

## Speaking for Scotland's Buildings



Debbie Crosbie  
Chief Executive Officer  
TSB Scotland plc  
Henry Duncan House  
118-124 George Street  
Edinburgh  
EH2 4LH

By email: [debbie.crosbie@tsb.co.uk](mailto:debbie.crosbie@tsb.co.uk)

28 May 2021

Dear Debbie Crosbie

### **Ruthwell Savings Bank Museum**

The proposal by the Trustee Savings Bank to close the museum dedicated to the foundation of the Savings Bank movement is an extremely distressing one for Dumfries and Galloway, and the Architectural Heritage Society of Scotland wishes to support David Mundell MP and Colin Smyth MSP in their plea to the TSB not to go ahead with this. This museum could not be more important to the history of the savings movement worldwide, but its significance also lies both in its very obvious humble beginnings and, particularly for the AHSS, in the authentic character and history of the building that houses it. This is a Category A Listed Building for its very real association with the foundation of Savings Banks and with their originator, the Reverend Henry Duncan, Minister of Ruthwell. As a part of his wider aims to educate his parishioners and assist them in improving their lives, Duncan transformed two semi-derelict eighteenth century cottages, one into a hall for the kind of local meetings and lectures he wished to encourage, and it was in this hall that he introduced his parishioners to the idea of the Savings Bank, while the adjoining cottage was transformed into the bank itself.

You at the TSB of course know this already, but the AHSS feels that perhaps you do not fully understand the duty the bank owes to this relic of your humble beginnings. The only realistic alternative use for this building would be as a house and its character is far less likely to be maintained in a way that fully reflects its true architectural nature and history if this should happen. It is even debatable as to whether it would truly remain of sufficient heritage importance to merit its Category A listing if its direct relation to its banking origins are diminished by your removing the associated artefacts and ending the bank's direct ownership of it. It records the origins of a worldwide movement in a small community in a

**AHSS National Office** | 15 Rutland Square, Edinburgh EH1 2BE  
0131 557 0019 | [nationaloffice@ahss.org.uk](mailto:nationaloffice@ahss.org.uk) | [www.ahss.org.uk](http://www.ahss.org.uk)



rural backwater. It bears a remarkable testimony to Henry Duncan and his world, but it can only survive properly if it remains in TSB's ownership and control.

What amounts to asset stripping of the local heritage has happened before in Dumfries and Galloway. In 2013 the National Museum of Scotland closed the National Costume Museum in Shambellie House and removed the collection to Edinburgh, giving the same reasons for doing so that you now use. In the following year the Galloway Hoard of Viking silver was discovered by a metal detectorist, and in 2017 it also became the property of the National Museum and, despite a loud campaign to keep the hoard local, is also to remain in Edinburgh. It is of course true that more people will see these collections in the capital, but it is Edinburgh and Edinburgh tourism that will benefit and not the region from which the collections came.

The fate of Shambellie House is one that should give the TSB cause for reflection. It was gifted in 1983 to the state in perpetuity to house and display Charles Stewart's extensive costume collection. The gift was accepted on those terms and was an important tourist destination in Galloway until 2012, but, for the last eight years, it has stood empty awaiting a new use, which is only now beginning to appear. Meanwhile, only a small proportion of the costumes themselves are on display in Chambers Street. This must not happen to the Savings Bank Museum and its collection of archives and artefacts. Instead it is perhaps time for a new approach.

Can the TSB not set up a properly endowed trust to run the building and museum? Although visitor numbers may be modest there is scope for increasing them. It is a key member of the group of heritage assets in the area; Carlyle's Birthplace at Ecclefechan, Devil's Porridge Museum at Eastriggs, and of course the world famous Ruthwell Cross in the parish church, another memorial to the work of Henry Duncan. To take away any one of these is to diminish the other three. The Ruthwell Cross is a case in point. It is not in Edinburgh, the National Museum has a plaster cast on display, the real thing remains where it was found. What the TSB is now proposing amounts to making a cheap replica of part of the museum on an alien site and abandoning the real thing altogether. This is the opposite of cultural 'levelling up'.

The AHSS asks that this decision by the TSB should be urgently reconsidered. There is great scope for local support for the museum's retention while the universities at the Crichton Campus and perhaps the Crichton Trust itself may be in a position to provide advice and assistance. Houses associated with famous people and great ideas, especially when it is as close and real an association as this, always remain of interest, and the AHSS's concern is that they should stay largely as the famous people in question knew them. The two Robert Burns' houses, Ellisland Farm and Bank Street, Dumfries have been kept like this and the poet's presence is still very strong in both of them. Dumfries Town Council recognised their duty to the poet's memory, and also the advantage to themselves, when they accepted responsibility for Bank Street in 1935. This responsibility is carried on today by Dumfries and Galloway Council.

## Speaking for Scotland's Buildings



**AHSS**  
THE ARCHITECTURAL  
HERITAGE SOCIETY  
OF SCOTLAND

The AHSS is very concerned that this important Category A Listed Building is likely to suffer inappropriate change to its character, appearance and heritage significance as a result of the TSB's decision to close the Savings Bank Museum. The Society requests strongly that you reconsider this decision and seek another solution for the building's future. By all means advertise the banks's humble beginnings in your head office in the capital, but not at the expense of its true humble beginnings in the Dumfriesshire countryside.

Yours sincerely,

**Martin Robertson**

Chairman, Architectural Heritage Society of Scotland

Copies:

David Mundell MP  
Colin Smyth MSP  
Elaine Murray, Leader, Dumfries and Galloway Council  
Marie Marshall, Built Heritage Policy Officer  
Gwilym Gibbons, CEO, The Crichton Trust  
Dumfries Courier  
Dumfries and Galloway Standard  
Jeremy Watson, The Times  
BBC, South Scotland