

1 Aug 1801

I called at the Tontine for Johnny Grey Brecks last night to thank
him for his care - but he was gone out - and when I called
this morning I was told he was not out of bed - but I will
try to find him this evening and see if he will take the bags
back with the old notes - our 104m new should serve us a long
time - what dull tedious work it must have been to
make them -

The Stocks I see are further down
today but there is a stop the press in one of the papers they
tell me that accounts had come to Mr Otto which revived the
Prospect of Peace and had again raised the Stocks - you know
I look for no Peace till the French Govt is overturned
and as there is no appearance of that if I had stock
I had sold out - there's a fine day - and as the mercury
is up I do form hope we are going to get good weather
Let us be thankful for the many blessings we enjoy
to make a wonderful difference in our favour our
having got the Northern Confederacy so cleverly overturned

how our drawings on you keep always in some
proportion and increase as our remittances to you - the sum
is very large this week - I wonder how they do the business
on your terms - by the bye Duncan told me a thing which
I never heard before and surprised me viz that the Bank of
England, instead of refusing to discount Bills on Bankers, made
it a practice when they had a larger sum than they thought right
of any Bankers acceptances - and to them to take up 20 or 30m
of them before due - this he said he knew to have been frequently
the case particularly with regard to Bills on Down & Moffat
upon whom more Bills were drawn than on any other Bankers.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 1 August 1801

RB/837/305

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I called at the Tontine for Johnny Grey Brecks last night to thank him for his care, but he was gone out, and when I called this morning I was told he would not be out of bed. But I will try to find him this evening and see if he will take the bags back with old notes. Our 104m new should serve us a long time. What dull and tedious work it must have been to you to make them. The Stocks I see are further down today but there is a stop the press in one of the papers they tell me that accounts had come to Mr Otto which revived the prospect of Peace and had again raised the Stocks. You know I look for no Peace till the French Government is overturned and as there is no appearance of that if I had Stock I would sell out. There's a fine day - and as the mercury is up I would faintly hope we are going to get good weathers. Let us be thankful for the many blessings we enjoy. It makes a wonderful difference in our favour our having got the Northern Confederacy so cleverly overturned.

How our drawings on you keep always in some proportion and increase as our remittances to you and the sum is very large this week - 30m. I wonder how they do the business on your terms - by the bye Duncan told me a thing which I never heard before and surprised me viz that the Bank of England, instead of refusing to discount Bills on Bankers, made it a practice when they had a larger sum than they thought right of any Banker's acceptances to send them to take up 20 or 30m of them before due - this he said he knew to have been frequently the case particularly with regard to Bills on Down and Moffat upon whom more Bills were drawn than on any other Bankers.

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RSM
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Wm Simpson Esq
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3 Aug 1801

I am glad Hayfield's Payment is put off till tomorrow - how melancholly a man of McNab's years & Vigour being cut off in so foolish a way - I have not heard any thing said of this Dunlop & Co is in the Gazette - but he must be one of the old Garnkirk Family - James's natural son would never have been so designed - I rejoice Mr R continues better - the fine weather will I hope revive and restore him. What happy effects would a few weeks of this weather have. In my yesterday's ride I saw no corn laid -

Poor Mr Pinkerton called to show me a state which his brother sent him of his affairs by which it appears that he owes 52m and has only 27m good debts to pay it besides 30m in a Demerary estate which if forced to sell would not bring more than payment of the mortgages on it. So it is a bad state and never was anything so cruel as his taking in his brother here for about 4m - that is nearly all his property - and a sober industrious man he is - when he told me before that we had only one of his Bills £160 odd I took his word for it - but sorry I am to find that we have a larger one which he supposed had gone to another hand £325 sent you 26 May - I think the whole must be good in the end but such lyings over are very unpleasant. From the sale of some rum he had on hand and some other funds he proposes to pay 10/ per £ by November. I advised him to convey his subjects (which are valuable pieces of ground) to Trustees and get their acceptances at distant dates for the other 10/. He thinks that might be got out of his brother's estate but is to call a meeting of his creditors tomorrow and will follow what plan they advise.

The enclosed from Henry shows that they are somewhat alarmed in London.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 3 August 1801

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3 August 1801

I am glad Hayfield's payment is put off till tomorrow. How melancholly a man of McNab's years and vigour being cut off in so foolish away. I have not heard any thing said of this Dunlop & Co is in the Gazette - but he must be one of the old Garnkirk family - James's natural son would never have been so designed. I rejoice Mr R continues better - the fine weather will I hope revive and restore him. What happy effects would a few weeks of this weather have. In my yesterday's ride I saw no corn laid.

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the other half of his letter relates to his Publication. I shall send you it with John Gray. I got home only this forenoon. He goes in direct tomorrow. He scrupled much about taking charge of the saddlebags but as he is to take two young ladies from Mr Dale's with him I at last got him to agree to breakfast with them and Mr Dale here and take the post chaise from this in that case he will take the bags. I am almost afraid to Trust anybody with such a valuable package as it will be. I would fain cross the old notes.

Mr Ramsay's Rice does not go till Wednesday. It would have gone by this day's Bizl but the name was not known before I might advise Mr Middlow. It should have been sent to care of some Person at Bainsford or Grangemouth.

RSM
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[some scrap figures; not transcribed]

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4 Aug 1801 -

I hope Johnny Graybricks & his valuable Bags are by this time safe in old Reekie - he alleged it was a mere farce the young Ladies being to go with him - the Truth is when Mr Dale at whose house they are went home yesterday - they are so fond of the place & his daughters that they fell a crying at the thought of parting so he sent me a note at night to tell Mr Gray that as he had disappointed him he would pay the half of the chaise - I thought it better the Bank should pay it

The stamped Bill checks go in the Box & by next opportunity we shall be able to send you most of the remaining old stamp notes in this quarter - I shall give Mr Mackay to the extent of £200 - when he calls for it and send you his Receipt - My nephew's letter is very good - I wish poor fellow he may keep his good principles - I am pleased to see somebody inquiring about his father's lands but I have little hope there is no competition & decent price will be offered - did not his necessities require a sale I have little doubt the subject had soon been removed from the face of the earth

We have had a prodigious Pressure upon us today being the first week of the month and 55m coming in. I had great hopes we should have cut down the Balance a good sum, but all the world and his wife have been at us - and thus we have displeased many by returning Bills - the sum done will have little over - what fighting work this is - when shall we see things easier! Duncan tells me he is to send us £1600 - tomorrow on Moffat & Co at 20d to pay for his Brother here on a mortgage on houses - he is going to the East Country and will call on you. He wishes to see Stow to tell him some old stories.

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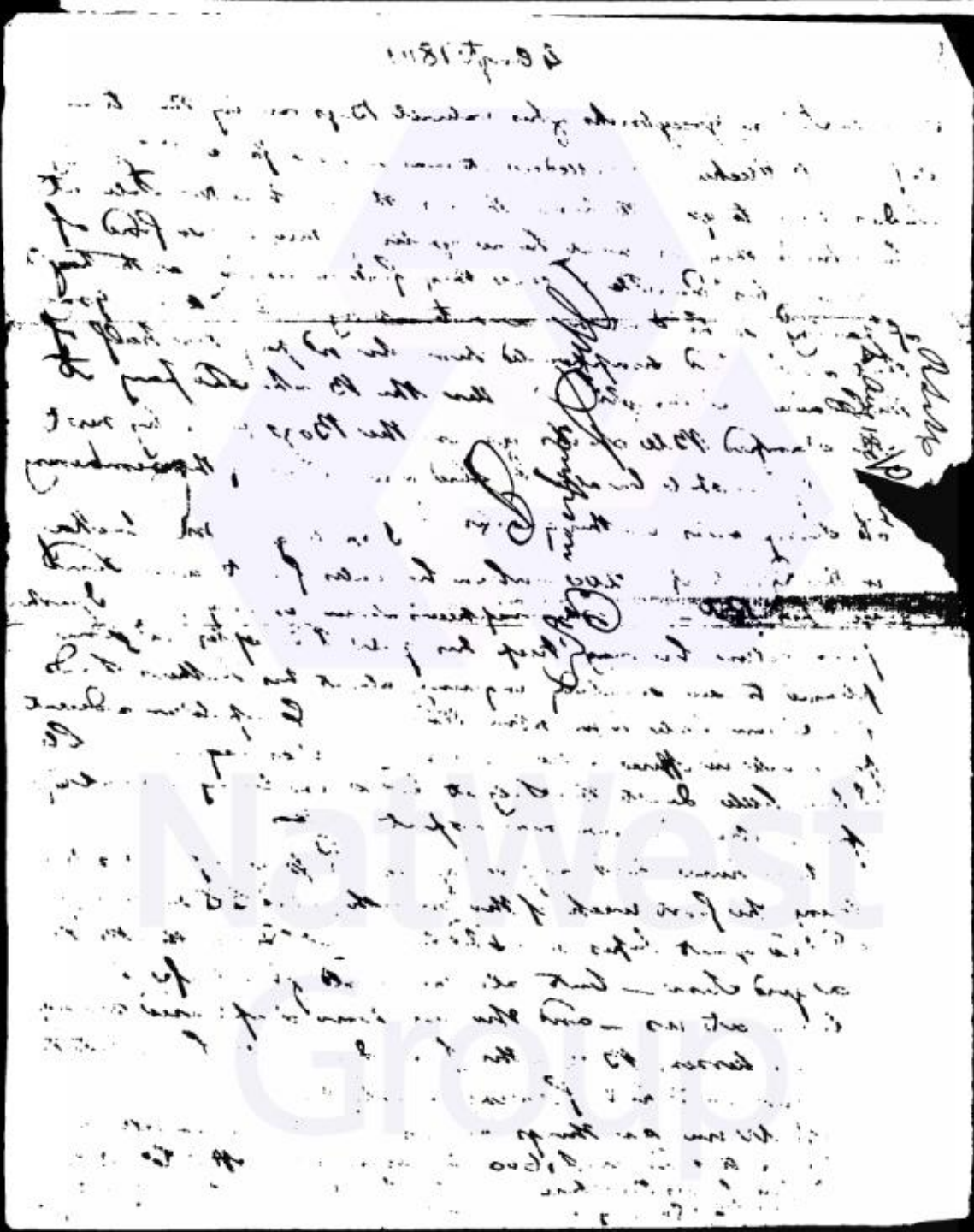
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5 Aug 1801

