

BANK OF SCOTLAND AND ABBIAN HOUSE, TAIN (FORMERLY BRITISH LINEN BANK)

Canmore ID 14690

HISTORICAL INFORMATION

The early history of the British Linen Company and its bank in Tain

The British Linen Company was established in the mid 18th century as a vertically integrated business promoting the linen industry in Scotland, its Charter of 1746 empowering it to “carry on the Linen Manufactory in all its branches”. In the aftermath of the then recent Jacobite campaign the word “British” was preferred to “Scottish”. It had a network of branch agents acquiring the raw material and employed thousands of weavers and spinners. In 1750 John Reid, merchant in Tain, “being manadger [sic] of...that branch of the British Linen Manufactory carried on in this Burgh, already carrying out the spinning of the yarn with pretty good success, intends now to carry on the weaving to keep in employment numbers of Idlers and people”, found it “necessary to have ground lying close by the water side for bleaching the yarn”, and sought to inclose a spot beside the Washing Burn.¹ (The Washing Burn was the lower part of the Little Burn, which came down around Quarry Street.²)

From the 1760s the company moved into banking, using its agencies as branches. After the Reformation and the end of pilgrimages to the shrine of St Duthac, however, Tain had become something of a backwater, and it was not until the end of the 18th century and the first decades of the 19th century that it entered a more expansionary phase. One major factor was the construction in the 30 years from 1771 by the Commissioners of Supply, influenced by Donald Macleod of Geanies, of 600 miles of roads in Ross-shire and Cromartyshire, mainly in the east. Early in the nineteenth century Tain became a staging post on the road from Inverness to Wick and Thurso. At the same time, the burgh as the most significant town in the area was a natural beneficiary of agricultural improvement in the rich farmland of Easter Ross. One result of this was that Tain became a regional centre for banking. The Bank of Scotland set up a branch in 1791, and this was followed by the Commercial Bank of Scotland and the British Linen Company in 1811.³ Many of the local heritors, including the first Duke of Sutherland, and also the Burgh of Tain itself, appear to have maintained accounts with the Tain branch of the British Linen Company’s bank.

The bank’s first agent in Tain was Benjamin Ross. Ross was a Tain merchant, apparently well off: he was one of only two having a shop valued at over £5 in the Shop Tax lists for 1785/6 and 1786/7, and he owned various properties in Tain. In 1819, however, he died in London and his furniture was sold by public roup shortly thereafter.⁴ *Pigot’s Directory* 1825-6 shows Robert Mitchell as agent and Alexander Gair (later to become agent) as accountant.

No record of the location or locations in which the Tain branch operated between 1811 and 1845 has been found. However feu charters show that Benjamin Ross lived, and presumably had his shop, immediately to the right of the entrance to the churchyard of the Collegiate Church, and that this property was inherited by his son. This would not appear to be the current building currently partly occupied by Campbell Eyecare, although bits of it may have been incorporated into the more

recent building. An advertisement of 1846 for the sale of the premises then in use by the British Linen Bank which appeared whilst the present premises were being constructed described them thus: "THE HOUSES on HIGH STREET, presently occupied by the British Linen Company, as an Agent's House and Bank Offices. There is a walled-in Court behind, with a stable, Gig Shed and other Outhouses."⁵ This places the premises in use in 1846 either in the present High Street or in Tower Street, which was then treated as part of High Street.

Banking was a competitive business and from the 1820s all the major Scottish banks embarked on a programme of branch bank building, often employing architects to design prestigious branch offices.⁶ These usually had accommodation on the upper floor for the bank agent. Bank agents were important members of the community, often solicitors or accountants, and they dealt with the affairs of local heritors, for whose estates they sometimes acted as factors. In Tain the Commercial Bank built in 1828 an imposing 3-storey building, with banking premises and a house for the agent, in High Street (now the Highland Council Service Point). The British Linen Company employed several architects to design new premises across Scotland, but it was not until 1845 that anything was done in Tain.

Why did the bank build new premises in 1845?

