

1 Dec 1801

I know not what to say to Stow's friend - if he is not accurate & expert in figuring he will rather be a Burthen upon us - but the appointment I proposed to give him would not much expose him to the hurry of business, for I meant that he should sit at a desk from morning to night and do nothing but bring forward the interest as Mr Stirling tells me there is a necessity for a hand being constantly employed in that work as the other hands are constantly taken up with the other work - but even that he would not be fit for if he has not some quickness & accuracy in figuring. Just send him or not by the quarter day as you think proper. We got thro' last night about a quarter before 10^o which was very well - but this day Scott has many deficiencies - I wish he may do it better good nerves to stand the Bustle here - we had much of it to day - a vast number of Bills done and a vast number returned - we have 54m coming in this week, which should reduce the Balance next week, but the demands on us are boundless - No Bills lying over however, but the 276 grocers Bills I mentioned to you a month ago and I think we shall get nearly out there. I am frightened at sending you such a sum by Mrs Watson. Robert Stuart has been with me with a plan of his waggon. I am to call on Archie tonight and see what he says to it. Our only security will be the strong runner they propose to erect of malleable iron, but Mr Dale says we should set a new coach agoing for ourselves.

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

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1 December 1801

I know not what to say to Stow's friend. If he is not accurate and expert in figuring he will rather be a burden upon us, but the appointment I proposed to give him would not much expose him to the hurry of business, for I meant that he should sit at a desk from morning to night and do nothing but bring forward the interest as Mr Stirling tells me there is a necessity for a hand being constantly employed in that work as the other hands are constantly taken up with the other work. But even that he would not be fit for if he has not some quickness and accuracy in figuring. Just send him or not by the quarter day as you think proper. We got through last night about a quarter before 10, which was very well, but this lad Scott has many deficiencies. I wish he may do. It takes good nerves to stand the bustle here. We had much of it today. A vast number of Bills done and a vast number returned. We have 54m coming in this week, which should reduce the Balance next week, but the demands on us are boundless. No Bills lying over however, but the 276 grocers Bills I mentioned to you a month ago and I think we shall get nearly out there. I am frightened at sending you such a sum by Mrs Watson. Robert Stuart has been with me with a plan of his waggon. I am to call on Archie tonight and see what he says to it. Our only security will be the strong runner they propose to erect of malleable iron, but Mr Dale says we should set a new coach agoing for ourselves.

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Edward was at Mrs I this morning and got two letters
from her with go in the Box from which I suppose she
has got yours - but he will call and tell her
So you have subscribed Mackenzie's Paper - he has
brought it west in triumph and quite surprised me by
it - I fancy Jamie Buchan has bothered you into it -
he will not find Carrick so easily managed - have
you got the Ball settled with Anderson less I see
when they made their last payment it was only 7/6 per £
after deducting the 12/ dividend we had got from S&M.
So Andrew had carried his point

1 Dec 1801

Wm Simpson Esq

How is Archie Gilchrist

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

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Page 2 of 2

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RSM
1 December 1801

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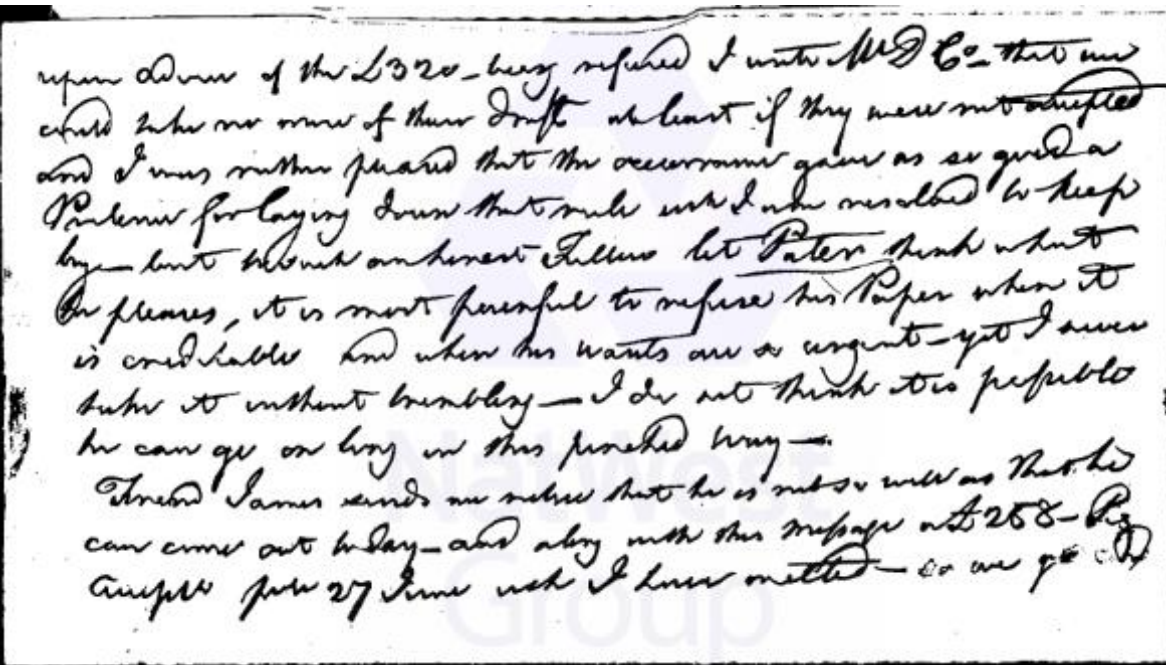
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, December 1801

[This letter is undated, but was found in the bundle of letters from December 1801. Being marked PP, it would have originally been a postscript addition to one of RSM's letters, but has become separated from the one with which it belongs]

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Page 1 of 2



Upon advice of the £320 being refused I wrote MD&Co that we could take no more of their drafts at least if they were not accepted and I was rather pleased that the recurrence gave us so good a pretence for laying down that rule which I am resolved to keep by - but should on honest terms let Paterson think what he pleases, it is most painful to refuse his paper when it is creditable and when his wants are so urgent - yet I never take it without trembling. I do not think it is possible he can go on long in this pinched way.

