ANNA OF DENMARK married King James VI in 1589. She was the second daughter of Frederick II of Denmark and his consort Sophia of Mecklenburg. Anna was only fifteen years old when she landed at Leith in May 1590, yet she quickly learned the ways of her adopted country, its language and its court. The Scottish Court had been without a resident queen since the abdication of James’ mother, Mary, Queen of Scots in 1567. Changes were therefore inevitable. To begin with another household had to be established for the new queen with its own financial administration. This was not unusual as most European monarchies had separate households for their kings and queens.

Anna’s household was funded from her jointure, which consisted of Falkland and Linlithgow Palaces with a third of their demesne. After her marriage the lands of the earldom of Ross and the Abbey of Dunfermline (north of the Forth) were added. This made a large estate by Scottish standards, though it was not excessively affluent in comparison to Western European states. Scotland was not a rich country and was frankly incomparable to the riches of Anna’s native Denmark. Denmark included Norway in those days and had a lucrative income from shipping tolls levied from vessels passing through the Sound. Many lavish items in Anna’s trousseau would not be unpacked until a suitable palace had been found for them in Scotland. Although rapid repairs were made to Holyrood prior to her arrival, it would be at the rebuilt abbey of Dunfermline that Anna finally established her own household.

Anna’s Danish advisors appointed the first managers of her household, who were later replaced by Scottish courtiers. This was part of the naturalisation process that most queen consorts of foreign birth were expected to go through in Scotland and France. It was more acceptable for female retainers to stay on, than men who might threaten the political order. Therefore only a handful of Danish servants remained after a year, and only one stayed with Anna throughout the rest of her life. This was her devoted maid Anna Roos.

Anna’s first encounter with Scottish Court finances was the negotiations surrounding her tocher (anglicé dowry) and subsequent jointure. Admittedly these negotiations were carried out by her Danish advisors,
but they would have kept the youthful queen consort informed of their discussions and diplomatic efforts. Queen Sophia was adamant that a good dower had to be agreed in exchange for her daughter’s dowry of 75,000 rixdollars or 100,000 gold florins, which was approximately £150,000 Scots. James had hoped for a larger dowry, but the Danes drove a hard bargain. The agreed jointure was thought to be worth twice her tocher and was probably the best the impoverished Scottish exchequer could offer. The Danish ambassadors had suggested that she receive an annual income of £4,000 Scots for her daily expenses. The final total was £4541 Scots in money, plus substantial amounts of wheat, barley, oats, capons, hens and geese. In 1590 this may have been adequate, but inflation and the depreciation of the Scots pound would eat away at this amount.

James lost no time in distributing the tocher amongst the royal burghs in the form of a loan, with interest set at ten per cent. Edinburgh headed the list with £40,000 Scots, whilst smaller burghs such as St Andrews and Haddington received £2,000 Scots. However, what had begun as deposit accounts turned into current accounts within a few years. This was due to heavy spending by both James and Anna. Nevertheless, most of this money went on quelling the earl of Bothwell’s rebellion (1593) and paying for the baptism of the royal couple’s first child, Prince Henry. In July 1594 Anna had borrowed back £4000 Scots from St Andrews and Anstruther. This was to support ‘the apparelling of hir laydis maydynis of honnour, gentilwemen and serving wemen’ at Henry’s baptism celebrations. Her everyday household finances were insufficient to support extra expense such as this. As much of her tocher had been spent, future extraordinary expenditure would have to come from borrowing and this would be detrimental to Scottish Court finances.

Anna’s ordinary household spending was high as she had so many people to feed, clothe and pay wages to. In 1591 an account of the queen’s household lists many people including her master of household, master stabler, secretary, carver, preacher, tailor, furrier and goldsmith. They all had their own servants within the household, again to be provided for by the queen. Then there were many lesser ranking servants of Anna such as ‘ane moir’, ‘Hans, maister cuke’, ‘a notair of the expenssis of the quenis house’ and several pages and lackeys.

