



Linlithgow & Bo'ness Probud Club

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Minutes of Meeting held on Wednesday, 12 November 2025, at Linlithgow Rose Club.

WELCOME: President George Bird welcomed all members, especially Andrew Jones who was to give the day's talk.

APOLOGIES: John Aitken, Lyn Aitken, Alan Bennie, Margaret Cameron, Chris Collen, Jim Hannan, Bruce Jamieson, Dora Kelly, Jim Kelly, Julie Laurie, Claire Pollok, George Wilson and May Wilson.

A special welcome was given to new members Andrew Ramsay and in absentia Donald Spencer, and to guest Janice Malloy.

ALMONERS REPORT: the almoners had nothing new to report but Gary Withnall asked that our thoughts be with Donald MacDonald and his carers as he was increasingly afflicted by dementia.

MATTERS ARISING: Christmas lunch – Linlithgow Golf Club was excited to have us back. 36 members had indicated their intention of attending but there was time for others to register. Lunch choices should be emailed to Chris Collen. (Chris emailed the menu to members on 2 October. Choices can also be passed on at the next meeting.) Mick Baker will collect payment at the next meeting, although later payment can be accommodated. Members were encouraged to donate raffle prizes.

Christmas tree at St Michael's Church – The theme had been selected: 1976, the year in which Linlithgow and Bo'ness Probud Club was founded.

AOCB Neil Edwards urged members to attend, or donate to, the Linlithgow Day Care Centre's Christmas concert to be held in St Ninian's Church on Friday 5 December, tickets £5.

INTRODUCTION OF THE SPEAKER: Gary Withnell introduced Andrew Jones, who was to speak about banking in Linlithgow. Andrew spent 30 years with RBS including time at the Head Office and later with TSB. He had also taken a Master's degree in Local History.

Andrew described how the Commercial and Western Banks were the first to come to the town, when agents offered banking from their own premises. Branch banking globally was pioneered in Scotland through networks of self-employed agents like

Robert Glen, solicitor in Linlithgow, who kept the bank's money in a chest which he took into his bedroom at night, ready to defend with a firearm if necessary. Provost Dawson was an agent for the Western Bank. The talk included sight of individual's passbooks and the personal disasters caused by bank failures in a time of unlimited liability of shareholders, directly affecting the Chalmers papermill family. The number of questions at the end showed how much interest the talk had generated.

VOTE OF THANKS

A vote of thanks was given by Gary and supported by the members in the usual manner.

NEXT MEETING

The next meeting will be held on Wednesday 26 November when our St Andrew's Day celebrations will be led by Cockleroy

David Elliot
Secretary-substitute
12/11/2025