The Chairman (Lord Balfour of Burleigh) said…

"…No fewer than 598 of our Clerical and Messenger Staff left us for service, and our friend Colonel Lord Henry Scott (whom we welcome back) has seen a long period of active service in France. Of the 598 who left for the war, I deeply regret to say that 82 lost their lives, and a very considerable number have been maimed and invalided. I hope it may be possible to place in the Bank a permanent memorial so that those who come after us may never forget the heroism and patriotism which inspired those connected with the Bank of Scotland during the great war.

I am proud to report to you that the following military honours have been awarded to the members of our Staff, viz: -

13 Military Crosses including two Bars
1 Distinguished Flying Cross
2 Distinguished Conduct Medals
7 Military Medals
1 Meritorious Medal
3 Mentioned in Dispatches" (Bank of Scotland Minutes, 1 April 1919)

“…We have, Gentlemen, in honoured remembrance of the names of 85 gallant members of our Staff who made the supreme sacrifice. It was your desire last year that some suitable and imperishable memento be placed in the Bank. We have consulted with an eminent architect in the matter, and we have here today for your inspection a model of the proposed memento, for which a distinctive place can be
found in our public hall as you enter the Telling Room. We hope you will approve the commemorative tablet not only in the general form but in the dedicatory words which were chosen with reverent care.” *(Bank of Scotland Minutes, 6 April 1920)*

598 members of Staff served in 1914-1918 War
87 fell in action or died as result of campaigning
13 Military Crosses; 1 Distinguished Flying Cross; 2 Distinguished Conduct Medals;
7 Military Medals; 3 Mentions in Dispatches.

**Edinburgh Casualties**

**Corporal Thomas Adamson**, Cameron Highlanders, was the youngest son of Robert Niven Adamson, a Builder, and Marion Forrest Adamson, of Gordon Villa, Church Avenue, Cardross, Dunbartonshire. He was born in Cardross, worked at the Edinburgh Greenside branch of the Bank of Scotland and died on 11 May, 1915, age 25. His mother died in 1908 and his brother, and the fifth son, Private Archibald Adamson, Highland Light Infantry, died on 3 December, 1917, age 29. He was employed as a Railway Clerk before enlisting and had married Beatrice Mary Mills on 26 February, 1916 at the Presbyterian Church, Green Hill, Derby. Surviving siblings were John, Robert, Janet, James, William, Marion, Annie, Jean and Agnes.

**Private George Murray Clark**, Scots Guards, was the younger son of James Clark, a Bank Clerk, and Catherine H. P. Clark, of 12 Cluny Avenue, Edinburgh. He was born in Edinburgh, attended George Watson’s College from 1903 to 1914, worked at the Edinburgh West End branch of the Bank of Scotland. Enlisting in the Scots Guards, he went to France, and after five weeks was wounded at Cambrai and taken prisoner on 27 November, 1917. He was subsequently reported as having died at a German dressing-station on 15 December, 1917, age 19. He is interred in the Cemetery of Honour, Le Cateau. Surviving brother was George. In the 1901 Census, the household also had a Domestic Servant.

**Second Lieutenant Henry Cook**, Royal Scots, was the youngest son of James Cook, WS, a Solicitor, and Jessie G. Cook, of 22 India Street, Edinburgh. He was born in Edinburgh, worked at the Edinburgh Head Office of the Bank of Scotland and died on 23 April, 1917, age 29, Surviving older brothers were John and Robert.

**Second Lieutenant William Lauder Crombie**, Royal Scots, was the only son of George B Crombie, a Mechanical Engineer, and Jane Crombie, of 34 Leven Street, Edinburgh. He was born in Edinburgh, attended George Watson’s College from 1900 to 1904 when he joined the staff of Edinburgh Morningside branch of the Bank of Scotland. Mobilised in the Bankers’ Company of the Royal Scots, he served in Gallipoli as a sniper until invalided home in 1915. In June, 1916 he was sent to France, and was killed at La Boiselle on 1 July, 1916, age 27. Surviving sisters were Helen, Jane and Beatrice.
Captain James Wallace Kennedy, Cameronians (Scottish Rifles), was the only son of James Kennedy, a Bank Cashier, and Grace Kennedy, of 151 Bruntsfield Place, Edinburgh. He was born in Edinburgh, and attended George Watson’s College from 1902 to 1911. As a schoolboy he was keenly interested in the College Scouts, and was a member of the OTC. He joined the Leith branch of the Bank of Scotland, and was a member of the Royal Scots Cadet Corps, holding the rank of Sergeant. Gazetted to the Scottish Rifles on the outbreak of war, he went to France in March, 1916, was mentioned in Despatches and fell in action on 27 May, 1917, age 22. Surviving siblings were Louisa, Norah, Vere and Dorothy.