Friend James sends me notice that he is not so well as that he can come out today, and along with this message a £258 Pig acceptance payable 27 June which I have melted - so we go on.

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Upon advice of the £320 being refused I wrote MD&Co that we could take no more of their drafts at least if they were not accepted and I was rather pleased that the recurrence gave us so good a pretence for laying down that rule which I am resolved to keep by, but he such an honest fellow let Pat think what he pleases, it is most painful to refuse his paper when it is creditable and when his wants are so urgent - yet I never take it without trembling. I do not think it is possible he can go on long in this pinched way.

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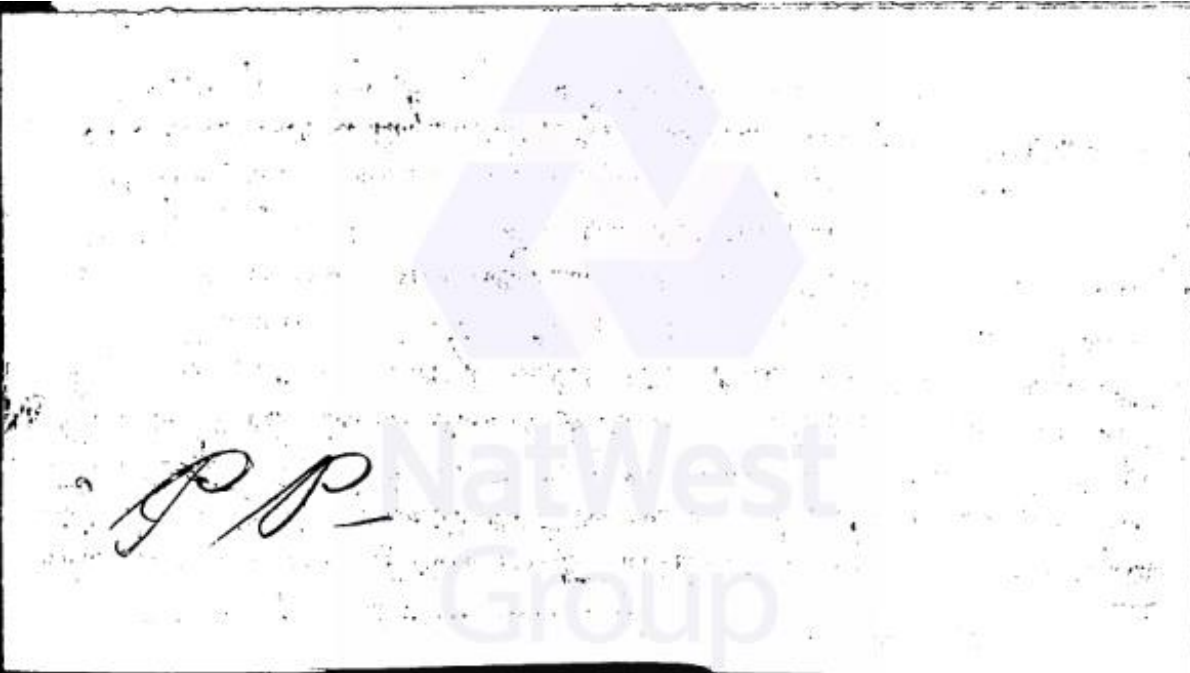
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2 Decem 1801

So you are to take the Breast from the Child - very right, it is so stout now that it may fend very well on Spoon meat quarterly and I hope there will be no speaning brash - I do not suppose Gilbert is picking up any more London Paper than usual - they will not go to him if we will take them - but any shortcome in London Bills this week or two past may easily be accounted for by the non arrival of Hamburg Mails which must be necessary to those who depend upon them, and if this storm continues I know not how long we may want for them - at least we have even snow here - a good deal fell last night - I am diverted with Sandy Allan's Law standing good with the Councillor - indeed I think it is common sense - we have nothing to do with Wyllie & Archibald in the matter between George & them. You remember we had a returned Bill of theirs drawn by Sir Michael Cromie & Co Bankers in Liverpool for £300 - after much correspondence our Attorney at Liverpool got it settled as the other holders of such Bills had done by getting the acceptance of Philemon Pownall Esq one of the partners payable in London 29 July at 6 months for the amount & charges £313. 14. 10. This Bill he has sent us but altho Pownall is said to be a man of considerable property, I hesitate about negotiating it in the ordinary way lest it should come back. Shall we send it to Down a week or two before due, or to you and let the amount be stated against the returned Bill only when we know it is paid. As a security in part for that returned Bill we got from Wyllie & Archibald without any acknowledgement shortly before their sequestration a Bill per £105 payable one month after Martinmas it is drawn by Sir Jo Stirling upon one of his tenants so must be good, but the indorser to Wyllie & Co applied to us to give it up as he had got no value for it. I showed you the Bill here, and you advised our keeping hold of it, but if Pownall's Bill be good we have no claim upon it. At any rate I doubt we should be obliged to give it up. What shall we do with it?

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

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2 December 1801

So you are to take the breast from the child – very right, it is so stout now that it may fend very well on spoon meat quarterly and I hope there will be no speaning brash. I do not suppose Gilbert is picking up any more London paper than usual. They will not go to him if we will take them, but any shortcome in London Bills this week or two past may easily be accounted for by the non arrival of Hamburg mails which must be disconcerting to those who depend upon them, and if this storm continues I know not how long we may want for them. At least we have even snow here – a good deal fell last night.