The timing of the building of the new premises in Tain is interesting in that it coincided with a severe crisis in the management of the branch.

Alexander Gair had become agent in 1832. He was one of the most respectable burghers of Tain. He and his ancestors had been tenants of the Macleods of Cadboll (the largest landowners in Easter Ross) at the farm of the Plaids, on the outskirts of Tain, since the early 18th century. He himself played a major role in the affairs of Tain. He was factor for the estates of Hugh Rose Ross, the principal heritor in the vicinity of Tain. He acted as Treasurer of a fund set up by Rose Ross in 1841 to re-finance Tain Royal Academy after it had had to close through lack of money. He had headed the poll in elections to Tain Burgh Council in 1832, when he was elected a Bailie, and again in November, 1842. On the latter occasion he had had to decline his seat due to ill-health, and he died a few days later.⁷ He was succeeded as agent for the bank by his younger brother James, previously agent for the bank at Golspie, to whom he left the tenancy of the Plaids. James followed Alexander on to the Burgh Council at the election of November, 1844.

But the Gairs' finances were not all they seemed to be, and events quickly spiralled out of control.

In April, 1845 there appeared a notice of a "Sale of Valuable Household Furniture in the house occupied by Mr James Gair, Bank Agent in Tain, to be sold by roup".⁸ By April the following year the Trustee for the creditors of James Gair, late bank Agent, was calling a meeting. James Gair left Tain, going first to the island of Lewis and then in 1853 to Australia, where he worked in the Customs service, "retired on a very moderate pension with an utterly broken constitution" and died in 1874.⁹ Meanwhile, no less than six years after Alexander Gair's death, his estate was also sequestrated, his creditors receiving dividends in 1849 and 1850 and being invited to meetings as late as 1853.

In April, 1845, the same month as the advertisement of the sale of James Gair's furniture, the British Linen Company appointed two joint agents to replace him - Donald Williamson, a 45 year

old local writer (solicitor), and his 20 year old nephew William Ross, whose mother was Donald Williamson's sister Elizabeth. Williamson had practiced as a writer in Tain for about twenty years.¹⁰ In 1843 he had succeeded William Laidlaw as factor for the wildly eccentric Sir Charles Ross of Balnagown. The widely respected Laidlaw had been the intimate friend and amanuensis of Sir Walter Scott and had acted as his steward (or factor) at Abbotsford whilst it was rebuilt as the archetype of the Scottish Baronial style. Williamson lived at Knockbreck, a fine mansion on the outskirts of Tain, restored around 1820 with impressive bowed bays on each side of the entrance. Like the Gairs he was a member of the Burgh Council, and he too had served as a Bailie. At the Disruption in 1843 he was one of the inaugural members present (along with James Gair) at the Committee of the Free Church Association, and he became an Elder. "The directors", the *Inverness Courier* commented on the new appointments, "could not have made choice of fitter persons to manage their business".¹¹

The local reputation of a bank is at stake when one, let alone two, of its local representatives, are found to be in financial trouble - particularly when they are ostensibly as respectable as the Gair brothers. The proximate cause of the British Linen Company's decision to build new premises in Tain thus appears to have been the need to show strength by building something impressive - and preferably at least as impressive as the offices of the rival Commercial Bank of Scotland. It may be too that in order to attract such a "fit" person as Williamson, who already had two apparently demanding jobs and a fine house, they needed not only to allow him to be assisted by a 20 year old nephew but also to provide fine premises with suitable living and office accommodation.

The site

The site of the 1845 building is of interest to students of development of Tain. Modern scholarship suggests that the origins of Tain were ecclesiastical, based on the cult of St Duthus, whose relics were housed in the Collegiate Church, completed around 1458 and one of the main sites of medieval pilgrimage in Scotland. The Collegiate Church is believed to have had various ancillary buildings, including manses for the canons, a school and a campanile. The British Linen Company's bank was just the other side of a wall from the churchyard of the Collegiate Church, and thus on a site likely to have formed part of the pre-Reformation ecclesiastical complex.