Second Lieutenant Robert Lorimer, Royal Scots, was the only son of John Lorimer, a Railway Clerk, and Jemima Lorimer, of Hillside, New Galloway, Kirkcudbrightshire. He was born in Edinburgh, worked at the Edinburgh Dalry Road branch of the Bank of Scotland and died on 14 March, 1917, age 28. Surviving sister was Isabella.

British Linen Bank War Memorial

"The Bank’s War Memorial to those members of the Staff who gave their lives in the Wars of 1914-1918 and 1939-1945 is placed on the south wall of the entrance hall of the Head Office at 38 St Andrew Square, Edinburgh.

In the centre-piece, unveiled in 1923, the Roll of Honour of the earlier War is inscribed in incised and gilt lettering on a large panel of green Elterwater stone. The
panel is set within a massive bronze frame, surmounted by a pediment and crowned and flanked by emblems symbolical of Sacrifice and Remembrance.

To either side of the centre-piece have been added plaques commemorating in like manner those who fell in the War of 1939-1945. The materials used are again Elterwater stone set in bronze, and the framework incorporates the Cross and the insignia of the three Armed Services."

The 1914-1918 War Memorial unveiling ceremony was conducted by the Right Honourable the Fifth Earl of Rosebery, KG, KT, Governor of the Bank, on 6th November 1923, and witnessed by the Bank's Directors and many staff. The Governor's words when he unveiled the Memorial were "You are the names inscribed on high. They are not on our ledgers or our profit and loss accounts: but they remain as a rich inheritance for us - an inheritance of hope and glory and patriotism carried to the death, which I trust may animate and inspire us for all time to come". The Memorial was dedicated by the Very Reverend A Wallace Williamson, CVO, DD, of St Giles' Cathedral, Edinburgh.

589 members of British Linen Bank staff served during the 1914-1918 War, of whom 68 were killed.

**Edinburgh Casualties**

**Lance Corporal John Archibald Gershom Adams**, Seaforth Highlanders, was the younger son of John Archibald Gershom Adams, an Architect, and Jessie Adams, of 8 Mayville Gardens, Leith. He was born in Leith and after ten years at George Watson's College from 1907 to 1917, he joined the Edinburgh West End branch of the British Linen Bank. After being wounded and gassed near Arras on 26 August, 1918, he succumbed to his injuries at Weimereux two days later, on 28 August, 1918, age 18. Surviving siblings were Catherine, Jessie and Sarah.

**Private William Dick**, Royal Scots, was the eldest son of Robert Dick, an Insurance Agent, and Catherine Dick, of 65 Russell Street, Burnbank, Lanarkshire. He was born in Hamilton, worked at the Edinburgh Head Office of the British Linen Bank and died on 1 July, 1916, age 23, Surviving siblings were Andrew, David and Robina.

**Second Lieutenant Charles Arkley Law**, Royal Flying Corps, was the elder son of Alexander Law, Cabinet Maker, and Catherine Law, 40 East Trinity Road, Leith. He was born in Leith, worked at the George Street Edinburgh branch of the British Linen Bank, was called up for military service on 27 August, 1917 and killed in a flying accident on 19 February, 1918. Surviving siblings were Mary, David, Edith and Elizabeth.

**Sergeant Lawrence Alexander Smith**, Royal Scots, was the youngest son of Lawrence Smith, a Civil Service Clerk, and Janet Smith, of 38 Thirlestan Road, Edinburgh. He was born in Edinburgh, educated at George Watson's College where he figured prominently in Bursary and Prize lists, worked at the Morningside Edinburgh branch of the British Linen Bank and died on 9 April, 1917, age 22. Surviving siblings were Margaret, Frederick, Edith and Richard.
Private John Wallace, Royal Scots, was the only son of John Wallace, a Tailor, and Jessie Wallace, of 226 Leith Walk, Leith. He was born in Edinburgh, worked at the Tollcross Edinburgh branch of the British Linen Bank and died on 29 August, 1916, age 35

Union Bank of Scotland War Memorial

The memorial plaque for Union Bank of Scotland staff killed in WW1 is situated in the front Hall of what was the Bank of Scotland's Glasgow Chief Office, originally the Head Office of the UBS, at 110 St Vincent Street, Glasgow.