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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, 2 December 1801

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I had a conversation last night with Archie Graham about the light waggon and showed him Robert Stuart's plan. He is very uneasy from the risks we run at present as he says Mrs Watson has only one single cart on the road, and he is clear that altho he would have liked the coach better, we will be much better than we are with the light waggon and thinks we should at once engage with it for a year. Our great security he thinks is it going there in a day and almost wholly in daylight upon a well frequented road but we must also have the security of the carter company which Robert Stuart says they consisting of Menzies & Anderson Stuart Campbell Co and Colonel Hall are very willing to give, and Mr Graham is for having a very strong iron receiver for the Boxes with bars or plate iron ~~hilme~~in there and that we should be at pains to get a very strong inside lock which could not be picked, the key to lie with us here as the cart yard is just behind us. Our Porter would take out both Boxes and he would send to us for his. As the Box from this is most valuable he is for the waggon setting out from this at 8, so as to be with you at 2 Mondays, Wednesdays and Fridays, to return the other 3 days. I have informed Robert Stuart of all this. He approves and writes Menzies & Co, so you will settle it with them as soon as possible for I am in terror for our valuable Box at present. I desired Robert to speak to Fyffe. He says you must fix on some place in Princes St to have your Box as it passes to Leith. I am afraid this may not be so convenient for you.

How was your Exchange yesterday - what a sum we have drawn on you today. We drew 26 Bills on Down yesterday 28 today - but you get a pretty good dose of London paper today to stop your mouth.

RSM
2 December 1801

Wm Simpson Esq
P

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2 Dec 1801

3 Decr 1801

Edward has a letter with the same favourable accounts and I hope the worst is over with his brothers - I shall be mum as to your settlement with Mackenzie - It would never do to tell it - He is a wonderful fellow - and will get his matter carried through I suppose but he must surely follow the same course with Carrick who I am sure will not bate him a farthing - My only fear is that when he is let loose again he will pester us for discounts and it is not easy standing his tongue - We shall expect your young man the 14th and hope you will qualify him for bringing forward the interest accurately - I am glad the B--ch has begun the 3 per cents and doubt not all the Banks will follow - still I suppose we shall have great numbers of trifling sums thrown in upon us - and really if we had these sums for no interest at all, it would hardly compensate for the trouble of keeping so many accounts - above half a dozen of our receipts were brought in this forenoon some to renew and some to get payments - none of them amounted to £30 - and there were partial payments on some of them - so there was int. to calculate and orders to search for - when I am director I had vote for allowing no int. on sums under 50 or £100 - and unless the Sunday Bills - This seems to be a settled storm and no appearance of the Hamburg mails now due - Lucky Watson your Box has been running in my head all last night - I am anxious to know by your letter tomorrow that it has gone safe - Is this Gardner in company with Dunsmuir our old friend John Gardner? - I have just given out 146 Bills due tomorrow that's the way we do Sir - I know not how you do

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

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3 December 1801

Edward has a letter with the same favourable accounts and I hope the worst is over with his brothers. I shall be mum as to your settlement with Mackenzie. It would never do to tell it. He is a wonderful fellow - and will get his matter carried through I suppose but he must surely follow the same course with Carrick who I am sure will not bate him a Farthing. My only fear is that when he is let loose again he will pester us for discounts and it is not easy standing his tongue. We shall expect your young man the 14th and hope you will qualify him for bringing forward the interest accurately. I am glad the B--ch has begun the 3 per cents and doubt not all the Banks will follow - still I suppose we shall have great numbers of trifling sums thrown in upon us, and really if we had these sums for no interest at all, it would hardly compensate for the trouble of keeping so many accounts - above half a dozen of our receipts were brought in this forenoon some to renew and some to get payment. None of them amounted to £30, and there were partial payments on some of them, so there was interest to calculate and orders to search for. Were I a director I would vote for allowing no interest on sums under 50 or £100, and unless the sum lie 6 months. This seems to be a settled storm and no appearance of the Hamburg mails now due.

Lucky Watson and our Box has been running in my head all last night. I am anxious to know by your letter tomorrow that it has gone safe.

Is this Gardner in company with Dunsmuir our old friend John Gardner?

I have just given out 146 Bills due tomorrow that's the way we do Sir. I know not how you do.

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RSM

3 December 1801

Wm Simpson Esq

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4 Decem 1801

I was much relieved this morning on finding the Box went safe - pray
get Menzies & Anderson to have their fly waggon ready as soon as
possible - and to be particularly careful about the Iron Runner and
the lock - settle with them as you best can about the extent of the
security - and the manner of delivering up the Box - I shall remit
you Philemon's Bill when it has 20 days to run - and if it
should not be paid you must put no charges on it - Wyllie
& Archibald's Trustee was at me yesterday about giving up the Bills
I told him we got them not from them and had nothing to do with
them but with our old Teller in that matter - so I suppose he
will take the law with us tho' he did not seem positive
I fancy you will have enough of London Paper today - some
10 o'clock I have not been 5 minutes without receiving in a London
Bill or a deposit receipt - or drawing out a bill - or a bill
or bill - what a bustle we have with the 4th of a month! -
let me know when Mrs George brings forth - I wd give
a bottle of the Bank's wine for it is not yet done to hear
that a young Laird made his appearance -
still our Glass Hamburg mails awaiting - Jameson tells
me by his letter he had 7m in his Bankers hands then
which he supposes is in London Bills out over these packets
The Jamaica & Leeward Islands mails too are much longed for
It is wonderful how our people get thro' without them
a great house Mariat at Manchester has stopped for 250m owing to produce not selling
I wish we may not hear of many more such failures -
King came to me to mention the error of 10 days on the discount of his Bills - I set him to rights about it
- his Bills were returned on Monday night because they exceeded 3 months.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 4 December 1801

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4 December 1801

I was much relieved this morning on finding the Box went safe. Pray get Menzies & Anderson to have their fly waggon ready as soon as possible, and to be particularly careful about the iron runner and the lock. Settle with them as you best can about the extent of the security, and the manner of delivering your Box. I shall remit you Philemon's Bill when it has 20 days to run, and if it should not be paid you must put no charges on it. Wyllie & Archibald's Trustee was at me yesterday about giving up the Bills. I told him we got them not from them and had nothing to do with them but with our old Teller in that matter. So I suppose he will take the law with us tho he did not seem positive.

