

## Banking Habits during last Century.

MERIDIAN CLUB.

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WHOEVER has wandered from the *Cross* of Glasgow to its *Westergate*, before that portion of the City attained the ducal appellation of Argyle-street, which it now bears, cannot fail to remember, on leaving the Tron-gate, to have seen an old dingy square building, two stories in height, with small dirty windows, and having two doors, one in front and one behind. At the back of this gloomy mansion, and within a wall, there was a piece of vacant ground bearing one or two stunted trees, and generally occupied by a large hay-stack.\* Within the domain itself, now many years removed, it may be truly said that, during the progress of at least half a century, many a happy or painful moment was experienced in the breasts of the active and bustling individuals who daily frequented it. It was in fact here that the oldest banking establishment connected with Glasgow was located, on its removal, about 1776, from the Bridgegate, where it was first fixed in 1750. In the street floor of the tenement, formerly the western wing of the Shawfield mansion, all its monetary transactions were carried on; and in the flat above, the head and regulator of its weighty affairs lived and died. The banking-house to which we allude, it is perhaps almost unnecessary to state, was that known as "the Ship," and the business was carried on under the firm of Carrick, Brown, & Co. The notes which the Company issued were printed partly in blue and partly in black ink, and sported on their face the figure of a vessel in full sail; and being partly *Guinea* notes, were far more greedily taken,

\* A petition to the Magistrates was presented on the 4th November, 1795, for the removal of all hay-stacks in Tron-gate, Hutcheson-street, and Wilson-street, but was refused.—*Council Records*.

throughout all parts of the West of Scotland, than were even the golden effigies of George III. on the coin of the same value.\*

As this was the first bank that in boyhood we had entered, the impression which that and hundreds of successive visits made on our memory can never be forgotten. We distinctly see before us the dark passage which led into the principal business room, where the cash for cheques or discounted bills was given—the high wooden partition, with its rail and screen, which separated the banking officials from the public—the old desk, of common wood, covered with dirty leather, in which were placed the various notes—the constant motion to which the hinges of this receptacle of money were subjected by the active cashier,† whose head was ever and anon required to support the uplifted lid—the slow and solemn enumeration of names by the tall pig-tailed accountant—the cantankerous-looking countenance of the individual who received payment of the bills, and who, with some others, occupied an equally dingy apartment on the south side of the building. We can never likewise forget the small chamber assigned to the then manager himself, well known by the epithet of the “sweating-room,” where, seated on a wooden-legged stool, at a high desk, he received all his customers with the greatest coolness and politeness; and when even declining to discount a bill, he ever did so with a courteous smile, and with the never-to-be-forgotten saying—“It’s not convenient,” which saying, when once uttered, was never to be recalled. What a striking contrast does such a state of things afford to the present

\* The original firm of the Ship Bank was Dunlop, Houston, & Co., the first in the firm being the grandfather of the late Mr Colin Dunlop, M.P. for the City. It was next changed to Moore, Carrick, & Co., and afterwards to Carrick, Brown, & Co. The partners in this latter firm were Robert Carrick, Nicol Brown of Langfin, David Buchanan of Drumpellier, John Buchanan of Ardoch, and some others. When joint stock banks became the rage, the Ship, having first joined the Glasgow Bank, at length was swallowed

up by the Union Bank of Scotland. During the halcyon days of the Ship, Mr Robert Carrick ruled paramount over its concerns. Mr Carrick, although devoted to the bank, accepted the office of Bailie of the City in 1796, and of Dean of Guild in 1802 and 1803.

† Michael Rowand, Esq. of Linthouse, who entered this establishment as a lad, and who, by assiduous attention and persevering industry, raised himself to be at last the director-general of the whole establishment.

day—to the gorgeous telling-rooms of our modern banks, and the administrative superiority of our modern officials!\*