The earliest map to show the site appears to be the Great Reform Act Plan of 1832 in the National Library of Scotland.¹² This shows a line of houses on the north side of what is now called Tower Street, a second line of houses on the west side of the site fronting the un-named lane between Tower Street and Chapel Street, and the burn known as the *Altmatach* (variously spelt) crossing the street as two separate arms before joining up within the site of the 1845 building.

A clue to the possible earlier use of the site is provided by the pre-eminent recorder of the early history of Tain, W. Macgill (1841-1928), who, peering through his thick pebble glasses, is reputed to have rendered himself nearly blind burrowing through ancient documents. Macgill suggests that this is the same site as that described in a sasine of 1732 in which David Ross disposed to "Wm. Maclean, merchant, and Margt. Ross that large old house with small house next, commonly called Corbat's House, with the burn of *Aldmatach* and Cemetery bank on E.; the vennel E. and W."¹³

The Corbat or Corbet family were landowners in the adjacent parish of Tarbat, where they held Easter Aird or "Corbettisland" from 1463 to 1538 and Arboll into the 17th century.¹⁴ Their name is

still commemorated in the name Castle Corbet, at or close to an Iron Age site known as *Cnoc Tigh* at Wester Seafield, near Portmahomack. There is evidence from sasines to which they were witnesses or parties that the Corbats, like many of the Easter Ross landowning families of the period, played a part in the life of Tain. Many of these families benefitted from the active land market that followed the Reformation. It is probable the Corbats would have had a town house, and it could well have been part of what had been the pre-Reformation ecclesiastical complex.

The new bank building

In April, 1845 the following newspaper advertisement appeared: “TO BUILDERS. ESTIMATES wanted for Pulling Down the old Buildings, north side of the HIGH STREET of TAIN, opposite Tower House; arching the BURNS there; and erecting DWELLING HOUSE and OFFICES for the British Linen Company Bank, according to Working Plans and Specifications to be seen in the Office of the said Company, at Tain, where Sealed Tenders will be received, up to the 26th instant, when they will be submitted to GEORGE ANGUS, Esq., Architect, Edinburgh, who will open them and declare the successful candidate without, however, being obliged to prefer the lowest offerer. Tain, 10th April, 1845.”¹⁵ The location is described as High Street, but, as noted above, Tower Street was then regarded as part of High Street.

The architect of the new building, George Angus, was born in 1792 and practiced in Edinburgh, using a variety of styles, generally Greek Revival for public buildings and Gothic for churches. Most of his work was in the central belt of Scotland, but he also undertook commissions in the Borders. His first commission for a bank was for the British Linen Company in Kirriemuir, Angus. His second such commission was also his last commission as he died on 8th June, 1845.¹⁶

Following George Angus’s death another architect, named Smith, took over the work of supervising the building of the new bank premises - though whether he was John Smith or James Smith is unclear. According to a newspaper account in June 1847 John Smith, esq., who had for two years been superintending the building of the British Linen Company’s bank, was given a testimonial dinner in Mr Ellison’s hotel as a mark of respect.¹⁷ The Minutes of Tain Burgh Council contain references to improvements in what is now Tower Street taking place at the same time as the construction of the new bank building. In October 1846 they agreed that the *Altmatach* or Foul Burn should be “arched and causewayed” at a cost of £48. They agreed, however, to pay only 10 guineas, with the balance coming from neighbouring property owners - the St Duthus Mason Lodge £22, including the value of old materials, and both the British Linen Bank and Mr Mackenzie, writer, 7 guineas. In February, 1847 they received a letter from James Smith, architect, “who has superintendence of the British Linen Bank”, asking how much the Burgh will contribute to a pavement in front of the building. The Council agreed to pay half the estimated £37-10s-0d on the assumption that the bank would pay £5 towards arching the burn.¹⁸