I fancy you will have enough of London paper today. Since 10 o'clock I have not been 5 minutes without receiving in a London Bill or a deposit receipt, or subscribing a draft on London or Edinburgh. What a bustle we have upon the 4th of a month! Let me know when Mrs George brings forth. I would give a bottle of the Bank's wine (for it is not yet done) to hear that a young Laird made his appearance.

Still our Hamburg mails are wanting. Jameson tells me by his last letter he had 7m in his banker's hands there which he supposes is in London Bills on board these packets. The Jamaica and Leeward islands mails too are much longed for. It's wonderful how our people get through without them.

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Pray send us no more Bills on Jo Cowan & Co. they
are very safe Peple (Jamie Hopkirk's Brewerie) but they
brew beyond Anderston - you may judge how hard it is
upon our poor Porters after running about with 146
Bills - to go out there about 2 miles - they should
accept pay on Glasgow - and Bills on them only taken
when so accepted -

R. L. W.
4 Dec 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, 4 December 1801

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5 Dec 1801

Hugh Hamilton called yesterday but he had not been at Ayr since our letter went there he goes home today and I referred him to that letter. In the meantime Hunters & Co seem to keep by the mode proposed in their guarantee waiting I suppose till Hugh return. They sent Stirling yesterday at the bottom of his letter an order on us to deliver him a Bill on Edinburgh, and debit their account, which we did accordingly perhaps this is not objectionable, but it may be questioned if the order for a Bill should not be on a stamp as if it was for cash. They have got very handsome printed stamped orders on us for money which they send to the people for whom they discount Bills and charge them the stamps. I am glad to see some Hamburg mails are arrived, but the letters are not come forward this post. You will get a bundle of Bills by it I suppose on Monday. I wish the new Chancellor be not rash in reversing so many decrees. It will greatly encourage appeals. Jo Monteith & Co as Wallie can tell you was eventually interested in the case of Wilkie against Goig, and had the decree been affirmed as there was no doubt it would, Monteith & Co would have got a few hundreds from Wilkie which they are now cut out of. Our poor rate are collecting just now. The Bank is charged £67.10, and I am charged £4.10 so the assessors must suppose me worth about 1/15 of the Bank so you see I am in good credit. They charge Mr Dale the same as the Bank.

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7 Dec 1801

You see a few of the Hamburg Bills have come in today and some which were stopt a day at London for Acceptance will come tomorrow - I hope all the Paper we have taken will prove good - but I am not a little feart at the Stagnation in the sale of produce - Charles Stirling writes from London that there are above 190 000 M^d Sugar lying there - which is 30000 more than were imported last year - here I am told we have above £100,000 value lying unsold - how are the People to pay the W India Bills upon them if no sales? -

Carrick has been at me greatly displeas'd at your subscribing Mackenzie's Paper. He swears that he will never subscribe it - and he will not take any partial Payments further on Anderson's Bills in London - he will insist on Mr Graham paying him the 3/ dividend payable tomorrow on the whole of the Bills on Andersons, or he will go to the court of session. I advised him to take what he could get in London and be thankful, if the Trustee agreed to make up the deficiency here -

Henry Monteith has been at me to say that his Brother Robert and he having taken the whole of their Brother James's business upon them (in which they expect to be joined by his house Robertson Monteith & Co) they became bound to pay the other heirs of James their shares by instalments - the first payable 1/4 January next and one every 3 months after - that therefore they would need an extra discount of about 3m by the 1st Jan - of good yarn Bills - and they will need some aid tho' not to that extent at every future instalment - I told him had it been an extra £1000 we might have managed it for them but such a demand was beyond our powers and I really did not think we could accommodate them so far - he said all their Bills of every description came our way that he was very averse to have dealings with any other Bank - that he was sure there had not a more profitable account on our Books - as all their weekly discounts were paid away in wages and that in their letter proposing their cash account which was sent you they mentioned they would need such an accommodation and that you did not object to it - so he did have me to write you - what shall I say to him?

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 7 December 1801

RB/837/479
Page 1 of 2

7 December 1801

You see a few of the Hamburg mails have come in today and some which were stopt a day at London for acceptance will come tomorrow. I hope all the paper we have taken will prove good, but I am not a little feart at the stagnation in the sale of produce. Charles Stirling writes from London that there are above 190,000 hundreds sugar lying there, which is 30000 more than were imported last year. Here I am told we have above £100,000 value lying unsold - how are the people to pay the W India Bills upon them if no sales?

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That Bill on Kirkcaldy payable at Sir W Forbes & Co was taken
before we observed it should have been first sent for acceptance
- I suppose we are safe enough tho it lie with you till due
- I have told Edward about his brother who I hope
is now getting well

RMS
7 Dec 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, 7 December 1801

RB/837/479

Page 2 of 2

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8 Dec 1801

I am glad the Royal College are likely to leave you managers to your own way which is certainly the best way - Gregory will be proud in having been the means of bringing about this reformation - when these coachmen would not run any risk they could not expect our Box. They are certainly great fools for it would have been a handsome addition to their profits. Robert Stuart tells me that you have settled the matter with Menzies & Co and that they are getting the waggon ready of which I informed Mr Graham. He is anxious our design should be kept secret till the waggon is ready, lest Mrs Watson and her carter may be careless about the Box. Pray take care that the iron case be strong. I think it should be made with 5 or 6 divisions each division to hold a Box exactly made to it. Mr Graham sees no occasion for the driver having access to it, and thinks one key of a very strong lock should be here and another with you or with the person at whom town the cart stops at Colton.

I saw Jamaica Mail is arrived - but the letters are not come forward - I hope we shall have some good paper by it. I see we remitted you 54m on London last week, and you have a pretty good dose today but our large notes are all gone. Pray send us a supply, in a packet by the Box. I have sent you a line from Archie Hamilton by which you'll see he is to get out some large notes from the B-ch on Thursday - might you not get 20 or 30m sent by that opportunity? Mind the silver by the Box we could not do without it and pray if possible send us a bag of half Guineas. We had to borrow £100 from Carrick today.