I am glad you got the Balance in your favour yesterday - I had put you in spirits at dinner - the first time I can get hold of Archie Hamilton I shall get at the bottom of his Balances against us and let you know - it is a plague having to do with that old B-ch - grudging the stamps I suppose she seems to be making all her payments here in small notes - a man brought in one less than £2800 - of them in payment ~~of~~ to day with some direct from Gilbert - this is quite insufferable - it's strange they will not act like other Banks - McNeil tells me all that passed with him at Edinburgh - and that he has bought the Estate of Loup at £12900 - payable next Whitsunday - 5m of it to remain for payment of annuities so 7m will only be payable. From the rental it seems to me a good purchase. He says it is for a highland friend but that if he does not like it he will keep it to himself, and I suppose there is no other highland friend in the case - poor McNeil died yesterday - what a world of vanity!

John Monteith has settled with his brothers' representatives. They are to give him £14000 with interest payable by quarterly payments in the course of 2½ years. Adam the younger brother has closed with them at 15m - payable with interest in 6 years - the other two brothers are to carry on James's business and I think it likely some other house here will join them. You may tell Willie this if he calls. Our two poor partners who could not pay up their share of our losses are now the richest of the company - such the changes in this vain world.

W Pinkerton's creditors met yesterday - being in the forenoon I could not attend. He and his brother called this forenoon to show me the sederunt and ask our acceding to it, which I declined till I should send a copy to you and have your opinion. He is to pay 10/ per £ in November and to hold his subjects for two years and carry on his brewery business

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I hope your P tomorrow will tell me that Jo Gray delivered you the bags.

Was there ever such merciful weather. I suppose you will begin to cut down wheat next week. The farmers I hear offering to contract for potatoes at 8d per Peck. What immense quantities there will be of them. Duke Hamilton has one park of 80 acres of them.

Friend James looked in this forenoon. He is to pay you Ally Bonar's interest in a day or two.

RSM
5 August 1801

Wm Simpson Esq
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R S M
5 Aug 1801

Wm Simpson Esq
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6 Augth 1801

It is a good Gazette we have this morning - an excellent
supplement to the former - what a bold attack of Sir James's
we may say it covers our Navy with glory - better than
the French when they took a stranded Ship - what pity
they did not get her back - but how dreadful must
the explosion of two 112's have been and how awful their
crews not fewer I suppose than 2400 men all going to
the Bottom at once - I am glad Mr R continues better
you should give him no rest till he sets off for Buxton
This is the season and it always does him good - poor
Thom Hopkirk is laid up with the gout in town
and long to be able for a Journey to Buxton -
I see you are in the dead horse way as well as myself
and your hungry curs will not perhaps be so easily
driven away as some of ours - who is this Lady Primrose
to marry - I should not like to be connected with the family
I enclose is the copy of the Settlement of Pinkerton's
Estate which I mentioned to you yesterday - let me
know if we shall subscribe - the writer tells me
Carrick approved of the measure but did not
subscribe till he consulted his Partners -

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6 August 1801

It is a good Gazette we have this morning - an excellent supplement to the former - what a bold
attack of Sir James's we may say it covers our navy with glory better than the French when they took
a stranded ship - what pity they did not get her back. But how dreadful must the explosion of two
112s have been and how awful their crews not fewer I suppose than 2400 men all going to the
bottom at once.

I am glad Mr R continues better you should give him no rest till he sets off for Buxton. This is the
season and it always does him good. Poor Thom Hopkirk is laid up with the gout in town and longs to
be able for a journey to Buxton.

I see you are in the dead horse way as well as myself and your hungry curs will not perhaps be so
easily driven away as some of ours. Who is this Lady Primrose to marry. I should not like to be
connected with the family.

Inclosed is the copy of the settlement of Pinkerton's creditors which I mentioned to you yesterday.
Let me know if we shall subscribe. The writer tells me Carrick approved of the measure but would
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7 Aug 1801

What a Barbarian to rejoice at the destruction of two 112s
think of above 2000 poor wretches sent to the Bottom at once
- yet you will say better they than our honest Tars - I see
the democrats are mourning over the loss of men - and Victory
to us gives them no joy - I have not seen the Gazette today
but the Dean tells me there is in it the most spirited feat
that has been performed this war - by Lord Cochran - I went
up to tell my wife of it as he is her Cousin - but she takes
no credit for it as she says it is the Gilchrist blood
- Come west and see the Duke's 80 acre Park -
was there ever such delightful weather - Prices must
come down fast as the new grain comes to market
I am rather sorry however that those who imported
with partly patriotic views should lose much - Malcolm
McMurrich has two fine cargoes Quebec wheat arrived
10 days ago Sandy Dunlop has another cargo they
tell me they cannot get an offer for it and some
bakers who had agreed to take part have drawn
back - the wheat harvest in the SO of England must
be nearly over - we have an odd story going
here yesterday and today - that Sir James Campbell
with his comptroller etc are all removed for dual
practices - you will know if it is true - if it is
I hope Jamie McDowal will succeed - and much
need he has of it - I wish he were out of Trade
he is a torment to me

Poor Jo Gilpin seems to have made a narrow escape
I don't wonder at his seeing what was going on
and who could have supposed sharp that was the going
what was the cause of it -

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Come West and see the Duke's 80 acre park. Was there ever such delightful weather. Prices must come down fast as the new grain comes to market. I am rather sorry however that those who imported with partly patriotic views should lose much. Malcolm McMurrich has two fine cargoes Quebec wheat arrived 10 days ago. Sandy Dunlop has another cargo they tell me they cannot get an offer for it and some bakers who had agreed to take part have drawn back. The wheat harvest in the South of England must be nearly over. We have an odd story going here yesterday and today - that Sir James Campbell with his comptroller etc are all removed for dual practices. You will know if it is true. If it is I hope Jamie McDowal will succeed - and much need he has of it. I wish he were out of trade. He is a torment to me.

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8 Aug 1801

Was there ever such a Body as this Nelson. He seems to have followed out Lord St Vincent's orders - "Nelson I have no Instructions to give you but just to play the Devil with the French in your own way" How I long to see tomorrow's Accounts for as yet we are in the dark as to what has been done - I hope the Creature himself is safe for he seems to be the Instrument Providence has chosen for the chastisement of our Enemies - we must have lost a number of brave Fellows by the French Batteries. Yes we are well clear of Director Curis - but if our Collies are not so powerful they are much more numerous - seldom a day passes without having half a dozen of them upon us - Pinkerton has just called and I have subscribed both his Papers - he is a very simple hearted honest man and I think may be depended on that he will not encumber his heritable Property more than he says - it was villainous in his brother to take in such a man - you may return me the copies in any Box -

Love just sends me a note saying that if any of my Friends want Rice he can now supply them with a few Tierces at 26/-

another delightful day - I am going about 7 miles to dine with Professor Jardin -

Pony what state is the Frontispiece now in - is not the Roof on - a fine chield Capt Trotter came with Col Wight to drink Tea with me last night and see Jo Pattison's mill. He asked if I knew Mr William Simpson, Edinburgh. I said I was so well acquainted with him that I wrote him two letters every day. He stared.

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Another delightful day. I am going about 7 miles to dine with Professor Jardin.