The single storey wing

There is a single storey wing at the west side of the building, currently used as the banking hall of the Bank of Scotland. The stone used looks remarkably similar to the main part of the building and it is usually regarded as contemporary or “near contemporary”. This wing is not, however, apparent either from a “Plan of part of the Town of Tain” produced in 1864 or from a “Block plan of Tain,

Ross-shire” which is undated but said to be before 1872. It does not appear, moreover, on the first (25” to the mile) Ordnance Survey map, surveyed in 1871 and published in 1881, and the Ordnance Survey Name Book produced for that survey says “the building is two storey high” without mentioning a single storey wing. In all these cases the line of houses at the west side of the site shown in the 1832 map have disappeared, so that there would have been room for an extension to the west.

The first map showing the single storey wing appears to be the second Ordnance Survey map, re-surveyed in 1904 and published in 1907, so it seems likely that the wing was built between 1871 and 1904. An increase in the notional rental value shown in the Valuation Rolls from £56 in 1875-76 to £65 in 1885-6, which is not matched by increases in other valuations, suggests that the addition might have been made between those dates. Differences between the stonework of the main building and that of the wing appear to support the belief that they were built at different dates.

The bank’s agents in the present premises

After his appointment as joint agent Donald Williamson remained factor of the estate of Sir Charles Ross of Balnagown. Sir Charles came from a line of Rosses who since 1711 had maintained a questionable claim to be chiefs of the Clan Ross, although the Rosses of Pitcalnie appear to have had a better claim. For a period up to 1858 the Balnagown office was, very conveniently, “the shop to the West of the British Linen Company Bank”, owned by Mr Fraser of Glastullich.¹⁹ The only buildings within a reasonable distance to the west of the bank appear to be the those shown to the west of the site in the 1832 map and not forming part of the 1845 demolition. These buildings occupied the space where the wing now stands, which supports the view that the wing was not contemporary with the main building. Williamson’s reign as factor for Balnagown ended in a major dispute. The Tain and District Museum has a copy of a memorial prepared for Sir Charles Ross for Opinion of Counsel concerning the dismissal of Donald Williamson as factor. An action in which the British Linen Company sued Sir Charles for the recovery of £42,000, being the amount of overdrafts in his name on the account kept by Williamson at the branch, was heard in the Court of Session in 1861.²⁰

The 1851 census shows Donald Williamson and William Ross, still joint bank agents, living in the bank premises with a housekeeper, a cook and a servant and also a farmer from “Loggie” described as a visitor. Williamson’s wife Sarah, who was the daughter of Captain James Ross of Pitcalnie, had died at Knockbreck in 1838, leaving children shown as 5 and 3 in the 1841 census. The children do not appear to have joined him at the bank premises. The elder, John, was to inherit the Pitcalnie estate, and John’s daughter Sarah Williamson Ross of Pitcalnie was to be recognised by the Lord Lyon in 1903 as Chief of Clan Ross and on her death in 1957 to be succeeded by her sister Rosa (who died aged 99 in 1968). So, long after the dispute between Donald Williamson and Sir Charles Ross, Williamson’s descendants scored a victory.

By 1861 Donald Williamson had moved to Balnagore, where he died in 1864, having already retired as agent. William Ross, then 36 and described as a bank agent and a farmer, was living in the bank building with his 20 year old brother Hugh, a bank clerk and two servants. In 1871 William remained in office as sole agent, living in the bank building with two servants and a stable boy. He also owned a house in Geanies Street in which his brother Hugh lived. William died in 1880, aged

only 56. The agency was again kept in the family, with Hugh taking over as joint agent along with George Tait, a solicitor living in Inver. By 1885 Hugh was living in the bank building, and the 1891 census shows him aged 50 and his 41 year old wife Maria Susanna (née Scarlett), but no children, living there with a coachman and two servants. In May 1901 Hugh suffered a stroke and died at the bank house.