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

RB/837/480

Page 1 of 2

8 December 1801

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I see a Jamaica mail is arrived, but the letters are not come forward. I hope we shall have some good paper by it. I see we remitted you 54m on London last week, and you have a pretty good dose today but our large notes are all gone. Pray send us a supply, in a packet by the Box. I have sent you a line from Archie Hamilton by which you'll see he is to get out some large notes from the B-ch on Thursday - might you not get 20 or 30m sent by that opportunity? Mind the silver by the Box we could not do without it and pray if possible send us a bag of half Guineas. We had to borrow £100 from Carrick today.

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Mr Dale has been drooping for some days past. I am
glad to hear he has got a swelled foot today which
prevents his coming out. I hope it is a fit of the gout
which will remove all his other complaints —
our Porter is just come in after delivering the
Box — he tells me Mrs Watson has left her cart
office — and gone to a private house and that she has
only a simple trifling cart upon the Road and
that people told him she was to give it up — he found
her out and got her Receipt — this is really not
a proper conveyance for such Sums —

R.S.M.
8 Dec 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, 8 December 1801

RB/837/480
Page 2 of 2

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RSM
8 December 1801

Wm Simpson Esq
P

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9 Dec 1801

We have no £100 notes and hardly any large but as some will come in at the Exchange on Friday I shall then let you know what sum of £100s we have. Sharp & Mackenzie's Trustee drew out 11m yesterday to pay their dividend - after what I wrote you about Mrs Watson's her cart I was angry at myself last night for trusting the Boy with her and that I did not send in our old Porter with with it in the Coach w- day back a supply of large notes - I wish Addington do not raise an insurrection by his distillery - even the landed gentry here I hear crying out against it - they say justly that he should have seen prices lower and the prospect of another good crop before he allowed such a consumption of grain for poison. It's odd Henry the 8th is so long of filling up the bench and that he and the Duke of Montrose should differ - the Duke will not be pleased if the country is carried against him.

What a droll fellow that James Marshall is. How he will work the Judges. I should not like to be in his hands. Mr Dale was very canty when I was with him last night but as his foot was only a little swelled, he was not sure if it was the gout - I hear he was worse last night and I only wish he had a well formed fit.

This being Wednesday a vast number of country bodies have been in upon us settling their trifling receipts. 3 or 4 Accomptants have been constantly at that work all the forenoon. You may tell the Counsellor that our Check Cash Book (3 quires super Royal cost £2.12) which was begun when he was here is done and Bill is begun to another - The Commissioners seem to be whipping up Leven the Collector at Greenock he writes from Ballinacraig by the way another day.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 9 December 1801

RB/837/481

Page 1 of 2

9 December 1801

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If you meet Dr Gregory offer him my congratulations on his increasing the breed of philosophers - this I think his 3rd son

I had almost forgot to answer the query about C & B - they are in very good credit but not supposed rich. Under that term they are insurance brokers but have other concerns. Mr Craigie was lately our Provost a very genteel man. Cousin of your Director Duncan, who can tell you about him.

Rd M
Dec 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, 9 December 1801

RB/837/481
Page 2 of 2

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RSM
9 December 1801

Wm Simpson Esq
P

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2 pages of notes from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, sent to William Simpson, the Bank's cashier, 9 December 1801

RB/837/1460

Page 1 of 4

[these documents are undated by RSM, but an annotation in another hand dates them to 9 December 1801, and this seems a reasonable estimate]

Tellers Bonus 1801

J D Peterkin	£ 25 -
J Cunningham	15 -
J Scott	15 -
W Blair	15 -
Accounts	
D Stirling	25
A Peterkin	15 -
E Gilchrist	15 -
R Bell	15 -
A Donaldson	15 -
J Fraser	10
J Ross	10
Porters	
W Campbell	10 -
W Haliday	10 -
	195 -

This is the only way I can think of making it - say how you think it should be - and how we shall dispose of the odd £5 - you'll observe by the above £5 is taken from the sum Peterkin and Stirling had last year and Fraser and Ross have £5 less than the others as they have only been a quarter in the office. £5 is also taken off the two Porters, which Haliday

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Bonus 1801	
Tellers	
JD Peterkin	£25
J Cunningham	15
J Scott	15
William Blair	15
Accountants	
D Stirling	25
A Peterkin	15
E Gilchrist	15
R Bell	15
A Donaldson	15
J Fraser	10
J Ross	10
Porters	
William Campbell	10
William Haliday	10
	195

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RB/837/1460

Page 2 of 4

[these documents are undated by RSM, but an annotation in another hand dates them to 9 December 1801, and this seems a reasonable estimate]



can well enough bear as he has now the house below, but he has a family and is a most careful attentive servant. Old William has also a family and a house rent to pay – the £15 additional was given to both last year as with the high prices of provisions we could not conceive how they could live without it.

I will not divide the bonus till about Christmas, and I should like as well you would send me the £200 as last year as otherwise they will know the sum divided and by comparing notes perhaps some of them may not be so well pleased.

Poor Blair supports his aged parents out of his wages.

