

## CHAPTER VI.

### “THE BANKER.”

“How happy is he born and taught  
That serveth not another's will ;  
Whose armour is his honest thought,  
And simple truth his utmost skill ;  
Whose passions not his masters are,  
Whose soul is still prepared for death.”

THE great Apostle of the Gentiles says, “For none of us liveth to himself, and no man dieth to himself.” If this great truth were more generally recognised and acted upon, the lives of many men would be more fruitful for good.

No man that has lived in the Parish of Aberlour has earned such a high reputation for integrity and usefulness as did the late William Stuart, more widely known as “The Banker.” He began life in the village as a general merchant. Being a shrewd, clear-sighted man, he very soon acquired the reputation of being “siccar,” but his goods were of the best quality if his price was high. Through his business he gradually became acquainted with the domestic circumstances of his customers, and they instinctively recognised in him a capacity for practical wisdom in worldly matters which was new to a people whose lives were spent in the circumscribed area of an isolated parish. As years passed on, his influence widened, and eventually he became a power for good that young and old, rich and poor recognised. Like the Apostle Paul, his bodily presence had no share in the influence that he wielded in the parish. He was low in stature, and suffered from a bronchial complaint so severe at times that he was often at death's door. Even under such circumstances he was ever ready to give advice and help to all who came to seek it.

With the exception of church affairs, he took no public share in the discussions that went on around him, yet his influence was felt in them. He was selected to fill the first bank agency established in Aberlour. In that capacity his opportunities of doing

good were extended, and his help was widely and judiciously given to those who could not help themselves. No small share of the prosperity of the parish is due to him. The secret of his great influence lay in his staunch integrity. He had often to tell his customers, and those who sought his help and advice, hard and disagreeable truths; but he never qualified the truth to please either rich or poor. Having never married, his household was presided over by his cousin, who had acted in that capacity for his father, the "Governor" referred to in another chapter, and whose "qualities" had descended to his son, who in turn wielded a dispensing power in the parish far beyond that exercised by the old "Governor."

If domestic war raged in a household, "The Banker's" voice stilled the tumult and proclaimed peace. If financial difficulties threatened to overwhelm a family, they sought the same help and advice. In all emergencies he was ready to do and dare. In some cases his interference was resented with abuse. Threats of personal danger did not deter him from protecting a widow woman in the parish whose life was in jeopardy, from refusing to wed an old demented man who declared that she had bewitched him. Perhaps his most thankless work was protecting people who could or would not care for themselves and their own interests. When he laid his restraining hand upon them, they gave him abuse in return, but nothing prevented him from doing what he considered his duty.

There was one "object" who lived for a number of years in the village that he took a special interest in, and who was known over the district as "Tommy Tethers." His personal appearance was grotesque in the extreme. His advent was a surprise to the parish. No one in it had ever seen or heard of him before the day that he entered unbidden and unseen into my father's house, and seated himself by the fireside. When my mother entered he greeted her with, "Weel, mistress, hoo is she to-day? She likes ta look o' ye weel. She wants a bed, an' she'll pay ye fo'r't." My mother looked with fear and consternation upon the creature that had come unceremoniously and quartered himself in her house. In personal appearance he resembled a mis-shapen ourang-outang. His head was covered with a grey nightcap, from underneath which two tufts of hair, of the same colour as the cap, hung down to his

"lantern chafts," which were constantly in motion munching as monkeys do. His small grey eyes had a hungry, wolfish look that bespoke greed and cunning. His mis-shapen body was clad in coarse homespun plaiding, and when he rose up to walk it was seen that one of his legs was shorter by six inches than the other. Such was the appearance of "the man in possession." In my father's absence my mother sent for "The Merchant," who closely interrogated the new parishioner, but all that he could get out of him definitely was, "She is come to live in this place. She likes it, an'll pay for onything she gets when she sells her tows." From that time till the day of his death he made his home in the village, travelling far and near to sell his hair tethers and sculls or baskets. The last-named articles he often carried on his head, his back being laden with hair ropes. As he limped along, it would be impossible to have conceived a more grotesque sight than the baboon-like face of the dwarf peering from under a bundle of ill-made baskets. When he died, in what had been at one time the cow-byre of the old manse, the late Dr. Sellar proposed that the dirty rags taken off his body should be burned. Some one suggested that the sort of jerkin or under-vest that he wore should be torn open. It was composed of legs of old stockings, one laid upon another until it was an inch in thickness. In tearing it to pieces, a bank deposit receipt for over one hundred pounds was found laid flat between two stocking legs. Silver money made up in parcels was also found hidden away in his wretched den. "The Banker" took care of it until some one was found who had a legal claim to it. He also engaged two men to keep watch and ward over the diminutive body, and keep the rats that infested the place from meddling with it, until the kindly earth covered it from the sight of man.

Whether Mr. Stuart's work and labour in the Parish of Aberlour has been as fruitful in good as he anticipated need not be discussed. His aim was high and his purpose good, if the result has come short of his anticipations. The money that he left for the educational benefit of the parish was given for an object dear to his heart. Circumstances arose which even the wisest could not have foreseen, and in some measure frustrated the object that he had in view. This only showed that "The Banker's" shrewd penetration and worldly wisdom could not see that the best and

wisest arrangement may be upset by future events; but after discounting his failures in foresight there is still a large amount of good left to his credit. During the whole of his life he took great interest in the Church and all its institutions. When the late Dr. Sellar established a Sunday School, he lent him his hearty co-operation in the work. In every object connected with the Church his counsel and advice were sought by the minister and the elders. For many years before his death he held the position of ruling elder. In a limited sense, it may be said that he ruled the parish. A man that acquires such influence, unaided by external accessories, must have had in him qualities of a high order.

“Pure as the naked heavens, majestic, free,  
So didst thou travel on life's common way  
In cheerful godliness; and yet thy heart  
The lowliest duties on herself did lay.”