At the royal dining tables there was a strict segregation of the king’s and queen’s households. They sat at separate tables with foodstuffs furnished from their own supplies. Nothing was wasted as surplus foodstuffs were passed on to other tables in a descending social order. The top tables had wine, meats, bread and ale, whilst those at the bottom only received bread and ale. The meats included were typical of an élite household with beef, mutton, veal, capon, chicken, lamb, fish, dove,
tongue, geese and wild meat in season. The only exceptions to all this meat were forty apples and 100 eggs. We know that Anna was particularly fond of beer, rather than the inferior Scots ale, and James ordered beer especially from London for her in 1595. As it was made from hops, English beer travelled well, but it was another example of James and Anna’s expensive tastes.12

Extravagance such as this would become the basic cause of the royal couple’s financial troubles. Anna managed to remain within her basic budget until 1596, when her household expenses doubled. They doubled again by 1601 and by 1603 they were approximately £23,210 Scots. Even allowing for rapid inflation this was a huge increase that owes more to extravagance than common sense. Her children were accounted for separately in the treasurer’s accounts and therefore did not contribute to these increasing costs.13 Anna found temporary relief through her new goldsmith and moneylender George Heriot. Heriot acted in an unofficial capacity from May 1593 until he was made Anna’s court-appointed goldsmith in 1597. His career really took off in 1593 with this new patronage. It was a relationship of mutual benefit for the nobility and lairds placed orders with Heriot as a result of his work for Anna.14 For her part Anna adored jewels, yet she also appreciated that money could be borrowed against them. An intriguing note, obviously scribbled down quickly records Anna asking ‘Gordg heriatt I ernestlie dissyr youe present to send me tua hundrethe pundes vithe all expidition hecaus I man best me away presentlie’. The note is undated, but probably was written in 1594 when Anna was still perfecting her use of the Scots language in written form.15 He presumably obliged his most important patron as this note has survived in the Heriot papers. This pattern of commissioning jewels and borrowing money against them continued for many years.

Anna’s love of jewellery is well known and accounts for many accusations of frivolity levelled against her. Anna had been accustomed to wearing expensive baubles since her childhood in Denmark. She had brought a jeweller from Denmark called Jacob, but he made off with some of her treasures in May 1594. For this crime he and his accomplice, one of Anna’s French footmen called Guillian, were arrested in North Shields and sent back to Scotland for execution.16 This was fortuitous for George Heriot, who now slipped into the role of chief goldsmith to the queen. Their accounts continued until 1616 though, interestingly, Heriot had none of the sophistication of his later years in 1593 and duly itemised Anna’s accounts in the Scots tongue. This meant, for example, that exquisite earrings were described as ‘twa hingeris for lugis set with sevin dossane rubyes’.17 Whilst it is true that she spent a large amount of money on jewels, it should be remembered that she was the queen consort and was entitled to wear the finest jewels that George Heriot could make for
her. Anna also gave away jewels as gifts, so she cannot be accused of spending vast amounts on herself. At first, she had been able to meet most of Heriot's bills. For instance in 1594 she instructed the chamberlain of Dunfermline to pay Heriot 832 crowns out of the Abbey's rents for jewellery and goldsmith work. This work included elaborate commissions for fans inlaid with oriental agate, bracelets of gold and pearl and a horse set with diamonds and rubies. The jewels became even more elaborate and expensive as time wore on and included embroidered clothes with interwoven jewels such as 'ane stomacher inbroidererit with gold and silver' at twenty-three crowns. Very few of these royal jewels have survived, which is a pity as Anna's jewels were worth at least £400,000 sterling when she died in 1619.

James was as good a patron of Heriot as his wife, so her level of expenditure was not a singular vice. He sanctioned Heriot having his own apartment within Holyrood House to transact business. This was just as well for the inevitable financial crises that would beset the royal couple in the later 1590s and early 1600s. Heriot, as well as helping Anna out of temporary financial predicaments, took jewels in pawn from James. Sometimes this meant pawning Anna's jewellery to Heriot on the king's behalf. Anna, true to the dictates of the era, appeared the dutiful wife in this sensitive matter. Nonetheless her compliance was probably due more to the fact that James, to settle a major row between them, had given Anna 'the greatest part of his jewels' back in 1593. Pawning large numbers of jewels was to remain a source of royal friction and embarrassment, for in 1599 James ordered the treasurer to 'prefer his payment to all others for the relief of our said dearest bedfellow's jewels engaged, and our honour and promise cause'. When James dared not hawk Anna's jewels again he secured loans against property such as the Chapel Royal of Stirling Castle. Heriot returned the deeds to the chapel in January 1603, but by then many other crown lands in Scotland had been mortgaged as well.