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2 pages of notes from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, sent to William Simpson, the Bank's cashier, 9 December 1801

RB/837/1460

Page 3 of 4

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Tellers	{ JD Peterkin	£100	25
	{ Jo Cunningham	100	25
	{ Jo Scott	80	20
	{ Wm Blair assist	50	12.10
Accomptants	{ Abd Stirling	100	25
	{ Abp Peterkin	80	20
	{ Rob Bell	70	17.10
	{ Edw Gilchrist	70	17.10
	{ Abp Donaldson	60	15
	{ Jo Fraser	50	12.10
	{ Jo Ross 1/2 a quarter as he came only 28 Oct	50	6.5
	{ Wm Campbell Porter	40	10
	{ Wm Holiday De	40	10
		£216.5	216.5

Tellers	{JD Peterkin	£100	25
	{Jo Cunningham	100	25
	{Jo Scott	80	20
	{William Blair assistant	50	12.10
Accomptants	{David Stirling	100	25
	{Alexander Peterkin	80	20
	{Robert Bell	70	17.10
	{Edward Gilchrist	70	17.10
	{Alexander Donaldson	60	15
	{John Fraser	50	12.10
	{John Ross 1/2 a quarter as he came only 28 October	50	6.5
	William Campbell Porter	40	10
	William Holiday Porter	40	10
		£216.5	216.5

The above is what I propose for our Salary Account on Saturday the only alteration from the former is £10 annual addition to Abp Peterkin and the same to Donaldson - Peterkin is our second Accomptant a married man very diligent & attentive and I gave him reason a year ago to expect he would be raised to £80 - Donaldson writes up the general Cash Book a most steady laborious creature never out of the office from morning to night - I think he is well entitled to some small advance altho he has not asked it - the other young hands I put down at £50 as that is the rate we began with them but they must soon be raised to £60. Was £50 what you agreed with Fraser - he is a very fine lad - Let me know what you say as to the Christmas Bonus - I fancy our lads will be disappointed if they do not get it - They certainly work hard for it - Stirling is a most attentive laborious lad I would not go on without him - he quietly looks after every thing from morning to night and indeed all the Accomptants attend well.

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I saw the application of the last year's -
 £200 - Bonus was as under

W. Stirling & J. Peterkin £30 each } 60
 J. Cunningham & Edward } 30
 A. Peterkin, J. Cunningham Senr } 60
 E. Gilchrist R. Bell £15 each } 30
 Donaldson who had but lately come } 10
 two Porters £15 each } 30

Extra to George Edward on account } 10
 of his large family & great usefulness } 20

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2 pages of notes from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, sent to William Simpson, the Bank's cashier, 9 December 1801
 RB/837/1460
 Page 4 of 4
 [these documents are undated by RSM, but an annotation in another hand dates them to 9 December 1801, and this seems a reasonable estimate]

I see the application of the last year's £200 bonus was as under

To Stirling and James Peterkin £30 each	£ 60
Cunningham and Edward £15 each	30
A Peterkin, J Cunningham Senr E Gilchrist, R Bell £15 each	60
Donaldson who had but lately come	10
Two Porters £15 each	30
Extra to George Edward on account	<u>10</u>
of his large family and great usefulness	
	<u>200</u>

[annotation in pencil, probably 20th century:] 9.12.1801
 STAFF

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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, 10 December 1801

RB/837/482

Page 1 of 2

Copy

Ayr 8 December

We are favoured with yours of 30 Ultimo the answer to which has been delayed on account of the absence of our Mr Hamilton. The friendly intercourse that has long subsisted betwixt the Royal Bank under your direction induces us to do everything that can be reasonably expected from us and as we see the propriety of your being completely secure in your transactions with us, we inclose the letter of guarantee agreeable to the copy sent us. Our experience of Mr D Stirling leaves us without dread of any failure in his fidelity. We are etc

9 December 1801

Above is a copy of Hunter & Co's letter received this morning by which you see Hugh has been obliged to succumb.

McNair came in in good time this morning for we had hardly a large note in the house, but the rogue made me melt that Leith Bill sent you by way of paying him for his trouble. What contrivances people fall upon to get a tug at the Royal Bank! I shall not be easy till the new waggon is set a going, for our present conveyance must be perilous. It would be a good idea to send us 20m of the B—ch's large notes if they could be here on a Monday forenoon as that would bring the Balance against Gilbert and no doubt we would get his Bill on Fraser at sight for the Balance. But it would be better if they would themselves furnish him with a sufficient quantity of large notes.

I found Mr Dale last night with his foot wrapped up in flannel. It had been in great pain he told me all the night and prevented his getting sleep, so I hope it is fairly a fit of the gout. He was in fine spirits and I am told is much the same today. The Jamaica mail does not seem to have brought us much and I hear there is no improvement in the trade there. The Callant has advice of one ship being loaded for him with 20m value of produce to sail with the convoy 10th November, but what will be made of this produce when it comes.

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The indorser to Wyllie & Archibald of Sir Jo Stirling's Bill £105 about which I wrote you has just called with their Trustee's letter to us authorising us to give it up to him - it seems the Bill was just lent by this man to Wyllie the indorser value to be returned them in a few days - and he was obliged to apply to the Sheriff and get his order on the Trustee to deliver it up to him - The man says he never supposed it necessary to apply to the Sheriff for an order on us to deliver it up as we got it but a few days before the sequestration and must of course deliver it back to the indorser the expense of a new process - I told him we had orders to keep it till we knew the fate of Philemon's Bill but desired him to call on Saturday and I should then give him a positive answer - I suspect we have no chance of keeping it, and perhaps it would be as well not to let the man go to law with us - But I wait your instruction. It is due on Saturday, and he says he will be obliged to suspend the payment -

Wm Simpson Esq
10 Dec 1801

Wm Simpson Esq
10 Dec 1801

Tell Jamie Buchan when you see him that I did not before show ^{any} Bills of Andrew Hosie on people I don't know, if I did not understand that a rich Bachelor under the sequestration was Partner with him - Pray is George Hepburn Leith actually bankrupt - this I heard since I took the £60 Bill on him - but with our 3 Indorsers I think we are safe enough

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

RB/837/482
Page 2 of 2

The indorser to Wyllie & Archibald of Sir Jo Stirling's Bill £105 about which I wrote you has just called with their Trustee's letter to us authorising us to give it up to him. It seems the Bill was just lent by this man to Wyllie without value to be returned them in a few days, and he was obliged to apply to the Sheriff and got his order on the Trustee to deliver it up to him. The man says he never supposed it necessary to apply to the Sheriff for an order on us to deliver it up as we got it but a few days before the sequestration and must of course deliver it back but he grudges the expense of a new process. I told him we had orders to keep it till we knew the fate of Philemon's Bill but desired him to call on Saturday and I should then give him a positive answer. I suspect we have no chance of keeping it, and perhaps it would be as well not to let the man go to law with us. But I wait your instruction. It is due on Saturday, and he says he will be obliged to suspend the payment.