Pray what state is the Frontispiece now in - is not the roof on. A fine chield Captain Trotter came with Colonel Wight to drink tea with me last night and see Jo Pattison's mill. He asked if I knew Mr William Simpson, Edinburgh. I said I was so well acquainted with him that I wrote him two letters every day. He stared.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 8 August 1801

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RSM

8 August 1801

Wm Simpson Esq

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10 Aug 1801

What a disappointment yesterday - and again today - it would appear Lord Nelson has done nothing of consequence. I have no doubt however he has done all he could - but the French had not I suppose such an armament as we supposed or they were out of his reach - it is so far lucky only one life is lost - that is a bad scrape Sir James has got into - but I am glad there is nothing fraudulent in it and I should think he would soon be reposed - it will be hard indeed if they take the 15m from him and displace him also -

Edward showed me a letter from his brother William about John's wound - it was very near being fatal - the fellow that fired shot should be severely punished -

McNiell tells me the price of Hayfield was to have been paid today but he wrote his man of business not to pay it till tomorrow, as he supposed that would suit you better. The £1000 he brought west he supposed had not been called for till Martinmas as would take that time to clear the arrestment, but it seems it must be lodged in a Bank in the name of his man of business & W Kellie. This is the £1000 you are desired to pay to Mr Menzies and he has wrote that it must be lodged in the Royal. He goes to Hayfield tomorrow for two months and wants me to go with him! - a year or 2 months excursion would be a novelty to me - we had a Review of 500 horse today in our Green - I should have liked to have taken a peep of them as I never saw so many horse together but I found it impossible. My wife went - was frightened at the mob and returned without seeing anything. So you think nothing of Henry's lucubrations. I think if they tend to show that Paper Credit does not the ill ascribed to it, they will do much good.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 10 August 1801

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Friend James says he will pay you
and other purposes he has much to melt with us -
£100 silver will never answer our occasions - you
must try to make it the £200 weekly -
I met with Archie Wallace Gilbert's Partner on Saturday
and examined him narrowly - he declares that the large sum
of our notes they get in arises almost wholly from the payments
they get in of Bills discounted by all the B--ch's Branches
sent them and the Bills discounted by themselves which
are sent to Edin and sent back to them and that it is only now and then
that our notes are sent in by the Ayr and Greenock branches. He thinks full 2/3 of the
notes that come into them in payments are ours -

10 Aug 1801

Wm Simpson Esq

I find the B--ch has sent circular Letters to all her
pups to contract their discounts. Garden of Hamilton
& Co Greenock told me this and that the people were
crying out against them loudly and quietly for this -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 10 August 1801

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Page 2 of 2

Friend James says he will pay your interest this week, for that and other purposes he has much to melt with us.

£100 silver will never answer our occasions. You must try to make it the £200 weekly.

I met with Archie Wallace Gilbert's partner on Saturday and examined him narrowly. He declares that the large sum of our notes they get in arises almost wholly from the payments they get in of Bills discounted by all the B--ch's branches sent them and the Bills discounted by themselves which are sent to Edinburgh and sent back to them and that it is only now and then that our notes are sent in those by the Ayr and Greenock branches. He thinks full 2/3 of the notes that come into them in payments are ours.

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11 Aug^r 1801

I must keep that note you send me of the commencement of your harvest - it is a curiosity - the good & cheap years I see always began early - and as this season is only 1 day and that was Sunday later than '98, I hope we shall have as full markets as we had that winter - an early harvest is of vast consequence - and never did a season promise better than this - what delightful weather.

How I should like to see that handsome front - but I have no expectation of ever being out of sight of Saint Andrew's steeple. There are jaunters enow besides - one would think the whole country breaks loose at this season - almost every day some traveller pops in upon me - our Governor it seems is to be here on Friday. Trotter I understand is one of the Mortonhalls, but as you are his acquaintance he is surely yours. I have not seen see Corbett since his Return. Thom Hopkirk is so well again that he proposes returning to Hamilton today, and soon going to Buxton. Mr R should not delay going there in this fine weather. You see Nelson makes very little of what he has done. I hope he will be at them again.

Poor Peterkin has been in sad distress since Saturday by the loss of £57 your letter this morning clears it up. Your friend Edward and his neighbour Scott who state these Bills the one in the Bill book the other in the letter had stupidly stated only the principal sum of that Bill though the sum paid was for principal and interest. As the cash book was Balanced on Saturday we had no other way of rectifying the error but by stating the difference as a Bill on London today.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 11 August 1801

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12 Augt 1801 -

You had better desire Mackay to call on me we must see
to accommodate him for the sake of so large a family - if he
is only be satisfied with £100 - now & then it would be nothing
but seldom any begin with us without becoming weekly
customers - I was very angry at Sandy Allan this morning
there is no doubt Cole & Co have more produce in their
hands than he has drawn for - he sends them by this post
Bills of Lading for 3m value more by the June fleet
with orders to insure - so I dare say they will now accept
he has 12m value coming by that fleet mostly cotton
& coffee - I shall speak to the Collector in the evening
as he & the Greenock Collector about Mr Jackson of the
Post Office remit only 6 or 8 times a year large sums
and grudge the stamps I thought it not worth while
to dispute that with them to gain their favour as to
the time of payment in Edin - or to them of them only
we never charged the stamps - but now they are
so high I begin to grudge this - shall we make
them pay it? Corbett has been telling me
all that passed in Edin - he made a strong push
to get Willie named Trustee but it did not do
and I am afraid he has not Experience for such a
weighty Business - and when the old B - it was spent
him he could not expect it - what a sad Business
this is for her - and what a madman Hay Smith must be.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 12 August 1801

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12 August 1801

You had better desire Mackay to call on me we must see to accommodate him for the sake of so large a family - if he would only be satisfied with £100 now and then it would be nothing but seldom any begin with us without becoming weekly customers. I was very angry at Sandy Allan this morning. There is no doubt Cole & Co have much more produce in their hands than he has drawn for. He sends them by this post Bills of lading for 3m value more by the June fleet with orders to insure - so I dare say they will now accept he has 12m value coming by that fleet mostly cotton and coffee. I shall speak to the Collector in the evening. As he and the Greenock Collector and Mr Jackson of the Post Office remit only 6 or 8 times a year large sums and grudge the stamps I thought it not worthwhile to dispute that with them to gain their favour as to the time of payment in Edinburgh. So to them and them only we never charged the stamps. But now they are so high I begin to grudge this. Shall we make them pay it? Corbett has been telling me all that passed in Edinburgh. He made a strong push to get Willie named Trustee but it would not do and I am afraid he has not experience for such a weighty business, and when the old B--ch was against him he could not expect it. What a sad business this is for her, and what a madman Hay Smith must be.

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13 Aug 1801

Our Glaswegians know nothing about these holidays of yours
and we not think of stopping the wheels of Trade in honour
of his Royal Highness's Birthday - Peterkin has
never found out his £200 - he has applied the £100
he had over about a year ago to the Reduction of
the shortcoming in the Bill only £100 stands over -
it was stupid in George not to send in the spoilt Bill stamps with the rest
to hold stamps with the rest - they will go next box
I hesitated about taking that Draft
chest -

of McDowal's on Reed Irving Co. but having their
solemn assurance that it had been accepted - and all their
former drafts having been regularly accepted I had
not courage to refuse to us without it they would
not pay the days wages - how thankful should I be
to see Jamie in another line -

our Factor for Monteith & Co's affairs tells me he had
been at John to try if he wd now with the great Fortune
he had got buy the Company's printfield which he possesses at
a Rent of £250 a year, the price of which wd go far to
enable them to wind up their ^{affairs} and pay their debt to
their Partners - John threw away about £12m of their
money on that field and as it was all his own doing
one would have thought he might have now offered a handsome
price for it at least 10/ per £ but no he is not of that metal
he said he wd give no more than the price he formerly offered
I think it was £4500 - payable in 3 or 4 years instalments without
interest - and that he wd provide himself otherwise - such a man

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 13 August 1801

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13 August 1801

We Glaswegians know nothing about these holidays of yours and would not think of stopping the wheels of trade in honour of His Royal Highness's birthday. Peterkin has never found out his £200 - he has applied the £100 he had over about a year ago to the reduction of the shortcoming so the Balance only stands over. It was stupid in George not to send in the spoilt Bill stamps with the rest. They will go next box. Send silver tomorrow for we have only one bag in the chest. I hesitated about taking that draft of McDowal's on Reed Irving & Co but having their solemn assurance that it would be accepted, and all their former drafts having been regularly accepted I had not courage to refuse it as without it they could not pay today's wages. How thankful should I be to see Jamie in another line.

Our factor for Monteith & Co's affairs tells me he had been at John to try if he would now with the great fortune he had got buy the company's printfield which he possesses at a rent of £250 a year, the price of which would go far to enable them to wind up their affairs and pay their debt to their partners. John threw away about 12m of their money on that field and as it was all his own doing one would have thought he might have now offered a handsome price for it at least 10/ per £ but no he is not of that metal. He said he would give no more than the price he formerly offered. I think it was £4500 payable in 3 or 4 years instalments without interest - and that he could provide himself otherwise - such a man.

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14 Aug^r 1801

Nelson seems to have suspended his operations and you see how light the French make of his operations at Boulogne. Never were our newspapers more barren - I fear our folks are doing no good in Egypt otherwise we must have heard from them - I have sent your letter to Mackay and shall see what he says when he calls - of the returned Vouchers I can make 0 - but that two of them went to Andrew - I promised to dine with him tomorrow and I mean to tell him that I don't like this under hand way of his drawing money from this - it was from our discounts to Cross by way of supporting the coal works, that ^{I suppose} the money was got to give for these Bills on London - you see what contrivances Corbett falls upon to raise money - The Dean happened to be here when he called with this Bill on Leith - and he being Corbett's other Banker I desired him to take his share of this wind business - these rich houses I told them were the greatest load up on us.

