sons John, Patrick and James in a variety of subjects, including book-keeping, handwriting and arithmetic
- **Mr Laurie** Writing master, possibly either Robert Laurie, a schoolmaster opposite Edinburgh's meal-market, or John Laurie, a schoolmaster in Richmond Street
- **Le Brun** French teacher giving language classes at Anchor Close in 1773. Campbell's son James began learning French with him in May 1772
- **Mr McFeat** Teacher of mathematics in Edinburgh. During 1772 he taught Campbell's son Colin 'geography, fortification, etc', both of which would have required elements of mathematics, presumably to aid Colin's army career
- **McGlashan** Alexander McGlashan, composer and music teacher, at Berranger's Close in 1770. He was particularly known for teaching the spinet, a small harpsichord played by many ladies, including Campbell's daughter Anne, and for his compositions, including strathspeys, reels, jigs and hornpipes
- **William Miller** Bookseller operating 'opposite the guard'. Campbell purchased several books from Miller including a copy of Thomas Pennant's "A Tour in

Scotland”, a popular travelogue published in 1769

- **New Church of Edinburgh** Part of St Giles’ Cathedral, Edinburgh. Originally built as a single place of worship, in the 18th century the cathedral was subdivided into four kirks: the East or New Kirk; the Mid or Old Kirk; the Tolbooth Kirk and West St Giles Kirk
- **John Peat** John Peat & Co, upholsterers, at Milne’s Square in 1773
- **Princess Dowager of Wales** Princess Augusta of Saxe-Gotha-Altenburg, daughter of Frederick II, Duke of Saxe-Gotha-Altenburg, married Frederick, Prince of Wales, eldest son of King George II in 1736. She was known as Princess Dowager of Wales after her husband’s death in 1751. Her eldest son succeeded to the throne as George III in 1760 and, despite her unpopularity with the public, her death in February 1772 prompted national mourning
- **James Scott** Classics teacher (and possibly a relative of William Scott below) in Edinburgh. He was teaching Campbell’s son James Latin and Greek during 1772
- **William Scott** Classics teacher in Edinburgh. Campbell’s son James was a pupil of his during 1772
- **Strange’s Ball** Possibly a ball hosted by David Strange, an Ayrshire-born teacher of Scottish country dancing
- **Taymouth** Taymouth Castle, Perthshire, seat of John Campbell, 3rd Earl of Breadalbane for whom Campbell acted as agent. Campbell was the grandson of the 1st Earl of Breadalbane and Taymouth was consequently his ancestral home
- **Mr Telfer** English teacher in Edinburgh. Campbell’s son Patrick was a pupil of his in 1772.
- **Thomson** Probably James Thomson, glover in Edinburgh.

**currency and
monetary
values**

The sums of money mentioned in the account book entries are given in pounds, shillings and pence. The pound was made up of 240 pence with 12 pence in a shilling and 20 shillings in a pound. The value of a guinea fluctuated with the price of gold but was officially fixed at 21 shillings.

Although it is difficult to give realistic comparative values, it may be estimated that one pound spent in 1772 would be worth about £65 now.

**related
publications
and online
sources**

- *The Diary of John Campbell: a Scottish banker and the 'Forty-Five'* (Edinburgh, privately published, 1995)
- [1745: John Campbell and the Jacobite Occupation of Edinburgh](#), schools teaching resource based on Campbell's diary.
- [Georgian New Town – an Edinburgh case study](#), schools teaching resource on the building of Edinburgh’s New Town.
- Extracts from John Campbell's personal account books are published on Twitter [@JohnoftheBank](#).