RSM
10 December 1801

Wm Simpson Esq
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12 (Decr 1801)

No doubt the daily Coaches would be the best Plan. but if they would give no security I doubt we should not be justifiable in trusting such sums with them besides after what has passed with the light waggon People who readily offer security (and who have built it for the purpose I do not see how we could get off - I spoke to Mr Stuart on Mr Graham's suggestion of engaging for a year by way of Trial - It was directly from W & A I got the thought. Bill in Security for the Liverpool Bankers' Bill. George had no connection with it - and as we could not possibly keep it I think with you it will be best to give it up and shall do so.

If our Father & you had seen the scene here this forenoon for about a couple of hours you would be sensible that there must be some limitation of these deposit accounts. The crowd was just such as you saw that Tuesday you were here and in the midst of the bustle some of the Bodies were coming in with their deposit receipts, some of them for small sums lodged only in October last which was very provoking - but they seem to have got that Idea that it is in our way to take money for the sum ever so small and for ever so short a time - this might be well enough if we had not so many operative accounts to attend to and so many Bills to discount at the same time -

I had a call from a Kilmarnock man to beg you would set up an office there as the Old Bank one is to be withdrawn. I told him there was no chance of our Bank having more offices -

I hope Mr M will soon find the account right - what record sums the totals are! And from the two first articles in the account of incidentals you see by the stationery and candles consumed what work goes on here - its surprising what Books we consume by a bye the house will not hold them -

Willie sends me Malcolm Ross's opinion by which I see he thinks the sale will be good - but that I will be entitled to grip the Price - so as it shall go to the Heirs of Entail I doubt that will be no easy matter - but the plea will divert me in my old days - and I hope the Expense will not be so heavy as that one quarter day will not pay it.

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

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12 December 1801

No doubt the daily coaches would be the best plan, but if they would give no security I doubt we should not be justifiable in trusting such sums with them besides after what has passed with the light waggon people who readily offered security and who have built it for the purpose I do not see how we could get off. I spoke to Mr Stuart on Mr Graham's suggestion of engaging for a year by way of trial. It was directly from W&A I got the Knight's Bill in Security for the Liverpool bankers' Bill. George had no connection with it, and as we could not possibly keep it I think with you it will be best to give it up and shall do so.

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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, 12 December 1801

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RSM

12 December 1801

Wm Simpson Esq

P

RSM
12 Dec 1801

Wm Simpson Esq

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14 Dec 1801

Dainty Davie was so well as to go in a chaise to the meeting and preach yesterday - there was no danger of his trying cold water Experiments but I shall put Dr Ramsay's Caution into his hands when we meet on the Bills this night

These Coach Proprietors are great Fools - but while they offer no Security I do not see we could venture with them - your proper case is made in the Fly waggon and it to thrive a week I think it should do - but I wish it were ready what shall I say to poor Robin Mackay in answer to the inclosed - it's wonderful from what various quarters demands come upon us - Harry Monteith has been at me about the 3m extra he wants by 1st Jan'y and as I could not say to him you refused it, I agreed that he should send in 1m Extra tonight but with those Extras I fear it will be impossible to keep down the Balance

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 14 December 1801

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14 December 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, 14 December 1801

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RSM

14 December 1801

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15 Decr 1801

I see our Remittances to you on London last quarter were 43m and our drafts on Down 53m short of what they were the quarter before - which I am not ill pleased at, as I wd much rather see our People contract as extend - I am much mistaken if the Peace does not oblige them to draw in still more - I did not suppose you wd be for more Branches - indeed one of the kind it is is enough in all Conscience - why should my Law Plea make you sick, I assure you it has not that effect upon me I rather expect a little amusement from it in my old days - excepting the trifle of 50 or £100 I can lose nothing which I possessed either in property or what is of more consequence in character - and having no inimical feelings towards my opponents, I shall be free of all those disagreeable agitations of mind which commonly attend a Law Suit -

So Hay's distillery is stopped without an Act of Parliament I care not while Prices are so high tho they all went the same way - I doubt Addington who certainly means well will make himself very unpopular by being so positive for opening them what a Figure the Bairns will make with their arrears of import - but I thought that duty had been abolished long ago - how in the world could this lie about Gibson's Remounter with the Justice have originated? the circumstances were mentioned so minutely that altho I did not believe the whole, I had no doubt there was some foundation for it, but the story seems to be a fabrication from the beginning. Gibson will be a rich man now - his 300 acres I should think worth £50 an acre that is 15m - he is my cousin too - so it is only one cousin possessing it in place of another, and he is certainly the cleverest fellow of the two.

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

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Page 1 of 2

15 December 1801

I see our remittances to you on London last quarter were 43m and our drafts on Down 53m short of what they were the quarter before, which I am not ill pleased at, as I would much rather see our people contract as extend. I am much mistaken if the Peace does not oblige them to draw in still more. I did not suppose you would be for more branches - indeed one of the kind it is is enough in all conscience. Why should my Law Plea make you sick, I assure you it has not that effect upon me I rather expect a little amusement from it in my old days. Excepting the trifle of 50 or £100 I can lose nothing which I possessed either in property or what is of more consequence in character - and having no inimical feelings towards my opponents, I shall be free of all those disagreeable agitations of mind which commonly attend a lawsuit.