The Balances with the Banks are somehow unaccountably heavy against us today. 11m to the Thistle. I cannot imagine how this should have been - but it will operate against you on Tuesday. Collector Corbett is in the country. I have not yet met with him.

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There never was a more diabolical Trick than was played to John Pattison on Wednesday. His two eldest sons went to the moors the night before - on that forenoon a letter marked P express but by the P Post came to him saying that one of his sons' guns by accident went off and the whole shot was lodged in his neck - and as his companions were like to go distracted - he had brought the boy to his house at Monkland church - desiring him immediately to come out with one or two surgeons etc - John instantly ordered a chaise & 4 - and got two surgeons - but from the place being different from that the boys went to - began to suspect it was a forged letter - It proved to be so - the boys came safe home - he is making inquiries after the writer, resolved to prosecute him. Mrs Pattison is lying in - had she received the letter I believe it would have killed her.

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14 Aug 1801

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15 Aug 1801

I shall take care of the Drummer's Business and call on Jo Maxwell with the certificate the first evening I can get out -

It is a good story of honest John - and well may it apply to the John I have been unfortunately connected with - what Nerves he must have to see his Partners almost ruined by him - and to be possessed of so much Property, as he certainly now is - and instead of any desire to relieve them - to withhold all he can from them and seem anxious on every occasion to make the hardest possible Bargain with them for these very Subjects on which he had lavished so much of their money and by which he is now making so much money - what strange Characters there are in this world!

I have often said to you what an inclement Country you live in! - while with you it has been vile foggy weather here it has been most delightful - yesterday to be sure the Air was thick - but no Fog and the Farmer said it was the best possible filling weather - I broke my Rule of never dining abroad but on Saturday - and went with my wife on the earnest request of the Dean, at 4 o'clock to dine at Jordanhill with the Oswald Family - yes Mr Oswald said it was the best day for the Country we could wish - its wonderful what Improvements the Dean has made at Jordanhill - the house - Approach quite changed - what great things your moneyed folks can do - while we poor Bodies look on and admire our parts however in the least troublesome and expensive - This is good news from Egypt & hope will be confirmed tomorrow

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 15 August 1801

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15 August 1801

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It is a good story of honest John - and well may it apply to the John I have been unfortunately connected with. What nerves he must have to see his partners almost ruined by him, and to be possessed of so much property as he certainly now is, and instead of any desire to relieve them, to withhold all he can from them and seem anxious on every occasion to make the hardest possible bargain with them for these very subjects on which he had lavished so much of their money and by which he is now making so much money. What strange characters there are in the world!

I have often said to you what an inclement country you live in! While with you it has been vile foggy weather here it has been most delightful. Yesterday to be sure the air was thick, but no fog and the farmers said it was the best possible filling weather. I broke my rule of never dining abroad but on Saturday, and went with my wife on the earnest request of the Dean, at 4 o'clock to dine at Jordanhill with the Oswald family etc. Mr Oswald said it was the best day for the country we could wish. It's wonderful what improvements the Dean has made at Jordanhill - the house, approach etc quite changed. What great things you moneyed folks can do, while we poor Bodies look on and admire. Our part however is the least troublesome and expensive. This is good news from Egypt I hope will be confirmed tomorrow.

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17 Aug 1801

I was much disappointed in not getting an extra Gazette yesterday - but you will see the good news confirmed to day - I have a letter from my young friend Lord Hobart's Secretary with a copy of Took's letter - by this time I hope the French are extirpated from Egypt - it were well for mankind if they were extirpated from the Earth - we are indeed sadly pulled down as you say (and chiefly by the richest People here - what answer shall I give to the enclosed you'll remember David borrowed 7m to pay his land at Christmas per a Bill payable on Whitsunday. He paid it by a draft on Simon Fraser due about this time for 5m - and by his own acceptance to Archibald Smith per 2m - that is the Bill due in Sept - shall I say we shall renew it or not - he is an anxious man and will be impatient to hear from me - I wd fain hope Jamie Walker will close a bargain for the Tobago Estate - but if it be long to me he may be long enough before I can expect to touch the money the Price wd be paid only in 8 years - not likely I shd see it paid - but I advised him rather to sell at any Terms as he wd - a pretty use you are making of your Front to go and entangle my Bird with it - but I hope she has more sense than to be taken in by Externals - speaking of Externals I mean some very nice perfect shewy than Abbots upon his Premises at Drumpelie - it is really a princely Place - we had every thing in an elegant style and the greatest profusion of Trout - but I wd not get him by himself to touch him up about the discharged Vouchers - we had honest Robin Mackay a good Aristocrat and Monkland a wife a sad Democrat and some others betwixt and some others betwixt and the law we have often had Indian meal scones - but never porridge I suspect the goodness of yours is from Mrs S giving good milk to make them - which we have not

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17 August 1801

I was much disappointed in not getting an extra Gazette yesterday, but you will see the good news confirmed today. I have a letter from my young friend Lord Hobart's secretary with a copy of Took's letter. By this time I hope the French are extirpated from Egypt. It were well for mankind if they were extirpated from the Earth.

We are indeed sadly pulled down as you say, and chiefly by the richest people here - what answer shall I give to the enclosed. You'll remember David borrowed 7m to pay his land at Christmas per a Bill payable on Whitsunday. He paid it by a draft on Simon Fraser due about this time for 5m, and by his own acceptance to Archibald Smith per 2m. That is the Bill due in September. Shall I say we shall renew it or not - he is an anxious man and will be impatient to hear from me. I would fain hope Jamie Walker will close a bargain for the Tobago estate, but if it should be so it will be long enough before I can expect to touch the money. The price will be payable only in 8 years - not likely I shall see it paid - but I advised him rather to sell at any terms as keep it. A pretty use you are making of your Front to go and entangle my bird with it, but I hope she has more sense than to be taken in by Externals. Speaking of Externals I never saw anything more perfect and shining than Andrew's upon his premises at Drumpelie. It is really a princely place. We had everything in an elegant style and the greatest profusion of trout, but I could not get him by himself to touch him up about the discharged vouchers. We had honest Robin Mackay a good aristocrat and Monkland and wife a sad Democrat and some others betwixt the two.

We have often had Indian meal scones but never porridge. I suspect the goodness of yours is from Mrs S giving good milk to make them - which we have not.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 17 August 1801

RB/837/324

Page 2 of 2

The first shower I have seen of a long time we had this morning, but it soon cleared up and the wind having changed we have now a delightful day. Another heavy Balance I see against us with Gilbert. This and our Friday's Balances will come against you tomorrow and I fear cut you up sadly. It is quite unaccountable this heavy Balance.

RSM

17 August 1801

Wm Simpson Esq

P

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but it soon cleared up and the wind having changed we have now
a delightful day - another heavy Balance I see against us with
Gilbert - this and our Friday's Balances will come against you tomorrow
and I fear cut you up sadly - it is quite unaccountable
this heavy Balance

Wm Simpson Esq

Rd Mc
17 Aug 1801

NatWest
Group

18 Augth 1801

Robert McNair tells me there is no such thing as ground Rice sold in
Casks - The Grocers with a small hand will grind what they can sell
and sell it in pound weights - any body that wants ground Rice
he says will get it much cleaner & cheaper by grinding it themselves,
Mrs Bonar sent him a Mill cost 7/6 by which he grinds what
he wants in great Perfection - He was telling me that he and
the other Trustees of the late Mr Brown of Newton who held about
40 Shares of Old Bank Stock are thinking of selling part of these
shares to pay off debts - and he begs I wd get notice to him from
you of the present selling price of that Stock - Let me know
in course - He was the other day at his Estate in Ayrshire
and says there never was so heavy a crop - What a downfall
there is like to be in prices - coming here he told me he met
the Mill man and a number of Boys after him calling meal
at 1/9^d - Potatoes are selling at 10^d our large Peck 42^d
The County Committee he says have yet a large quantity of
Pease and can't get on hand and their help on the whole
he believes will be little short of their 5m Credit with us
The Town Committee will lose more - but how happy that
there is so good a Prospect for the Poor - Mr McNair
however is quite astonished at the lowness of the prices
offered for Salkeld's crop - he spoke of getting double these
prices for some he had sold - Dr Nelson is to be at them
again I suppose we shall hear on Thursday of his having
done some mischief to them more than by the last attack
but I wish the Body himself may not be knocked in the
head - What a delightful day - there will be much
cut down with you today - our Second Island Fleet
is arrived - but no sales of Sugar

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 18 August 1801

RB/837/328

Page 1 of 2

18 August 1801

Robert McNair tells me there is no such thing as ground rice sold in casks. The grocers with a small hand will grind what they can sell and sell it in pound weights. Anybody that wants ground rice he says will get it much cleaner and cheaper by grinding it themselves. Mrs Bonar sent him a mill cost 7/6 by which he grinds what he wants in great perfection. He was telling me that he and the other Trustees of the late Mr Brown of Newton who held about 40 shares of old Bank Stock are thinking of selling part of these shares to pay off debts, and he begged I would get notice to him from you of the present selling price of that stock. Let me know in course. He was the other day at his estate in Ayrshire and says there never was so heavy a crop. What a downfall there is like to be in prices. Coming here he told me he met the Bill man and a number of boys after him calling meal at 1/9d. Potatoes are selling at 10d our large peck 42d. The County Committee he says have yet a large quantity of Pease Indian corn etc on hand and their loss in the whole he believes will be little short of their 5m credit with us. The town committee will lose more, but how happy that there is so good a prospect for the poor. Mr McNair however is quite astonished at the lowness of the prices offered for Salkeld & Co's crop - he spoke of getting double these prices for some he had sold. So Nelson is to be at them again. I suppose we shall hear on Thursday of his having done some mischief to them more than by the last attack but I wish the body himself may not be knocked in the head. What a delightful day - there will be much cut down with you today. Our Leeward Island fleet is arrived, but no sales of sugar.