Considering the financial mess that James was in by the late 1590s, it was somewhat ironic that he had appointed a council of the queen in 1593 to sort out her business affairs. These councillors, Blantyre, Pluscardine, Mr Thomas Hamilton, Mr John Lindsay and Mr James Elphinstone would develop into a group known as the Octavians. They were so successful at sorting out her affairs that she recommended them to the spendthrift James. Anna's economies would not be confined to the balancing of her rent books. During 1595–96 she twice ordered dresses to be remade to avoid the expense of purchasing new ones. On 18 September wardrobe accounts record that four and a half ells of white satin were purchased 'to reforme your majesties quhyt saittern gown' and on 26 January three and a half ells of 'twa pyle velvet to be new bodeie and
slevis to ane velvet goun’ were ordered.\textsuperscript{24} At New Year 1596, when the royal family traditionally gave and received gifts, Anna had shamelessly paraded 1000 pounds in pieces before James. They were the result of profitable management of her estates by her councillors. She dutifully gave 600 pieces to James, but then taunted him to appoint her advisors to sort out his affairs since they were so competent in financial matters. James duly appointed them on 9 January 1596, but his finances were in a more desperate state. The Octavians tried to overhaul the king’s ‘whole living’ with some success at first, but they encountered strong opposition from greedy sycophants at court.\textsuperscript{25}

The undeniable financial success of Anna’s councillors may well have prompted a back-handed compliment from James to Anna in his \textit{Basilikon Doron}. This was a book of instruction for young Prince Henry, first published in 1599, more for James’s own enjoyment than for the reading delights of a four-year-old. He carefully instructed Henry about a future wife, noting that he should ‘suffer her neuer to meddle with the Politicke governement of the Commonweale, but holde her at the Oeconomicke rule of the house’. Anna’s good economic rule of her household had clearly been noted as it is highly probable that James was reflecting upon his own marriage when writing this section of \textit{Basilikon Doron}.\textsuperscript{26}

Unfortunately, the initial good work of the Octavians was undone by 1598. Neither Anna nor James were taking the advice of their councillors by then and they unwisely cast off the financial stringencies imposed by the Octavians. This was not a prudent move as the visit of Anna’s brother Ulric, duke of Holstein, cost £4000 sterling which the Scottish crown could scarcely afford. When the English ambassador wrote that ‘againe money is scant’ in December 1598, he was not exaggerating.\textsuperscript{27} Anna’s dislike of the Octavians’ previous advice was foolish, but should not be dismissed as female frailty. By 1598 the likely succession of James and Anna to the English throne was probably colouring their financial judgement. It was as though they were overspending in hope that their debts would be settled by an unburdened Scottish exchequer, after their removal to England. This did happen, but the amassed debts took many years to settle.

Some additional household bills came from Anna’s interests in theatre and architecture. These pursuits would become far more elaborate in England, yet they added significantly to her household accounts during the last years of her Scottish queenship. In 1599 she may have paid some of the expenses of English ‘comedians’ and in 1601 Anna paid £200 as half payment to English actors, (with James paying the other half).\textsuperscript{28} James helped her out in 1600 with a new year present of over £4000 Scots, but this did not really improve Anna’s overall debts. When news finally arrived in 1603 that Queen Elizabeth had died there was a flurry of activity in Anna’s household. New clothes and riding equipment were
ordered for the queen and her retinue for their journey south. This quadrupled the usual expenses on these items, but there were savings on salaries after the court moved south.29

Anna left Scotland some weeks after her husband on 2 June 1603, accompanied by Prince Henry and Princess Elizabeth. The elaborate journey would take approximately a month at a cost of £2,000 sterling to the English exchequer.30 She received many of Elizabeth I's ordinary jewels before leaving Scotland. In sending these jewels north James was showing his affection for Anna after a distressing miscarriage. However, he also knew that these baubles would hurry her journey south to inspect the remaining English crown jewels!

NOTES

1. James VI and I, Political Writings (Basilikon Doron), ed. J. P. Sommerville (Cambridge, 1994), 42.
2. D. Stevenson, Scotland's Last Royal Wedding (Edinburgh, 1997). See also the portrait in this volume.
3. Cf. chapters by J. Finlay and A. Thomas in this volume.
4. I am grateful to Dr Alison Rosie for her helpful discussion on the naturalisation of queen consorts' retainers.
5. G. Nichols, The Progresses, Processions and Magnificent Festivities of King James the First, His Royal Consort, Family and Court... (London, 1828), iii, 531, 549 & 541.
10. Papers Relative to the Marriage of King James the Sixth of Scotland, with the Princess Anna of Denmark (Bannatyne Club, Edinburgh, 1828), 27–9.
12. CSP Scot, xi, 550. See also E. Ewan in this volume.
15. Scottish Record Office, [SRO], George Heriot's Trust, GD421/1/3/4.
17. SRO, GD421/1/3/5.
18. SRO, GD421/1/3/6,7 & 22.
22. SRO, GD421/1/3/3.
23. CSP Scot, xi, 120, 343, 472, 537.
24. SRO, E35/114 fos 13v & 14v.
29. Ibid.