DAVID ROBERT KEMP, ESQ.

(Manager, Dalgety & Company, Limited.)

E desire to place on record the successful career of Mr. David R. Kemp, who has just been appointed manager of Dalgety & Company, Limited, London, and who owes his high place in the commercial world to his own talent, character and energy, and not to birth and influence, which so often place men in the front rank of life.

Mr. Kemp was born at Wrexham, in North Wales, on the 3rd of November, 1846, of Scottish parents. He was educated in England at private schools until his tenth year; and when his family removed to Edinburgh, his education was continued under private school tuition, and concluded by a short course at the university in that city. When a boy, he intended to be a civil engineer, and attended the drawing classes under the Board of Manufactures in Edinburgh for a year or two, obtaining prizes from the department. The hours were from 8 to 10 a.m., and from 7 to 9 p.m., on certain days of the week, and he set himself seriously to work in the direction of his bent by attending both morning and evening classes. He thus early manifested the indomitable perseverance which has since been one of his most prominent characteristics.

An opportunity of entering the service of the Union Bank of Scotland presenting itself in April, 1862, in deference to the wishes of his parents, as well as acting on the advice of friends of standing and experience, he availed himself of the opening, a step, which his subsequent career has proved, he has had no cause to regret. He continued to improve his education by attending evening classes, in which Edinburgh so richly abounds, and lost no opportunity of acquiring knowledge in the higher commercial branches, as well as aiming at mastering as quickly as possible the principles of banking. Nor did he spare himself in the matter of hours, working early or late as the exigencies of his elementary duties demanded, and he always strove after accuracy in his work. By his exemplary conduct and ability he attracted the attention of the higher officials of the bank, and they marked their confidence in him by availing themselves of his services at nearly every desk in the office in succession, feeling him to be one on whom dependence could be placed; and this experience gave him, while still scarcely out of his apprenticeship, a grasp of the detail work which has stood him in good stead throughout his banking career.

Recognising the inestimable value of health, Mr. Kemp has not neglected physical exercise, and at one time was a pedestrian of great staying power, enjoyed a long walk at every opportunity, and sometimes did well on to fifty miles at a stretch. He has also travelled much, having visited the United States of America and a good part of Spain.

On Tuesday, the 27th of February last, the staff of the Edinburgh head office and branches of the Union Bank of Scotland, Limited, met in the

consulting room of the bank to present Mr. Kemp with a token of their goodwill on his leaving the service; the room was crowded.

Mr. William Innes, of the head office, was called upon to make the presentation, and said:—