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H Love tells me he gets his Rice ground at Partick mills
and sometimes grinds a Tierce at once - he calls it ground
at 3½d per let - Rice down to 21/ at Liverpool and
likely to be much lower from the great quantity expected from
India - I just met with Jo Stirling who says
you behaved most nobly to him - he is anxious
to know exactly what Bills are in the circle of
Herbert Marshall's - will you look if there are
any in your hands with his name - I can't find
any but that I sent you one Stuart - and I
think there is only one - tho he supposes there are two

Adm
18 Aug 1801

Wm Simpson Esq



Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 18 August 1801

RB/837/328

Page 2 of 2

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RSM
18 August 1801

Wm Simpson Esq
P

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19 Augt 1801

These Blood Balances are serious things - and if that old B--ch persists in this oppressive measure I fear it will be worse & worse - to contract their discounts to such a degree and in so rapid a manner is enough to overset the credit & Trade of the Country - there is no saying how serious the Effects may be and by now they will be felt more than by themselves - were such a course to be followed by the Royal here - I cannot conceive how things would go on - a general Bankruptcy had be inevitable -

I have wrote David that you say, the very inconvenient we must not refuse him but that you hope he will not ask another Renewal.

what speaks you have after losing so much Blood to make such good Puns on my Bird

You may tell Mr Allan we considered Brown & McNab as very safe - they desired to keep the Bill a night so we can only tell you tomorrow if it is accepted - I called at the Parade last night - and was introduced to the Duke by Colonel Wright - he said he knew my name well - and chatted half an hour with me - his health greatly improved by his visit to Cheltenham - he lives in the Barracks like any other Soldier - seems to be very cognate of his men - the finest Corps I ever saw - I told him there was a dispute whether his or Lord Dalkeith's Regt was the finest - he said his men were fully as good but that Lord Dalkeith's made a better appearance on the field being more expert in their being more expert in their Exercise - he is to call at the Bank some day soon and I am to go with him to John Pattison's mill -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 19 August 1801

RB/837/329

Page 1 of 2

19 August 1801

These Blood Balances are serious things, and if that old B--ch persists in this oppressive measure I fear it will be worse and worse. To contract their discounts to such a degree and in so rapid a manner is enough to overset the credit and trade of the country. There is no saying how serious the effects may be and by now they will be felt more than by themselves. Were such a course to be followed by the Royal here, I cannot conceive how things would go on - a general bankruptcy would be inevitable.

I have wrote David that you say, though very inconvenient we must not refuse him but that you hope he will not ask another renewal.

What spunk you have after losing so much Blood to make such good Puns on my Bird.

You may tell Mr Allan we consider Brown & McNab as very safe - they desired to keep the Bill a night so we can only tell you tomorrow if it is accepted. I called at the parade last night and was introduced to the Duke by Colonel Wight - he said he knew my name well - and chatted half an hour with me. His health greatly improved by his visit to Cheltenham. He lives in the barracks like any other soldier - seems to be very voggie of his men. The finest Corps I ever saw. I told him there was a dispute whether his or Lord Dalkeith's Regiment was the finest. He said his men were fully as good but that Lord Dalkeith's made a better appearance on the field being more expert in their exercise. He is to call at the Bank some day soon and I am to go with him to John Pattison's mill.

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Robt McNair not wishing to ask a man of 86 Jo Wallace
to subscribe his new Bond - proposes Edington in his place
I suppose we can have no objection as the other surety
is so good - There is the hottest day I ever felt
so pleasing to think how the grain will be
filling ripening & cutting down
we shall surely have something from Hutchison & Nelson
tomorrow

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 19 August 1801

RB/837/329

Page 2 of 2

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20 Aug 1801

I shall tell Robert McNair when he calls what you say about O Bank Stock - under the present direction I do not think it is a desirable Property - O for a month or 6 weeks of this fine weather - but if this full crop is brought safe in I have no idea what the effect will be upon the landed interests and farmers. There must be a wonderful tumbling in rents (and consequently in the price of land) - but the farmers can well bear a squeeze and let them take it - 3^d per Peck for Potatoes and the digging is beyond anything I have heard of -

I thought of you when I saw Lord Adam's death in the Papers - he was a most respectable character - who will succeed him in the Castle and in the Regiment? It must be some Scotchman in the highest favour - had Sir Ralph lived he would have been the man. What age is young Lord Aberdeen - I remember his mother Miss Baird, but I believe she died soon after Lord Haddo - what an instance of the nonsense of gathering money this of Grinlay's - the wife to have only £50 - and such a fortune to go to a boy he never saw -

Just now a letter from the Watsons which I told their lad I should forward to you and leave you to do as you pleased and I returned the Bills till I should hear from you - I am not fond of taking them as it will swell our list so much and we have enough to do to keep it within bounds without them. But do as you please - I desired Ally to tell you of the conversation I had with Jamie Watson. If you remit the 6m send me back the note of the Bills that I may compare them with it - we see from it how some of our customers are obliged to go to them, as they cannot get all they want from us. Mr Allan's Bill on Brown & McNab £300 is returned accepted -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 20 August 1801

RB/837/331

Page 1 of 2

20 August 1801

I shall tell Robert McNair when he calls what you say about O Bank Stock. Under the present direction I do not think it is a desirable property. O for a month or 6 weeks of this fine weather, but if this full crop is brought safe in I have no idea what the effect will be upon the landed interests and farmers. There must be a wonderful tumbling in rents, and consequently in the price of land. But the farmers can well bear a squeeze and let them take it. 3d per Peck for Potatoes and the digging is beyond anything I have heard of.

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What an unlucky business this has been at Boulogne
to lose so many brave fellows for nothing - how the French
will crow - and cover themselves with glory

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William
Simpson, the Bank's cashier, 20 August 1801

RB/837/331

Page 2 of 2

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RSM

20 August 1801

Wm Simpson Esq

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 22 August 1801

RB/837/334

Page 1 of 2

22 Aug^r 1801
It's vexing the Collector being so long out of Town - but his lad
told me he expected him home tomorrow night and I have
sent him a line to wait him - so I hope he will write on
his arrival - we shall leave the wise folks alone to
settle Lord Adam's appointments as neither you nor I have
a chance for any of them - what blessed weather I am
just going to mount my Poney and take a Ride to
Hamilton and dine with Thos Hopkirk - I expect
to see many Fields of Sheavers - I am as well
pleas'd you have not taken Watson's Bills - we have
only 32m coming in next week which will distress
us sadly for it will be impossible to keep within
that sum - Is it possible Nelson is to be
at them again - surprising we have no official
Intelligence from Egypt

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22 August 1801

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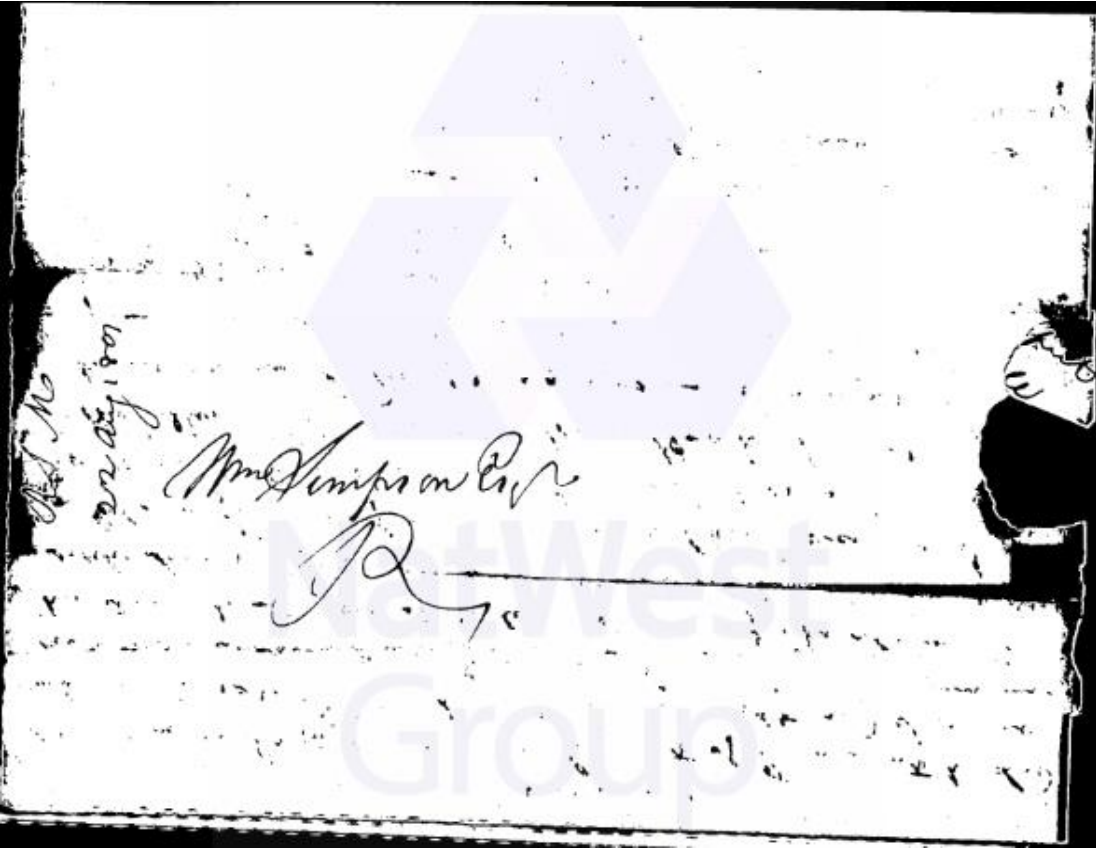
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 22 August 1801

