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### BANK OF SCOTLAND

The collapse of the great Edinburgh publisher Archibald Constable in January 1826 entailed the ruin of Sir Walter Scott who found himself responsible for his own private debts, for the debts of the printing business of James Ballantyne and Co. in which he was co-partner, and for the bank advances to Archibald Constable which had been guaranteed by the printing business. Scott's largest creditors were Sir William Forbes and Co., bankers, and the Bank of Scotland. On the advice of Sir William Forbes himself, the creditors did not sequester his property, but agreed to the creation of a trust to which he committed his future literary earnings, and which ultimately repaid the debts of over £120,000 for which he was legally liable.

In the same year the Government proposed to curtail the rights of the Scottish banks to issue their own notes; Scott wrote the 'Letters of Malachi Malagrowther' in their defence, arguing that the measure was neither in the interests of the banks nor of Scotland. The 'Letters' were so successful that the Government was forced to withdraw its proposal and to this day the Scottish Banks issue their own notes.

A portrait of Sir Walter appears on all current bank notes of the Bank of Scotland because Scott was a champion of Scotlish banking, and because he was an illustrious and honourable customer not just of the Bank of Scotland itself, but also of three other banks now incorporated within it—the British Linen Bank which continues today as the merchant banking arm of the Bank of Scotland, Sir William Forbes and Co., and Ramsays, Bonars and Company.

Bank of Scotland's support of the EEWN continues its long and fruitful involvement with the affairs of Walter Scott.

#### P.F. CHARITABLE TRUST

The P.F. Charitable Trust is the main charitable trust of the Fleming family which founded and still has a controlling interest in the City firm of Robert Fleming Holdings Limited. It was started in 1951 by Philip Fleming and has since been added to by his son, Robin, who is now Managing Trustee. The Board and the editors are most grateful to the Trust and Mr Robin Fleming for their generosity to the Edition.

# EDINBURGH UNIVERSITY DEVELOPMENT TRUST

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### LIBRARIES

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