We have been more particular than perhaps may be considered necessary in describing this establishment of former days, from the circumstance that it was to the peculiar tastes and habits of certain of its officials that Glasgow owed the rise of her MERIDIAN CLUB. The fact is, it had been the custom of the Ship Bank, since its first establishment, to shut its doors between the hours of one and two o'clock—that being the then universal time for dinner in the City; and hence, during that space of time at least, every one connected with it was allowed to go where or to do what best pleased his fancy. While, therefore, the more youthful and sedate dedicated the idle hour to a walk, or some other sober occupation, it was the daily duty of certain of the older and more singular to join a squad of carbuncle-faced worthies, who regularly met in a back parlour of a house in Stockwell-street, for a long time famous for the excellence of its trade and its tipple. The members of this fraternity were all such sworn friends of John Barleycorn, that although it was held by the majority of mankind, even at that drinking period, to be not altogether *en regle* to call for him before dinner, they, in spite of the fashion, made it an invariable rule to shake hands with that soother of humanity as nearly at noon as possible. The appellation of the *Meridian*, which was happily made choice of as the sign of their union, will appear as appropriate as it was descriptive, when it is recollected that some of the brotherhood were even busy in their vocation of taking *spiritual* comfort ere the sun had attained to “high meridian;” and what is more, many of them had a bottle under their belt, and a bee in their bonnet, long before the hour at which modern exquisites conceive that the day can possibly be sufficiently well *aired* for sunning themselves on the *paré*!

\* A countryman having applied in December to Mr Carrick to discount a bill which had three months and seventeen days to run, the banker, after carefully looking at both sides of it, as was his invariable custom, said that “it was not usual to take bills of a

longer date than three months;” upon which the applicant, scratching his head and looking slyly at Robin, said “That may be your usual way, sir, but ye ken the days are unco short at this time o’ the year!” The bill was discounted.

The sittings of this Club, although daily held, were never known to be on any occasion either long or noisy. The individuals, indeed, who composed the Meridian, assembled not to speak but to swallow; a can, and not conversation, was their object; the greatest extent of their loquacity being rarely carried beyond a "Here goes!" and a "Here goes again!" The fact was, this whisky-bolting divan, being business men, never dreamed of occupying the club-room for more than an hour, or of spending more time than was absolutely necessary for clearing their throats or soothing the irritated coats of their stomachs. We shall never forget the slender six feet nucleus of this knot of forenoon toppers—his prismatic proboscis, planted on a cadaverous countenance, and the leering look of his small twinkling eye when any handsome form or pretty face by hazard crossed his path, when wending his way from the bank to the club-room; neither can we forget the mode which he pursued for concealing his *Meridian* manners from the olfactory nerves of his staid and sober employers. As the clock struck one, it was quite certain that down from the bank the member ran to join his already assembled *cordial* companions. And as the sittings of the fraternity were so short, and his business *sanctum* so near, there was no difficulty in performing all the duties of a member of the Meridian within the limited term of its daily sederunt. The only difficulty, in fact, he experienced, was how he might best kill the flavour of the Ferintosh, which, he well knew, was little less than poison to the populace before one o'clock, although felt to be palatable and medicinal after four. He thought of many modes of sweetening his stomach's tell-tale zephyr, and at last, for that special purpose, hit upon a specific equal to the most potent lozenges which any modern Butler has since invented. Delighted with the discovery, he felt determined one day, on returning from Stockwell, to communicate the valuable secret to another equally Meridian-minded banking-house brother. Armed, therefore, with the required specific in his hand, and a goodly portion of it in his stomach, the copper-nosed member slipped into what was emphatically designated the "other room," and stealing behind a blue-coated character, occupying

the place of his bottle companion, he gave him a hearty slap on the back, and presenting the specific, cried out, with joyful satisfaction, "Here, my old cock, is one of Robin's deceivers for you!" The hawk-eye which was immediately upturned from gloating over the folios of a gold-telling ledger—of one of whom, in verity, it might be said with Spenser, that

"His life was nigh unto death's door yplaste;  
And thread-bare cote and cobbled shoes he wore;  
He scarce good morsell all his life did taste,  
But both from backe and belly still did spare  
To fill his bags, and riches to compare,  
Yet child ne kinsman living, had he none  
To leave them to,"—

and who, that day, most unfortunately had wandered, during the interval, from his *sweating* chamber, told the would-be deceiving member of the Meridian that he himself was, at least in this instance, the *deceived*. Ashamed of having thus, by mistake, *indorsed* the back of his employer for that of his associate, he would have fain *protested* against his want of attention, as he was wont to do against that of others;\* but the "not convenient" look and bow of his master—for it was really him—stilled him into silence, and caused him to retire with as sorrowful a heart as ever fell to the lot of any hapless needy wight, who was doomed to receive the like hope-blasting answer to a demand for discount. We have frequently thought what a striking picture this occurrence would have made in the hands of an Ostade or a Wilkie! The master's short, round, composed-looking figure, with his keen and scrutinising features, over which flowed a rather thin crop of greyish hair, tied together behind with

