Her father was William Nisbet, the extremely wealthy head of one of the richest families in Scotland. However, he had no title and may have sought to elevate the family status by marrying off his only child to a suitable aristo. Into the frame in 1798 stepped Thomas Bruce of Broomhall, Fife, 7th Earl of Elgin. He offered the aristocratic connection and she offered the considerable dowry for which the profligate Elgin had an unmet need.

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With the imminence of a departure to Constantinople as Ambassador to the Ottoman Empire, after a courtship of only 4 months and despite a last minute panic by Mary when she fled the ceremony, they married in 1799. In September of that year, they sailed for Constantinople in HMS Phaeton. Mary bore the 2 month voyage perhaps stoically, considering that she suffered from sea sickness, supplemented by morning sickness arising from her pregnancy. Her first child, George, was born the following year.

In residence, the Elgins were overwhelmed by the sheer opulence of the Ottoman court. To match this, the ambassador and his wife perforce had to entertain in a similarly extravagant way. Much draining of private coffers ensued to supplement the limited salary provided by the British government. A difficulty for Mary arose from the many beautiful and expensive gifts showered on her by the Turks. How to reciprocate with limited funds? Here Mary's cleverness and resourcefulness saved the day. She had her expensive presents shipped back ostensibly to her home in London, but secretly had them sold. She used the proceeds to help fund lavish gifts for Turkish dignitaries.