Gentlemen,-We have assembled in this room a good many times to make presentations, but no previous occasion called forth such a unanimous and strongly expressed feeling of pleasure, and at the same time, of regret, as this one has done on the part of the whole staff. It certainly gives us pleasure to think that our esteemed secretary, Mr. David Kemp, after a long and distinguished career in the Union Bank of Scotland, has been selected to fill the high position of manager of Dalgety & Company, London, but we greatly regret to lose him, we regret that his connection with the Union Bank is severed, and we regret, above all, that we shall see his face no more in the bank. Gentlemen, thirty-two years ago (before some of you here were born) when Mr. Kemp entered the bank, there was a body of grey-haired and white-haired men, who began their service in the old banking house of Sir William Forbes & Company, and were finishing it in the Union Bank, with which that house amalgamated. All these men have passed away from this world, with the exception of Mr. Robert Wemyss, who is now about ninety years of age, and we wish him continued life and health. The influence of the old banking house was dying out, but, in these days, two representatives of Sir William Forbes & Company still had desks in the bank, and attended daily: I refer to Sir Adam Hay, and Mr. David Anderson, of Moredun. Under the eyes of our old manager, and secretary, Mr. Samuel Hay and Mr. William Brand, Mr. Kemp was soon singled out for promotion, and after serving some time in the George Street sub-office, he was called to the head office in Parliament Square. There Mr. Kemp was promoted from one important post to another in rapid succession, until, in 1875, he became confidential clerk to the manager and secretary, and in 1882, on the death of Mr. James Norwell, he was appointed by the directors secretary of the bank. We know how he has filled that position-with great tact and judgment, and with conspicuous ability. Gentlemen, by Mr. Kemp's removal to London, the Edinburgh head office and branches sustain a great loss. Edinburgh loses one who is recognised by all classes to be one of her leading bankers. I was present at the Chamber of Commerce a few days ago, when the chairman expressed this feeling to that important body of commercial men; indeed, the public press, by paragraphs and illustrations, the bank's customers, and the public, have vied with one another to do him honour, and they are unanimous in stating that, by his removal, Edinburgh loses a worthy citizen. Gentlemen, I know you wish me to say this to Mr. Kemp on your part, that, as a banking staff, while we congratulate him on his success, we are most sincerely sorry to part with him, for there is not one of us who has not received some act of kindness from him, some word of encouragement; and we all feel that he has been a power for good among us, and that he has promoted and advanced the interests of the whole staff in every way that lay in his power. Mr. Kemp, we have the honour and pleasure to present you with this silver lamp and set of links and studs. The lamp bears this inscription, "Presented to David R. Kemp, Esq., Secretary, Union Bank of Scotland, Limited, by the officials and clerks of the Edinburgh head office and branches, as a token of their warm regard and respect, on his leaving the service to be manager of Dalgety & Company, Limited, London, February, 1894." Mr. Kemp, in asking you to accept these gifts, we say, may the lamp of your own life shine with a clear silver light to the end, and may these golden links bind you to the past, where, to your honour be it spoken, you have earned the respect and the affection of your fellow men. We ask you to receive them, Sir, with our warmest, heartiest and kindest good wishes for your welfare, and for your future career in London.

Mr. Innes's remarks were loudly applauded.

Mr. Kemp, who was deeply moved, made a suitable reply, and thanked his brother officers for their friendly relations to him during his thirty-two

years' connection with the Union Bank, and offered, in well-chosen words, some kindly advice to the younger members of the staff.

After the presentation, the whole staff in Edinburgh and Leith, on Mr. Kemp's invitation, met him at the Windsor Hotel, Princes Street, at 5 o'clock, to take farewell leave. Mr. James M. Gow, agent at Hunter Square branch, proposed, "Health and prosperity to Mr. Kemp and to his wife and family in their new sphere," a toast which was duly honoured, and three cheers were enthusiastically given. After an agreeable entertainment, the company, numbering nearly one hundred, sang "Auld Lang Syne," and Mr. Kemp bade them good-bye.

So honourably has Mr. Kemp's career ended in the Union Bank of Scotland. We understand that the directors of the bank have marked their appreciation of his services during the thirty-two years over which these have extended, by giving him an extract from their minutes, couched in complimentary terms, by which he cannot fail to be gratified.

On the 26th of February, in the Windsor Hotel, Mr. Kemp was presented with a gold hunting watch and chain, a very handsome English chiming clock, and an album, in which many friends inscribed their names, by an influential body of Edinburgh gentlemen, including clients of the bank and personal friends.

The presentation was made by Mr. John Herdman, Master of the Merchant Company, who spoke in flattering terms of Mr. Kemp and of his services.

In acknowledging the testimonial Mr. Kemp said-

That it had come upon him as a surprise, and in casting about in his own mind for a reason which might at least to some extent account for it, he attributed it mainly to two things, to the kindness of heart of the friends who presented it, and to their recognition of his having attempted, and to some extent succeeded, in being diligent. Ability and qualities of the mind and heart were things which others must recognise and reward, when worthily applied; but diligence was in the power of all, and was at once consistent with modesty, and legitimate ambition. In thus making this his business watchword from the first, he bore testimony to the power of kindly advice from a senior to a junior, and expressed his indebtedness in this respect to one of Edinburgh's most worthy citizens—the late Mr. Hugh Rose, who, when congratulating him on having obtained an apprenticeship in the Union Bank, said, in his inimitable kindly manner, "Be diligent"; and here to-day he was reaping the reward promised in the words of the wisest of men: "Seest thou a man diligent in his business; he shall stand before kings: he shall not stand before mean men."