\* Mr Marshall was then in the habit of protesting all unpaid bills, or what was then ironically designated furnishing them with a *great-cout*. The specific which Mr Marshall adopted to conceal his Meridian manners was a mouthful of oat-cake toasted brown. *SEXES* tells the following anecdote of this worthy:—Meeting with Dr Towers one day on the street, and being desirous to obtain even some better specific than his burned

oat-meal cake against the smell of whisky, he put the question, what was the most effective remedy for this? upon which the Doctor readily answered, "Oh yes. I can tell you;" and tapping Mr Marshall gently on the shoulder, said, "Johnnie, my man, if you tak a glass o' aqua, and dinna want ony body to ken o't, just tak twa glasses o' rum after it, and the deil a anc will ever suspect o' your ha'ing tasted a drap o' whisky!"

a small black ribbon into a sort of petty pigtail—his coat of dark blue, double-breasted, and hanging down to his heels—his woollen waistcoat, with broad and narrow stripes running up and down, and ornamented with pearl buttons—his nether garments, reaching only to his knee—and his limbs encased in white broad-ribbed stockings, with their extremities planted in a pair of wide high shoes, tied, like his hair, with a similar black silk ribbon; before him the open ledger, and all the singular still-life adjuncts of the curiously-lighted apartment; and next, the servant, with his tall, gaunt form, and his face redolent of every colour with which a linner might dream to *set* his pallet, before beginning to idealise the character of John Barleycorn himself—his hoary locks, gathered into a heavy club-tie—his piercing eye and outshot lips when anything excited him, and particularly when the idea of a brimming goblet flitted, either in memory or anticipation, athwart his brain—his odd-cut coat, shaped as with the shears of many a bypast age—his straight but slender legs, frequently “faithless to the fuddled foot,” and protected from cold by worsted hose—his left hand outstretched, filled with the concentrated essence of *deceit*, while his upraised right was at the instant falling with all the rapture of a successful dodge on the shoulder of his unknown master;—what a glorious speaking group would such a pair have formed! A picture like this would have required none of that endless *drumming* for support, which is now-a-days so pertinaciously practised in behalf even of the most meritorious of modern pictorial efforts. As to the original, we may safely affirm, that while the banker himself might probably have grudged to give so much gold for so little canvas,\* sure are we, that each member of the Club of which the worthy accountant was the loadstar, would have exerted himself to preserve for posterity so illustrative a record and reminiscence of the Meridian Club. The two individuals of whom

\* It is told of a well-known manufacturer and friend of the banker, who, having called on an artist of some celebrity in the City, with the view of purchasing some of his landscapes, and having admired one,

demanded its price. “It is only twenty guineas,” said the painter. “I am afraid,” said the man of muslin, “it’s too dear for me, for I am buying far bigger pictures for less siller!”

we have just been speaking, are now long gone to that "undiscovered country," to which the one could not transport his gold, and in which the other will not need to declaim, as was his constant custom, when carrying a glass to his mouth, against the brandy-denying duties of the Excise.

The Meridian Club continued to meet for years even after the demise of its original and most regular member; for verily the mantle of this pig-tailed father of the fraternity most happily fell on the shoulders of an equally worthy pig-tailed character, commonly called the *Sherra*,\* whose daily devotion to the cause of forenoon potations tended, in a great measure, to keep together, longer probably than modern usages would have permitted, this most remarkable knot of noontide toppers. They have all, however, each in his turn, been doomed to drink the last *bottom* of the favourite beverage of the brotherhood. The score, in fact, has been made up, and the reckoning settled. But we must in justice add, that, notwithstanding all which temperance societies and restricted licensing have done to restrain the bibulous propensity of Scotsmen, we believe there are yet, at the present hour, many occasional Meridian Clubs held within this great and growing City—that it is, in fact, still the custom for the craftsmen of the town, and the farmer from the country, to imagine that no business can be properly settled except when sealed with the spirit of John Barleycorn. Some of these, we have no doubt, may still be found nestling about the head of Stockwell-street;—but, as a faithful annalist, before closing for ever the door of the singular and long-frequented Meridian Club-room, we must chronicle the melancholy fact, that even the bustling Boniface who, at the final meeting of the far-famed Meridian, ministered to the members' wants, has likewise reached the goal of all earthly toil and anxiety. From our heart we say of all, *Requiescant in pace!*

\* Mr M'Lellan, coachmaker, father of the late Archibald M'Lellan, Esq.