

THE HISTORY OF TIREE IN 100 OBJECTS - no. 66

NATIONAL COMMERCIAL BANK OF SCOTLAND COIN BAGS

These coin bags were used in the Scarinish Branch of the National Commercial Bank in the 1960s. Before 1949, the island had no banking service. Edward Stanford, an English industrialist who set up the Middleton Glassary factory to process seaweed in 1863, complained to an inquiry twenty years later: "One of the greatest difficulties in Tiree was in getting a supply of cash to pay the people; the nearest bank was at Tobermory, only thirty-four miles distant. This seems a convenient distance, but it proved to be actually, in point of time, very much further off than California in the winter." The post office network often filled the gap. Morag MacIntyre, *Morag na h-Uailleinich*, ran the well-established Silversands shop between the wars, as well as handling green fees for visitors playing the Vaul golf course. She ran her business through the Ruaig Post Office, paying all her suppliers by postal order.

Seeing an opportunity, the National Bank of Scotland, founded in 1825 but by then part of the Lloyds banking group, established a branch in Scarinish in 1949 with John DT Wilson from Fair Isle as manager. Mairi MacKinnon, Parkhouse, was another early employee. The Cooperative shop had been gutted by fire the previous year, and at first, the bank's office was the Reading Room, now An Iodhlann, Tiree's historical centre. Transactions were written longhand in pen and ink inside large ledgers, and were painstakingly totalled every evening. The bank took one of the earliest phone lines on the island, 07 (now 220007). Many islanders took some time to open accounts, used as they were to a largely cashless economy, and with a feeling that money was often safer 'under the bed'. The bank also bought a house known as 'Scarinish Villa', originally built for the pier master Kenneth MacKenzie, a nephew of the Tiree minister John Gregorson Campbell. This later became known as 'The Bank House'.

In 1955, a new bank was built beside the Cooperative shop, replacing an old store, *Taigh an t-Salainn*, that had originally housed the coarse salt used by fishermen. Four years later, the National Bank merged with the Commercial Bank, creating the National Commercial. Tiree's second bank manager, who arrived in 1959, also came from the Northern Isles. William Groat was a keen sailor and took part in the Tiree regattas. When he returned to Orkney, he persuaded the bank there to commission a floating service using a 32-foot cabin cruiser, the *Otter Bank*. This provided weekly visits to the smallest islands until 1970. Found rotting on Merseyside a few years ago, a group of volunteers has now restored her, and she is installed in the Scapa Flow Visitors Centre on Hoy.

Few islanders had access to a car in the early days, and the Scarinish bank opened a branch office in the Balemartine house of the schoolteacher Kate Wilson on Thursday afternoons, moving later to the Balinoe Church Hall in *An Eaglais Thin*. The visiting bank staff also collected takings for the three village shops and called at the school for the three teachers. This service continued into the 1980s. In 1969, the National Commercial was taken over by the Royal Bank of Scotland.

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