The memorial was first unveiled on 26th April 1922 by His Grace the Duke of Atholl K.T., Chairman of the Bank, in "the presence of a large and representative company", and was dedicated by the Rev. Dr White of the Barony Church.

The memorial was designed by T C Campbell Mackie (who also later designed the UBS WW2 memorial), Master of Design at the Glasgow School of Art, and the carving was carried out by Messrs Martyn of Cheltenham.

The memorial has a great wealth of symbolism. Round the three panels with the names of those commemorated, are the Thorns of War, and underneath are the Dogs of War, "grim beasts let loose upon mankind." On the left and right hand sides are representations of sheathed swords, symbolic of the achievement of Peace through Valour and Might of Arms. Around the dedication are represented thorns and Sour Apples of Discord, "implying that there are always about us elements of strife."
The centre styles separating the three panels show Lilies of Peace, and above each panel is a fretted canopy of either Rose, Thistle or Shamrocks. Above the dedication are Peacocks and Vines - symbols of the soul and eternal life.

Further details of the unveiling ceremony, including the Duke of Atholl's speech and a full listing of the members of staff who gave their lives (including notes on the ranks, regiments, areas and duration of service, and honours received) can be found in 'The Union Bank of Scotland Ltd. Roll of Honour, 1914-1918' (Glasgow, Maclehose, Jackson & Co, publishers to the University, 1922).
When the memorial was first unveiled in 1922, the Head Office of the Union Bank of Scotland was still at 191 Ingram Street. A new Head Office was opened at 110 St Vincent Street in 1927, so the memorial must have been moved there at some point (the property at 191 Ingram Street was subsequently sold to the Lanarkshire Education Authority).

Edinburgh Casualties

Private David H. Carmichael, Royal Scots, was the elder son of Andrew H. Carmichael, a Butcher, and Mary G. Carmichael, of 13 Roseneath Street, Edinburgh. He was born in Edinburgh, worked at the Haymarket Edinburgh branch of the Union Bank of Scotland and died on 30 September, 1918, age 19. Surviving siblings were Elizabeth and David.

Company Sergeant Major John Finlaison, Royal Scots, was the son of John Finlaison, a Barrister, and Margaret Finlaison, of 21 Jeffrey Street, Edinburgh. He was born in Edinburgh, worked at the Leith branch of the Union bank of Scotland and died on 25 March, 1918, age 27. Surviving siblings were two step sisters, Christina and Edith, a step brother, Alfred, and a sister, Edith. CSM Finlaison was married to Jane Barron Finlaison, of 46 Gilmore Place, Edinburgh, and they had a son, John, born in 1916.

Private George Robertson Henderson, Royal Scots, was the youngest son of Andrew Henderson, a Joiner, and Elizabeth Henderson, of 88 Colinton Road, Edinburgh. He was born in Edinburgh, worked at the North Merchiston Edinburgh branch of the Union Bank of Scotland and died on 2 November, 1917, age 20. Surviving siblings were Elizabeth, David, Andrew and Euphemia.

Second Lieutenant Angus MacKay, Seaforth Highlanders, was the elder son of Angus MacKay, a Tailor Cutter, and Catherine MacKay, of 3 Upper Gilmore Place, Edinburgh. He was born in Edinburgh, worked at the Norton Park Edinburgh branch of the Union Bank of Scotland and died on 16 November, 1916, age 24. Surviving siblings were Catherine, Margaret, Ann, Emily, Barbara, Jane and Adam.

Lance Corporal Alexander D. Ross, Argyll and Sutherland Highlanders, was the second son of John C Ross, a Baker, and Janet Ross, of 108 Greenfield Street, Alloa. He was born in Edinburgh, started as an Apprentice at the Alloa branch of the Union Bank of Scotland in May, 1910, moved as an Apprentice to the Edinburgh Golden Acre branch in June, 1913 and, from March, 1914, as a Clerk, at the Edinburgh Head Office. He died on 24 April, 1917, age 24. Surviving siblings were James and John.