RB/837/334

Page 2 of 2



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RSM
22 August 1801

Wm Simpson Esq
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24 Aug 1801

altho the B of Engl do not give out Gold I thought the Bankers
were overflowing with it, and that you could have got what
you wanted - some months ago we had too much of it - you
may send us £500 - B of E small notes, for we must have
something to accommodate Travellers - those going to England
are better pleased with Paper than Gold - but the former will
not do for those going to Ireland - The Collector came
home last night and was at me this morning - he seems
much disposed to put things upon the footing we wish -
but says to write the Letter Mr Bruce desires and bring
a demand upon him to remit the money weekly which
they have been threatened with - Mrs P says in this - and
he begs me to press you to follow it - that you will call
tomorrow morning on Mr Bruce - get him to go with
you to Mr Pearson - together he has no doubt you will
get Mr P to write him a proper official Letter on
the subject - and then he will proceed as we wish -
he is by this post to write Mr Bruce fully how it is
to be managed so I have only to refer you to him and
the expects a Letter from Mr P on Thursday in the mail
set all to rights - so as he may get a Bill on Wednesday
next week at 3 in place of 2 ds date -

The small Box come in the Bank Box this morning is by
desire of Geo Mackintosh it contains a silver watch and
a bag of money left by a poor Dragoon at Durham who
died lately for his mother - I have sent it to George - but I
suppose you paid 3/2 carriage if so I must get it from him -
The delightful weather - I had a pleasant drive out
Saturday - but was surprised to see so little cut down
a good deal however will be done this week and I expect
much is done already with you - The Duke's Regt firing
on the Green at his Review

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 24 August 1801

RB/837/335

Page 1 of 2

24 August 1801

Although the Bank of England do not give out Gold I thought the Bankers were overflowing with it and that you could have got what you wanted. Some months ago we had too much of it. You may send us £500 Bank of England small notes, for we must have something to accommodate travellers. Those going to England are better pleased with paper than gold, but the former will not do for those going to Ireland. The Collector came home last night and was at me this morning. He seems much disposed to put things upon the footing we wish, but says to write the letter Mr Bruce desires would bring a demand upon him to remit the money weekly which they have been threatened with. His plan is this, and he begged me to press you to follow it - that you will call tomorrow morning on Mr Bruce - getting him to go with you to Mr Pearson, together he has no doubt you will get Mr P to write him a proper official letter on the subject, and then he will proceed as we wish. He is by this post to write Mr Bruce fully how it is to be managed, so I have only to refer you to him, and he expects a letter from Mr P on Thursday which will set all to rights, so as he may get a Bill on Wednesday next week at 3 in place of 2 ds date.

The small box come in the Bank box this morning is by desire of George Mackintosh. It contains a silver watch and a trifle of money left by a poor Dragoon at Durham who died lately for his mother. I have sent it to George, but I suppose you paid 3/2 carriage. If so I must get it from him. Still delightful weather. I had a pleasant ride on Saturday, but was surprised to see so little cut down. A great deal however will be done this week and I suppose much is done already with you. The Duke and his regiment firing away on the Green at his Review.

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I had a letter from Jamie Walker on Saturday informing me that he had upon the matter concluded a bargain for the sale of the Tobago Plantation at 16m payable in 7 years - but could get no British Security - the Purchaser lives there and gives not only security upon the subject sold but upon his other negroes and property there. This holds out but a distant and somewhat uncertain prospect of my touching my money - but any thing better than the footing we were upon - The crops are to be consigned James for the payments which will make it a profitable transaction for him -
I cannot conceive how these Balances with Gilbert come to be so high against us - nearly 6m of our notes came in to them this day - The sum is 14m

RSM
24 Aug 1801

Wm Simpson Esq

I have delivered your message to friend James who seldom misses calling me every forenoon - he says the Muirkirk carts are going to Edinburgh this week - by them I suppose you will get some more Discounters

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 24 August 1801

RB/837/335
Page 2 of 2

I had a letter from Jamie Walker on Saturday informing me that he had upon the matter concluded a bargain for the sale of the Tobago plantation at 16m payable in 7 years, but could get no British security. The purchaser lives there and gives not only security upon the subject sold but upon his other negroes and property there. This holds out but a distant and somewhat uncertain prospect of my touching my money, but anything better than the footing we were upon. The crops are to be consigned James for the payment which will make it a profitable transaction for him.

I cannot conceive how these Balances with Gilbert come to be so high against us. Nearly 6m of our notes came in to them this day. The sum is 14m.

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RSM
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25 Aug 1801

Lord Elcho's arrangement w^d do vastly well - and how proud it wd make you to have a Prince of the Blood your next neighbour - by & by we should hear of his visits at P Green - The military people speak highly of the Duke of Kent -

It's odd there is no word of Madeira I am told in today's Gazette and Nelson seems to think a little before he make another attempt Thom goes to Buxton in a week or two and wants the Laird who has been a cripple with Rheumatism of late, to go with him I should have informed you of McAlister Bryson's stop, but I did not think of it as we have not a bit of paper with their name on it in the office one Bill indorsed by them was taken up by the other indorser this day - I have long thought they wd end this way - McAlister is gone off supposed to America - our old Teller Archibald is gone there we have not yet got payment of his £300 - returned Bill on Sir Michael Crombie & Co - it is with the Grahams at Liverpool who think they will make the value out of the parties there and I am daily expecting to hear of their having done so. Pinkerton's returned Bill we have placed to debts in suspense No.2, and I suppose it must stand there till the money comes in from poor William's funds -

That story of Hibberts I shall never mention, but I am sorry for it as they were esteemed a first rate house and I seldom see that cobling work do good in the end -

I called at Gilbert's last night to investigate further how these heavy Balances come so uniformly against us. He gave the same account as Archie Wallace - I mean Archie Hamilton's father is in the country - all of our notes that had come in this week past from Branches was only £2500 - and there may not be more for some weeks to come - without the amt. of our notes arise almost wholly from the payments they get in here of the Bills only largely discounted at the different Branches, and the Bills discounted by themselves which they send into Edinburgh and are sent back to them before due.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 25 August 1801

RB/837/338

Page 1 of 2

25 August 1801

Lord Elcho's arrangement would do vastly well, and how proud it would make you to have a Prince of the Blood your next neighbour. By and bye we should hear of his visits at P Green. The military people speak highly of the Duke of Kent.

It's odd there is no word of Madeira I am told in today's Gazette and Nelson seems to think a little before he make another attempt. Thom goes to Buxton in a week or two and wants the Laird who has been a cripple with rheumatism of late, to go with him. I should have informed you of McAlister & Bryson's stop, but I did not think of it as we have not a bit of paper with their name on it in the office. One Bill indorsed by them was taken up by the other indorser this day. I have long thought they would end this way. McAlister is gone off supposed to America. Our old teller Archibald is gone there. We have not yet got payment of his £300 returned Bill on Sir Michael Crombie & Co. It is with the Grahams at Liverpool who think they will make the value out of the parties there and I am daily expecting to hear of their having done so. Pinkerton's returned Bill we have placed to debts in suspense No.2, and I suppose it must stand there till the money comes in from poor William's funds.

That story of Hibberts I shall never mention, but I am sorry for it as they were esteemed a first rate house and I seldom see that cobling work do good in the end.