In 1901 Charles Mackenzie, then 45, was appointed bank agent. When he died 30 years later, still in post, Mackenzie had the extraordinary record of having worked for almost 60 years in the same bank, joining as an apprentice and becoming clerk, teller and accountant before his appointment as agent. He was one of eleven children of a tenant farmer at Rhamore, Edderton. One of these, Murdo, became known as the “Cattle King”, having managed three large cattle companies in the USA and South America. Charles himself was factor of several estates, and “had a splendid knowledge of farming in all its aspects, especially sheep-farming”. He held several public offices, including burgh assessor and registration officer and was treasurer of the St Duthus Lodge of Freemasons.²¹ The Tain and District Museum has a photograph of him, taken in the 1920s, standing outside the bank premises where he was then living.²² In March 1925 Charles’s son Donald was appointed joint agent. Sadly Donald died in September 1931 aged only 40, and his father died less than eight weeks later.

The Mackenzies were followed by Charles Gallie Anderson (1931-1940), Hugh Gibson (1940-1964) and Thomas Cumming from 1964.

Later developments

In the 20th and 21st centuries various changes occurred.

In 1919 the British Linen Bank became a subsidiary of Barclays Bank, and in 1969 Barclays exchanged its shareholding for a 35% share in the Bank of Scotland, which it later sold. The Bank of Scotland then integrated its newly acquired British Linen Bank branches with its own branch network. In Tain the Bank of Scotland renamed the British Linen Bank as a Bank of Scotland branch in 1971 and closed its existing Bank of Scotland branch (then in Victoria Buildings, High Street) in 1972. Thomas Cumming became agent of the Bank of Scotland.

Bank agents became an obsolete species. Their successors, managers rather than agents, no longer expected accommodation *in situ*, and the east side of the building became a private house, Abbian House.

The Bank of Scotland itself became Halifax Bank of Scotland in 2001. The new entity suffered grievous damage as a result of inept management in the period leading up to the banking crisis of the early 21st century and was taken over by Lloyds TSB (now Lloyds Banking Group) in 2008.

Hamish J. Mackenzie 01/06/2015

NOTES ON SOURCES

¹ W. Macgill, *Old Ross-shire and Scotland as seen in the Tain and Balnagown Documents*, the Northern Counties Newspaper and Publishing Company Limited, 1909, vol. i, No 501.

² Macgill, *op. cit.*, notes to No 965.

³ R.D.Oram, P.F.Martin, C.A.McKean, T.Neighbour, and A. Cathcart, *Historic Tain, Archaeology and Development, The Scottish Burgh Survey*, Historic Scotland 2009, p. 64.

⁴ *Inverness Courier* , 1st October and 11th November, 1819.

⁵ *Inverness Courier*, 17th June, 1846.

⁶ See *Scottish Life and Society, a Compendium of Scottish Ethnology*, vol.3, *Scotland's Buildings*, Tuckwell Press, 2003, pp.631-640.

⁷ Minutes of Tain Burgh Council, National Records of Scotland, B70/6.

⁸ *Inverness Courier*, 30th April, 1845.

⁹ *Melbourne Argus*, 7th October, 1874.

¹⁰ Report of his death, *Inverness Courier*, 26th January, 1864.

¹¹ *Inverness Courier*, 16th April, 1845.

¹² Online at maps.nls.uk/view/74491938

¹³ Macgill, *op. cit.*, No 974, in Latin translated by Macgill.

¹⁴ Alexander Fraser and Finlay Munro, *Tarbat Easter: Ross - a Historical Sketch*, Ross & Cromarty Heritage Society, 1988, pp.15-16.

¹⁵ *Inverness Journal*, 11th April, 1845 and *Aberdeen Journal*, 30th April, 1845

¹⁶ *Dictionary of Scottish Architects, 1840 - 1980*, online at www.scottisharchitects.org.uk.

¹⁷ *John O'Groat Journal*, 4th June, 1847.

¹⁸ NRS B60/6

¹⁹ *Inverness Courier*, 17th June, 1858

²⁰ *Inverness Courier*, 24th january, 1861.

²¹ Obituary in *Aberdeen Journal*, 7th November, 1931.

²² Tain and District Museum TANDM 2715 No. 113