Captain William Skinner, MC, Royal Scots, was the second son of Robert Skinner, a Grocer and Wine Merchant, and Alison Skinner, of 5 Buccleuch Place, Edinburgh. He was born in Edinburgh, and entered George Watson’s College in 1901, and worked at the Edinburgh Head Office of the Union Bank of Scotland. He went to France with the first Division of Kitchener’s Army. During a long period of service with the 51st Division, he was wounded three times, and was killed near Kemmel on 25 April, 1918, age 31. A few days after his death he was awarded the MC for excellent
work during the Somme fighting. Surviving siblings were James, Alexander, Catherine and Alison.

**Private George Sanderson Handley Young**, Royal Scots, was the youngest son of Robert Young, an Ironmonger, and Jessie Young, of 39 Leamington Terrace, Edinburgh. He was born in Edinburgh, attended George Watson’s College from 1901 to 1906. He was a member of the Cadet Corps from its inception, and later served for six years in the Bankers' Company, 4th Royal Scots. He joined the Union Bank of Scotland where he became Morningside branch Accountant and Teller. He played rugby football for the 3rd Watsonian team, and was associated with Portobello Amateur Rowing Club. He was mobilised at the outbreak of war with his battalion, and fell in action at the Dardanelles, on 12 July, 1915, age 25. Surviving siblings were Robert, John, Charlotte and William.

**Scottish Widows War Memorial**

The Scottish Widows Memorial to members of its staff who lost their lives in the 1st World War was unveiled at its Edinburgh office on Tuesday 8th Feb 1921. The memorial consisted of a large brass plate engraved with the name, rank, regiment and office of each of the deceased. The plate was framed in Hoptonwood stone and featured the following inscription:

"To the Memory of the officials of the Scottish Widows' Fund and Life Assurance Society who lost their lives while serving their country 1914-1918" followed by the words “Dulce et decorum est pro patria mori.”

The memorial was produced by Charles Henshaw of Edinburgh to a design by a Mr Watson.

**Edinburgh Casualties**

**Lieutenant Marshall Stuart Barclay**, Royal Scots, was the only son of Graham Barclay, a Solicitor's Cashier, and Flora Barclay, of 22 West Savile Terrace, Edinburgh. He was born in Edinburgh, attended George Watson's College from 1900 to 1910. He was a member of the OTC, and was keenly interested in the Scout movement, in which he was latterly an Assistant Scout Master. He left school to join the Scottish Widows' Head Office. Mobilised in August, 1914, he served for a time in the ranks and won his commission. He went to France in June, 1916, was wounded in September, and was mentioned in Despatches. While Acting Adjutant of his Battalion, he was killed in action on 28 March, 1918, age 24. Surviving sister was Eva.

**Captain Robert Francis Watt Henderson**, Royal Scots, was the only son of Andrew Henderson, a Stockbroker's Cashier Manager, and Helen Reid Henderson, of 63 Braid Avenue, Edinburgh. He was born in Edinburgh, worked at Scottish Widows' Head Office and died on 15 October, 1918, age 25. Surviving siblings were Bessie, Nettie, Winifred and Helen.
Private Eric Maurice Morrison, Cameron Highlanders, was the elder son of James Morrison, an Envelope Machine Mechanic, and Ann Morrison, of 3 Millar Place, Edinburgh. He was born in Newington, Edinburgh, worked at Scottish Widows' Head Office, Edinburgh and died on 25 September, 1915, age 17. Surviving siblings were Ethel, Norman and Olive

Second Lieutenant Henry Forsyth Tait, The Cameronians (Scottish Rifles), was the elder son of Henry Forsyth Tait, a Life Insurance Inspect, and Ada Bellamy Tait, of 22 India Street, Edinburgh. He was born in Edinburgh, worked at Scottish Widows' Head Office and died on 1 September, 1916, age 20. Surviving siblings were George and Margaret.

Source: Casualty research by Alistair McEwen from Commonwealth War Graves Commission, Soldiers Died Great War, Ancestry.co.uk, Scotland’s People and De Ruvigny’s Roll of Honour 1914-1918. Images, used with permission, © Lloyds Banking Group)