

Freemason and Innovative Banker

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IF YOU are ever travelling to Scotland, instead of going straight up the M74 take a diversion along the A75 in the direction of Stranraer and follow the signs to Ruthwell Cross. This is an 8th century Celtic cross from a time when Ruthwell was part of Northumbria. It stood here, 18 feet high, until the mid 17th century when the post Reformation Idolatrous Monuments Act of 1642 eventually resulted in it being taken down. Luckily, the various parts got buried and were unearthed in the early 19th century and put together again by the Reverend Henry Duncan, the then vicar at Ruthwell.

Henry Duncan was born on 8th October 1774 at the manse at Lochrutton outside Dumfries. He went to Dumfries Academy, and then to St Andrew's University.

After two terms he was tempted south to Liverpool by a family friend and took up employment at Heywood's Bank.

Three years later he returned to Scotland and university to take up what was virtually the family profession of the ministry. He was granted his licence to preach in 1798 and a year later was given three options, one in Ireland and two near Dumfries.

It was Ruthwell on the Solway Coast that he finally chose.

He moved to his rural parish at a time just after a war with revolutionary France which was rapidly followed by the Napoleonic Wars.

Prices had soared, wages had remained low and an agricultural worker earned maybe five (old) pence per day, all this and a series of bad harvests. Not an auspicious place to start a career one might think.

Statue of the Reverend Henry Duncan on the former Dumfries Savings Bank Building



Duncan worked at trying to improve the conditions of the population of Ruthwell, he purchased flax for local spinning, bought in grain from Liverpool and reorganised what had been a languishing Friendly Society in the village. To further that he persuaded the local landowner Lord Mansfield to give a cottage to the Friendly Society to establish its activities.

There was clearly a bond formed between Lord Mansfield and Henry Duncan and Henry became the family preacher when they were at home.

The Mansfield dynasty was the Murray family who owned most of the land around Ruthwell, and whose second home was Scone Palace, where the Stone of Destiny once lived (until it ended up at Westminster Abbey).

Some of the Murray family are buried in Ruthwell Parish Church.

So having set the historic scene, let's step inside the church.

Behind the altar towers the cross itself, in a purpose built extension which allows it to be set two metres below the floor level. One can only gaze in wonderment at the intricate carvings of biblical scenes, Celtic knotwork patterns and, strangely, right at the centre of the arms of the cross – a triangle.

Strange indeed, for having seen a few such crosses I was not aware that the triangle was a symbol normally used in 8th century carvings but the information boards were enigmatic as to the content of the symbology of what was on the missing cross arms, except to say that when the cross was reerected Reverend Duncan had a piece made to fit.

Back in the car we set out to do the other tourist attraction near Ruthwell, the

Savings Banks Museum. We had by this time got the idea that Duncan was a man of many parts.

Ruthwell is one street and one end finishes in a field, and on either side a series of low single storey Scottish cottages – one of these of which is the museum.

Inside the museum was a large replica of the cross, so we asked the curator about the triangle and mentioned that we knew that symbol from elsewhere rather than the 8th century. Whereupon he held out his hand to be shaken.

It turned out that Reverend Duncan had been a keen Chapter Mason and that those Chapters were all warranted from England. The situation at that time was somewhat confusing.

In England, Antients lodges tended to work Mark, Chapter and KT as part of the lodges activities whereas the Modems did not, and this was the practice that was traditionally followed in Scotland as well.

The minutes of what is now Thistle Lodge No. 62 in Dumfries record in their minutes of 8th October 1770 the following:

"and attest to all men enlightened that the said worshipful brother, after having been examined and found duly qualified as an Entered Apprentice, Fellow craft, Master and Mark Master Mason, was by us elected Mater of the Chair, and then by us elevated to the Sublime Degree of Excellent, Super-Excellent and Royal Arch Mason."

However, the Grand Lodge of Scotland in 1800 issues a circular "prohibiting and discharging its daughters to hold any meetings above the degree of Master Mason".

And at this time there was no Scottish Grand Chapter.

This left any Royal Arch Masons with a problem, now they had to seek a warrant from somewhere.

The Antients was the obvious choice but they could not help, as their lodges worked these degrees in the Craft lodges.

However, Lord Blaney in 1797, had set up the *Grand and Royal Chapter of the Royal Arch of Jerusalem*, and it was here





that Scottish Chapters went to an organisation associated with the Moderns Grand Lodge.

Of Reverend Duncan's Masonic career we know very little, not even his Craft lodge but surely this cannot be far from Dumfries where his family had been for three generations.

We do know that at one time he was Provincial Grand Chaplain for the Province of Dumfries and we know that his name was on an application to the Grand Chapter of Jerusalem to form a Chapter in Ruthwell. This was granted and the Royal Arch Chapter, St John of Ruthwell No. 165 was formed in 1812.

These Chapters were enough in number that there was a First Grand Superintendent for Scotland, incorporating Cumberland and Berwick.

Henry Duncan was a man of many parts; a poet, writer of songs and artist. Perhaps, the totality of his worth is still visible today in the form of a statue on the former Dumfries Savings Bank Building.

Before passing on to banking it is probably only right that mention is made of his main profession, that of being a man of the cloth.

Within the Church of Scotland he was initially part of "the Moderate party" but as time passed he became more evangelical.

In 1839, he was chosen as the Moderator of the General Assembly of the Church of Scotland. The conflict between Church and Civil Authority came to a head in 1843 and Duncan left the Church of Scotland joined the Free Church. As a result he had to leave the manse and church at Ruthwell moving to a humble roadside dwelling, and a new church was built in the nearby village of Mouswald.

He died in 1846, while holding an evening prayer meeting in Ruthwell at the age of 72.

The rural poverty of the time, while locally alleviated by the Friendly Society, clearly needed a more radical approach and Duncan, maybe because of his banking experience in Liverpool, or maybe the thrifty nature of men of



Left: Ruthwell Church where Henry Duncan was vicar (Wikimedia Commons)

Far left: South face of Ruthwell Cross



Savings Banks Museum at Ruthwell

the manse – and maybe saving was the thing to be encouraged.

There were days when to open an account at an established bank required the princely sum (*then*) of £10.

As the Savings Banks Museum website states:

"..in Ruthwell 6d (2 1/2p) was enough. The deposits were placed with the Linen Bank in Dumfries and received 5% interest. Members got 4 1/2 % - on whole pounds. The surplus provided a charity fund. Tiered interest for long term savers and a sum for administering the bank".

Within five years this single simple concept, that of offering banking and savings to those of modest means had spread throughout the UK and into Europe.

In that first year the savings were £151. Ten years later in the UK that sum was over £3 million. At the millennium there were savings banks in 92 countries.

It is perhaps sad that more is not known of his Masonic career for it would have been unlike him not to

have given as much energy and enthusiasm to that as all the rest of life.

In these times of financial crisis it is nice to remember that one man who was also a Brother had a great idea, for financial probity and sound management of money, of helping those of limited means to save and of mutuality.

While Scottish bankers may not be the flavour of the month right now in the longer term the balance may be less unfavourable.

Next time you are passing the road to Dumfries do go and see Ruthwell Cross with its symbolic triangle in the centre of the arms of the cross, and make sure to go down the road to the Savings Banks Museum.

You will not be disappointed.

The setting might feel totally rural and it might seem a very strange place for a great financial idea to germinate – but that is precisely what happened in 1810.

Thank you Companion Reverend Dr Henry Duncan.

For further details of the Savings Banks Museum visit
www.savingsbanksmuseum.co.uk