I called at Gilbert's last night to investigate further how these heavy Balances come so uniformly against us. He gave the same account as Archie Wallace - I mean Archie Hamilton did for his father is in the country - all of our notes that had come in this week past from branches was only £2500, and there may not be more for some weeks to come - so that the amount of our notes arise almost wholly from the payments they get in here of the Bills on Glasgow discounted at the different branches, and the Bills discounted by themselves which they send into Edinburgh and are sent back to them before due.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 25 August 1801

RB/837/338

Page 2 of 2

I observed in Gilbert's counting room a vast quantity of small notes packing up to be sent to Greenock a great part of which will no doubt come back in payments to us. I asked if they sent no large notes. He said they had few to send and you will see by the inclosed note from him how they are here - this system of paying large sums in small notes is followed by no other not the meanest Bank - it is quite insufferable and renders that vile old B-ch a perfect nuisance. What shall we do - for it is impossible in the hurry of our receiving payments which is generally from 2 to 3 o'clock to count over such large bundles. Yet in payment of Bills can we refuse them? You see the expedient Archie Hamilton has fallen upon and accordingly we have taken an order on GH&Co as agents for £2500. But after the story of James Dunlop I tremble at doing anything on that way.

RSM

25 August 1801

Wm Simpson Esq

P

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25 Aug 1801

Wm Simpson Esq

Wm Simpson Esq

NatWest Group

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 25 August 1801

RB/837/339

Page 1 of 2

I have by this post a letter from Jas Walker informing me of his having concluded the sale of the Tobago Plantation at £17000 - this purchaser to have this year's crop - but before the deeds are made out it is necessary that the mortgages be laid before the attorneys - he therefore begs I will write to Messrs Mansfield & Co to deliver mine which is in their possession to Mr Jameson who has his directions and will call on them for it - I suppose they will have no scruple to do this, and as I have no acknowledgement from them of the deed being in their hands I think it needless to trouble them with a letter - you can say the needful to them -

Yrs RSM
25 Aug 1801

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I have by the post a letter from James Walker informing me of his having concluded the sale of the Tobago plantation at £17000. The purchaser to have this year's crop. But before the deeds are made out it is necessary that the mortgages be laid before the attorneys. He therefore begs I will write to Messrs Mansfield & Co to deliver mine which is in their possession to Mr Jameson who has his directions and will call on them for it. I suppose they will have no scruple to do this, and as I have no acknowledgement from them of the deed being in their hands I think it needless to trouble them with a letter. You can say the needful to them.

Yours RSM

25 August 1801

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 25 August 1801

RB/837/339

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RSM

25 August 1801

Robert Scott Moncrieff Esq

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26 Aug 1801

These Balances are indeed vexing things and if matters go on here extending in this manner I fear they will become larger and yet I know not how it is possible to contract our issues without doing mischief and defeating our own purpose - you see what a heap of London paper is coming in today yet I have no doubt the Bills are all good and I know not how we would refuse any of them although some were refused. Our drawings on Down have been proportionately large. This large machine often makes my nerves shake. I scrupled about that Bill on Bristol from the Callant but am assured it is good. He needed the money and we took 20d extra discount on it.

We have got our Gazette for Cairo, but the terms don't please - it seems odd so many French should be allowed to go off with arms artillery and baggage - but I dare say there was good reason for it and I suppose there was next to a certainty of Menou agreeing to it. I saw a good letter last night from Major Lockhart (our minister's brother) of 30 regiment, dated G Vizier's Camp 10 miles from Cairo 12 June. He says he was the first British officer that ever mounted guard on the Grand Vizier - that two of the regiments from India had joined them - that the British were received before His Highness who expressed great approbation but thought it odd so great a nation as the English should not wear their beards. The Major speaks much of the bravery shown by our troops at the battle of 21st March - says not 20 of them had died since by the sword and that the army in general was healthy, the hot winds insufferable. Finlaysons have taken up the Bill on Freebairn - he says they are not stopt.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 2 August 1801

RB/837/340

Page 1 of 2

26 August 1801

These Balances are indeed vexing things and if matters go on here extending in this manner I fear they will become larger and yet I know not how it is possible to contract our issues without doing mischief and defeating our own purpose. You see what a heap of London paper is coming today, yet I have no doubt the Bills are all good and I know not how we would refuse any of them although some were refused. Our drawings on Down have been proportionately large. This large machine often makes my nerves shake. I scrupled about that Bill on Bristol from the Callant but am assured it is good. He needed the money and we took 20d extra discount on it.

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Col^l Corbett has just called and shown me a letter he has
wrote to the Board - he says it wd never do to proceed with the
Bill upon the hint of one Comr (Stodart) that every thing might
soon be overturned again - that the best way was to address
the Board and get their Authority - he mentions to them that
making the Bill payable on Tuesdays wd be much more convenient
for this Bank here and that he hopes the Board wd be
disposed to encourage so useful an Institution and agree
to let the Bill be payable one day later - he also writes
Mr Pearson pressing his promoting the Reform - and to
Mr Bruce and Mr Bonar - he thanks you sh^d call on
Mr Bonar to morrow morning and take his assistance
and he has no doubt every thing will be settled by to day

RSM
26 Aug 1801

Wm Simpson Esq
P

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 2 August 1801

RB/837/340
Page 2 of 2

Collector Corbett has just called and shown me a letter he has wrote to the board. He says it would never do to proceed in the business upon the hint of one Comr (Stodart) that everything might soon be overturned again. That the best way was to address the Board and get their authority. He mentions to them that making the Bill payable on Tuesdays would be much more convenient for the Bank here and that he hopes the Board will be disposed to encourage so useful an Institution and agree to let the Bill be payable one day later. He also writes Mr Pearson pressing his promoting the reform, and to Mr Bruce and Mr Bonar. He thinks you should call on Mr Bonar tomorrow morning and take his assistance and he has no doubt everything will be settled to your liking.

RSM
26 August 1801

Wm Simpson Esq
P

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27 Aug 1801

I wish the Collector may not have bungled the business by his way of proceeding altho it seemed to be from Zeal to serve us - in his letter to the Commissioners I do not think he mentioned the Royal Bank - if he did I fear it will defeat the whole scheme by rousing the old B-ch against us - we shall hear about it tomorrow

You are ~~now~~ how pretty speeches for young ladies more at command than I have so I must leave you to whisper some sweet words into my Bird's ear for me - but with your eloquence - your Front and your Front. I doubt you have quite alienated her from me and I have no chance to compete with you - My best regards however to the whole good family as I suppose they will all be with you tomorrow - I wish I could be with you - I do not prefer it to higher company & am well with the Majorbanks are to entertain our Governor tomorrow Mr Dale & I as being of his Corps are invited and I must again break thro' my rule of never dining abroad but on Saturday

don't forget to send us silver in the box tomorrow you may also send us the Bank of England notes if you will not give us a small bag of Guineas - and you may likewise send 2 or 3m small notes for they are nearly gone here - These Terms granted the French don't go down with People - but I dare say it was for the best and it saves much bloodshed - I am glad you are for Murchison tomorrow - we have done above 1m for him this week besides the weekly guarantee Bill - and most of them Edington's Bills at 6 months. This is hard upon us, but cannot be helped -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 27 August 1801

RB/837/342

Page 1 of 2

27 August 1801

I wish the Collector may not have bungled the business by his way of proceeding altho it seemed to be from Zeal to serve us - in his letter to the Commissioners I do not think he mentioned the Royal Bank - if he did I fear it will defeat the whole scheme by rousing the old B-ch against us - we shall hear about it tomorrow.

You have pretty speeches for young ladies more at command than I have so I must leave you to whisper some sweet words into my Bird's ear for me - but with your eloquence, your Front and your Front, I doubt you have quite alienated her from me and I have no chance to compete with you. My best regards however to the whole good family as I suppose they will all be with you tomorrow. I wish I could be with you. I would even prefer it to higher company I am to be with. The Majorbanks are to entertain our Governor tomorrow. Mr Dale and I as being of his corps are invited, and I must again break thro' my rule of never dining abroad but on Saturday.

Don't forget to send us silver in the box tomorrow. You may also send us the Bank of England notes if you will not give us a small bag of Guineas - and you may likewise send 2 or 3m small notes for they are nearly gone here.

These terms granted the French don't go down with People, but I dare say it was for the best and it saves much bloodshed.

Friend James goes for Muirirk tomorrow. We have done above 1m for him this week besides the weekly guarantee Bill, and most of them Edington's Bills at 6 months. This is hard upon us, but cannot be helped.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 27 August 1801

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RSM
27 August 1801

Wm Simpson Esq
P

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28 Aug^t 1801 -

I am glad you think the Collector's affair is in a good train
he has not called to tell me the contents of his letter from Edin
but if we do not carry the point I wd be clear for giving up
his A/c^t for I think in that case it wd rather do us harm
as good - I don't think any of the Banks here wd take it
Archie Graham only allows 3% on these public A/c^ts and
it is enough - I should hope there is little wind
Paper among our London Bills and it is wonderful of so immense a
sum running so little is returned - The Balances I see are much
against us with the Banks here today and no wonder considering
the sum we have given out more than the other Banks particularly
for London Bills - we have done little more than 30m this week
yet of Glasgow Bills - but many a good piece of Paper we
have returned - McAlister & Bryson I am told owe about 50m
(mostly I hope to Englishers) and they have only about
£500 of property they say in this country - two large cargoes
they lately sent off to New York. Bryson has been long there
they say little better than a madman. McAlister was arrested at
Greenock found means to pay the debt and got on board the last
ship for N York as she was sailing. It will be a bad business
for in America they tell me a debtor may put off his payment
as long as he chooses. A poor fellow porter to the late James
Monteith and who remains with his heirs lost one of our £100
notes going from this office last Tuesday. He has advertised
a reward of 10 Guineas for it. Desire your tellers to examine
£100 notes that are presented by unknown hands. Now for a
Bouse with the Duke so adieu.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 28 August 1801

RB/837/343

Page 1 of 2

28 August 1801

I am glad you think the Collector's affair is in a good train. He has not called to tell me the contents of his letter from Edinburgh but if we do not carry the point I would be clear for giving up his account for I think in that case it would rather do us harm as good. I don't think any of the Banks here would take it. Archie Graham only allows 3 per cent on these public accounts and it is enough. I should hope there is little wind paper among our London Bills and it is wonderful of so immense a sum running so little is returned. The Balances I see are much against us with the Banks here today and no wonder considering the sum we have given out - more than the other Banks particularly for London Bills. We have done little more than 30m this week yet of Glasgow Bills, but many a good piece of paper we have returned.