Outside his banking business, Mr. Kemp has been a familiar figure in Edinburgh golfing circles from the fact that he was honorary secretary of the Honourable Company of Edinburgh Golfers, and he has taken an active part in some of the more important events in the golfing world, such as the open championship competition. The Honourable Company of Edinburgh Golfers marked their appreciation of his services by entertaining him to dinner at their club house at Muirfield on Saturday, the 24th February, when they presented him with a massive silver salver, bearing a suitable inscription, and some other pieces of plate.

Mr. Kemp is married to a daughter of the late Mr. Peter Bell, a well-known Edinburgh citizen, and has a son and daughter. His son is a prominent volunteer officer, and is aide-de-camp to Brigadier-General Lord Kingsburgh. He is a Justice of the Peace, a director of the Edinburgh Chamber of Commerce, and of the Edinburgh Co-operative Building Company. For long he was a valued member of the Council of the Institute of Bankers in Scotland, and he gave much of his time in promoting the work done by that important institution, and took an active part in promoting the educational work which it accomplishes among young bankers.

Mr. Kemp's thorough mastery of the details, and grasp of the principles of banking, made him a trusted adviser of the large *clientèle* of the Edinburgh head office of the Union Bank of Scotland, and many of them expressed their regret to him on his leaving the bank. He will long be missed there in the many daily consultations held in conjunction with the courteous manager, Mr. Henry H. Norie.

It can truly be said that Mr. Kemp endeared himself to all with whom he came in contact, in public and in private, by his calm and genial disposition, his ripe judgment and wisdom, and by his uniform kindness and courtesy.

With reference to Mr. Kemp's appointment as manager in London of Dalgety and Company, Limited, who stand in the front rank of the great Australian financial and commercial houses, having nearly six millions of funds to handle, the following appeared in the London letter of the Scotsman:—

From financial sources I learn that an important post in the City has just been conferred on an Edinburgh man. Mr. D. R. Kemp, who for the last twelve years has been secretary of the Union Bank of Scotland Limited, has been appointed manager at the head office in Lombard Street of Dalgety & Company Limited, one of the largest, if not the largest, of the Australasian agency and loan companies. For more than a generation the name of Dalgety has been a household word throughout the Australasian colonies, and more recently, thanks largely to the ability and foresight of Mr. Edmund Doxat, who continues as managing director, the company has come unscathed through the financial crisis. Dalgety & Co. was formed into a limited company ten years ago, with £4,000,000 subscribed capital, £1,000,000 of which is paid up. There are many debenture-holders of the company in Scotland, who will be glad to learn that a gentleman so favourably known in banking circles as Mr. Kemp has been appointed to this important position in the company.

Mr. Kemp goes to his new sphere with a record and an amount of prestige which can scarcely fail to be of value to the company, as well as to promise him that continued success which his friends cordially wish for him.

In 1869, Mr. Charles Gairdner, LL.D., the general manager of the Union Bank of Scotland, who selected Mr. Kemp to be secretary of the Edinburgh head office of the bank, received a complimentary letter from Monsieur Michel Chevalier, of Paris, the eminent French economist, on the paper which Mr. Gairdner had prepared for the Conseil Supérieur du Commerce de l'Empire Français on banks of issue, and in it appear words which may not inaptly be used in looking forward to Mr. Kemp's future career in London, and in view of his outstanding traits of character:—" Patience! la vérité, et le bon sens finissent par triompher."





D. R. KEMP,

Manager, Dalgety & Company, Limited.

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