McAlister & Bryson I am told owe about 50m (mostly I hope to Englishers) and they have only about £500 of property they say in this country. Two large cargoes they lately sent off to New York. Bryson has been long there they say little better than a madman. McAlister was arrested at Greenock, found means to pay the debt and got on board the last ship for N York as she was sailing. It will be a bad business for in America they tell me a debtor may put off his payment as long as he chooses. A poor fellow porter to the late James Monteith and who remains with his heirs lost one of our £100 notes going from this office last Tuesday. He has advertised a reward of 10 Guineas for it. Desire your tellers to examine £100 notes that are presented by unknown hands. Now for a Bouse with the Duke so adieu.

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I hope you consider Scott Smith Stein & Co as perfectly safe
that large Bill accepted by them was almost forced upon me
by Provand of whose situation I have no great opinion
In comes the Lord Provost with a bundle of Bills - the undorsed
notes to Jeffrey & Co 3rd current - 14 of them amount £1598 - being
a loss by one of the corn committees' ships from America - and
as the committee have 6m to pay 3rd September they cannot do
without these Bills being discounted. Of 5 ships from America two
were lost - the committee are to get Carrick to do the other to
the same amount - I do not know how we can refuse but as
the Bills are at so long date I told the Provost we behaved first
to have your authority. The committee guarantee the Bills - their
loss by these American cargoes which have arrived will be prodigious.
I told him if the Bills were done it would be on Tuesday and I should
let him know on Monday. Much of our drafts on Down are for
payment of grain - on which there has been great loss.

RSM
28 Aug 1801

Wm Simpson Esq

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 28 August 1801

RB/837/343
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RSM
28 August 1801

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I thought Commissioner Stodart had been on our interest - and I do not understand what he means by my interest being being purchased by the Collector's letter - I should go shortly to work with them by telling them that unless they would take the Bills as suited us - they should shut the account. But I hope James Bruce will yet get it managed.

We had 44 sit down to dinner which was very elegant and the better of a side of a buck sent by the Duke - altho we had many good songs - it was but a dull business - not half so pleasant as the P Green Party wd be - the Duke on the Provost's right and the President on his left - said very little - The Duke's health was then drunk - 1st as Col of the militia and all under him
 2nd Gov of R Bank ditto
 3rd as the oldest Burgess of Glasgow present

By a letter from Messrs Graham's attorney at Liverpool today, I am sorry to find they have not made out the payment of the £300 Bill on Crombie. Mcminns, the indorsers say they are unable to pay, and the shareholders of Crombie & Co have taken their Bill at 6 months which is supposed will be good. The attorney desires to know if he should sue McMinns, but says if he do, they will be obliged to do no more than give bail for their appearance next term November. What nonsense is the English law. I mean to write him today to get such Bill if even at 6 months as he esteems good with the security both of Cromie & Co and McMinns and in that case to save the expense of a prosecution. In the meantime I suppose I must place this Bill to Dr of Debts in Suspense No.2. I got from Wiley & Archibald our last indorsers

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 29 August 1801

RB/837/346
 Page 1 of 2

29 August 1801

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- 1st as Colonel of the militia and all under him
- 2nd Governor of R Bank ditto
- 3rd as the oldest Burgess of Glasgow present

By a letter from Messrs Graham's attorney at Liverpool today, I am sorry to find they have not made out the payment of the £300 Bill on Crombie. Mcminns, the indorsers say they are unable to pay, and the other creditors of Cromie & Co have taken their Bill at 6 months which is supposed will be good. The attorney desires to know if he should sue McMinns, but says if he do, they will be obliged to do no more than give bail for their appearance next term November. What nonsense is the English law. I mean to write him today to get such Bill if even at 6 months as he esteems good with the security both of Cromie & Co and McMinns and in that case to save the expense of a prosecution. In the meantime I suppose I must place this Bill to Dr of Debts in Suspense No.2. I got from Wiley & Archibald our last indorsers

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two Bills to amount of this return one £105 - drawn by Sir Jo Stirling of Glorat payable in December which I think must be very good - the other by one Scrimgeor Falkirk has acceptance to themselves 4/mo £98.10 - ^{doubtful} these Bills I kept in my hands till we saw what could be made out at Liverpool - I am afraid Wiley & Archibald must become bankrupt - can you suggest any way of securing the value of these Bills to us to amount of the debt in case of their sequestration? We have also arrested in the hands of Leckie & Ewing who have some doubtful Bills in their hands sent them by Cromie & Co for payment from which they expect to draw at least 10/ per £. Altogether I think we must ultimately get our money

our two greatest debts are owing low - so take the first opportunity of sending a supply

Wm Simpson Esq

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 29 August 1801

RB/837/346
Page 2 of 2

two Bills to amount of this return one £105 drawn by Sir Jo Stirling of Glorat payable in December which I think must be very good. The other by one Scrimgeor Falkirk has acceptance to themselves 4/mo £98.10 doubtful. These Bills I kept in my hands till we saw what could be made out at Liverpool. I am afraid Wiley & Archibald must become bankrupt - can you suggest any way of securing the value of these Bills to us to amount of the debt in case of sequestration? We have also arrested in the hands of Leckie & Ewing who have some doubtful Bills in their hands sent them by Cromie & Co for payment from which they expect to draw at least 10/ per £. Altogether I think we must ultimately get our money.

Our notes great and small are running low, so take the first safe opportunity of sending a supply.

RSM
29 August 1801

Wm Simpson Esq
P

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31 Aug 1801

I have discounted all the Bills to the Provost and given Jeffrey & Co Bills on Down & Co for near double the value - £2600 - what sums these Corn Remittances have taken from us - I hope that Trade will soon be over and that we shall not see such drains from the Country again for Corn - These Bills and many others coming in (among the rest a parcel left by friend James) will make it hard work for us tomorrow morning to keep within the mark - as I see only 43m comes in this though the first week of the month we had a good deal of wind & rain yesterday, but no hurt will be done yet, and the Sheavers are busy today - so Lord Nelson has come back after doing O - I am glad he shows himself as prudent as brave - its unaccountable we don't hear of the Garrison at Cairo arriving at Toulon - they should have been there a month ago. I wish there may not have been some demur about their departure. There are letters from General Moore quite recovered he arrived at Cairo two days after the convention - I am glad to see Gilbert's Balance this week is not so heavy against us - but you cannot wonder if the Balance is still against you tomorrow considering our emissions here 55m. I see it was remitted you in London Bills last week - we did only 33m by Glasgow Bills - Wednesday is the Collector's day for remitting - I hope you will get it settled with the board so as a Bill at 3/d etc may do.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 31 August 1801

RB/837/350

Page 1 of 2

31 August 1801

I have discounted all the Bills to the Provost and given Jeffrey & Co Bills on Down & Co for near double the value - £2600. What sums these corn remittances have taken from us. I hope that trade will soon be over and that we shall not see such drains from the country again for corn.

These Bills and many others coming in (among the rest a parcel left by friend James) will make it hard work for us tomorrow morning to keep within the mark, as I see only 43m comes in this though the first week of the month.

We had a good deal of wind and rain yesterday, but no hurt will be done yet, and the sheavers are busy today. So Lord Nelson has come back after doing O. I am glad he shows himself as prudent as brave. It's unaccountable we don't hear of the Garrison at Cairo arriving at Toulon - they should have been there a month ago. I wish there may not have been some demur about their departure. There are letters from General Moore quite recovered he arrived at Cairo two days after the convention.

I am glad to see Gilbert's Balance this week is not so heavy against us, but you cannot wonder if the Balance is still against you tomorrow considering our emissions here 55m. I see it was remitted you in London Bills last week. We did only 33m Glasgow Bills. Wednesday is the Collector's day for remitting. I hope you will get it settled with the board so as a Bill at 3/d etc may do.

Note on transcriptions: the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations, and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 31 August 1801

RB/837/350

Page 2 of 2

Have you a letter from Koops with a specimen of straw paper. Do you think it will do to prevent
forgery.

RSM

31 August 1801

Wm Simpson Esq

P

Wm Simpson Esq

*Have you a letter from Koops with
a specimen of straw paper - do you
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RSM*

NatWest
Group

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