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a terrible deluge of backwater this forenoon I have hardly got time to do any thing else than read reclaiming Petitions from People whose Bills are returned and many of them I was obliged to take to keep them going - hard as the Pressure is it is wonderful how well the Bills are paid I don't see one lying over

What a sum goes by Mrs Watson ^{13m} today - I shall not be easy about it till I get your letter on Friday morning Hasten Menzies's cart. If you have not got almanacks for this office perhaps to order as well to get them here where they are as cheap and besides all that is in the Edinburgh contains a number of Glasgow articles

Wm Simpson Esq

15 Dec 1801

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

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RSM

15 December 1801

Wm Simpson Esq

P

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16 Decemr 1801

These are sad bleedings her Ladyship is giving you, but I am glad you can stand it so well - I shall tell Robin how good you are to him - the Paper is surely safe and I think we may depend upon their assurance that it is the last turn round they will require. How happy I should be to see all the Partners of Mackay & Co disencumbered of their debt and in free possession of their great Jamaica Estate in a couple of years. I hope this will be the case - a good sheaf of London Paper seems to have come in today - and several stragglers of Glasgow Bills I have been obliged to do. Friend Bog sends me £456 on Stirling Gordon & Co a Horning Bill and writes that he has no other fund to pay his acceptances at this office - what can one do but pay it? I do not see the Bank's money can be safer placed, but many such demands are coming hourly upon us. Among the rest honest David Russell was at me - very much obliged to the Bank for the accommodations they gave him which he will never forget - but his last Bill to the Dean for 2m which was renewed falls due the middle of next month and he wishes much to have this renewed again payable in May when it will be perfectly convenient for him and on the word of a gentleman he will not ask another renewal - what shall I say to him - it will be pity to swallow the cow and stick at the tail - you remember we gave him 7m to pay his land - his Bills on Simon are all paid - he melted Bank of England stock for that purpose and sold at 189 - very lucky I think in doing so. Mr Dale is still keeping his room with his hatshoe, but in good spirits and I hope the fit is over. He is much obliged to Mr R for his caution and bids me assure him that he will not try cold water experiments. I see the bonus comes in the Box. What is become of Stow's friend - send him west. I grudge our not getting your north country friend I have a notion he would be the thing for a Teller.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 16 December 1801

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16 December 1801

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Mr Tennent the Brewer tells me just now that Country Barley
is advanced in our market today from 26/ to 30/- and
likely to go higher - Robert Cowan has some Montrose Bear
F which he holds at 32/ and will get it - Oatmeal
is also advanced to 16 1/2 per Peck - with such Prices
what madness to allow the distilling
our Junr Porter a fine attentive creature is not well
today - I wish it be not a Fever and I know
not how we could do without him

Wm Simpson Esq

Adm
16 Dec 1801

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 16 December 1801

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Mr Tennent the Brewer tells me just now that country barley is advanced in our market today from 26/ to 30/, and likely to go higher. Robert Cowan has some Montrose Bear F which he holds at 32/ and will get it. Oatmeal is also advanced to 16½ per Peck – with such prices what madness to allow the distilling.

Our junior Porter a fine attentive creature is not well today. I wish it be not a fever and I know not how we could do without him.

RSM
16 December 1801

Wm Simpson Esq
P

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17 Dec 1801

Harry Erskine was not far wrong (and I wish some such
 Remark is not made upon us if this Box goes a Bilwavering
 but I hope tomorrow morning will make our mind easy as
 to this week - and that a week or two hence we shall
 have security from Menzies & Co - you should be getting your
 Boxes ready to fit his Iron Case - it will require three
 as they propose going thrice a week which will do
 well enough and the risk will be lessened by being
 divided - There is bustle enough here today
 for a Thursday - many Bills being due - but nothing
 material occurring - so I shall have as little to say
 to you as you had to your directors - we miss
 our junior Porter much - I made him lie in his bed
 after he had got up to go round with the Bills, and
 encourage something with I hope will bring him to rights
 Mr Dale mentioned the advantage of almanacks
 with their lay-out Articles in them - so I shall order
 some - we cannot get our dividend
 from Sharp & Mackenzie till we know what
 you have said for Anderson's Bills - I hope
 you will soon hear of Down having settled
 it - we shall then get principal & int of all
 our Claims upon them, excepting the £1600 odd returned
 Bills not accepted - and for these without int we must
 suppose like their long dated notes

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

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17 December 1801

Harry Erskine was not far wrong, and I wish some such remark is not made upon us if this Box goes a bilwavering but I hope tomorrow morning will make our mind easy as to this week's, and that a week or two hence we shall have security from Menzies & Co. You should be getting your Boxes ready to fit his iron case - it will require three as they propose going thrice a week which will do well enough and the risk will be lessened by being divided. There is bustle enough here today for a Thursday - many Bills being due, but nothing material occurring, so I shall have as little to say to you as you had to your directors. We miss our junior Porter much - I made him lie in his bed after he had got up to go round with the Bills, and encourage sweating which I hope will bring him to rights.

Mr Dale mentioned the advantage of almanacks with the Glasgow articles in them - so I shall order them.

We cannot get our dividend from Sharp & Mackenzie till we know what you have received for Anderson's Bills. I hope you will soon hear of Down having settled it. We shall then get principal and interest of all our claim upon them excepting the £1600 odd returned Bills not accepted - and for these without interest we must I suppose take their long dated notes.

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17 December 1801

Wm Simpson Esq

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18 December 1801

Our Porter has got upstairs today and going about I am afraid too soon – but I think it is not a Fever.

So the distilleries go on – this in the face of a weekly advance in prices is unaccountable to me – but these wise men of the South are the best judges. I wish we may not send prices as high as ever. I pity the poor B--ch with such a law plea – and for all the good she has done to the country everybody seems to be against her.

Edward has been asking leave to go in two or three days at Christmas to see his brothers who had been both ill – the motive is so good that I could not forbid him and he hopes you will not disapprove. Poor fellow he fags pretty well with the Bills, and is to get a neighbour to engage for him in his absence. You see a good number of Foreigners today.

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Our Porter has got upstairs today and going about I am afraid too soon – but I think it is not a Fever –
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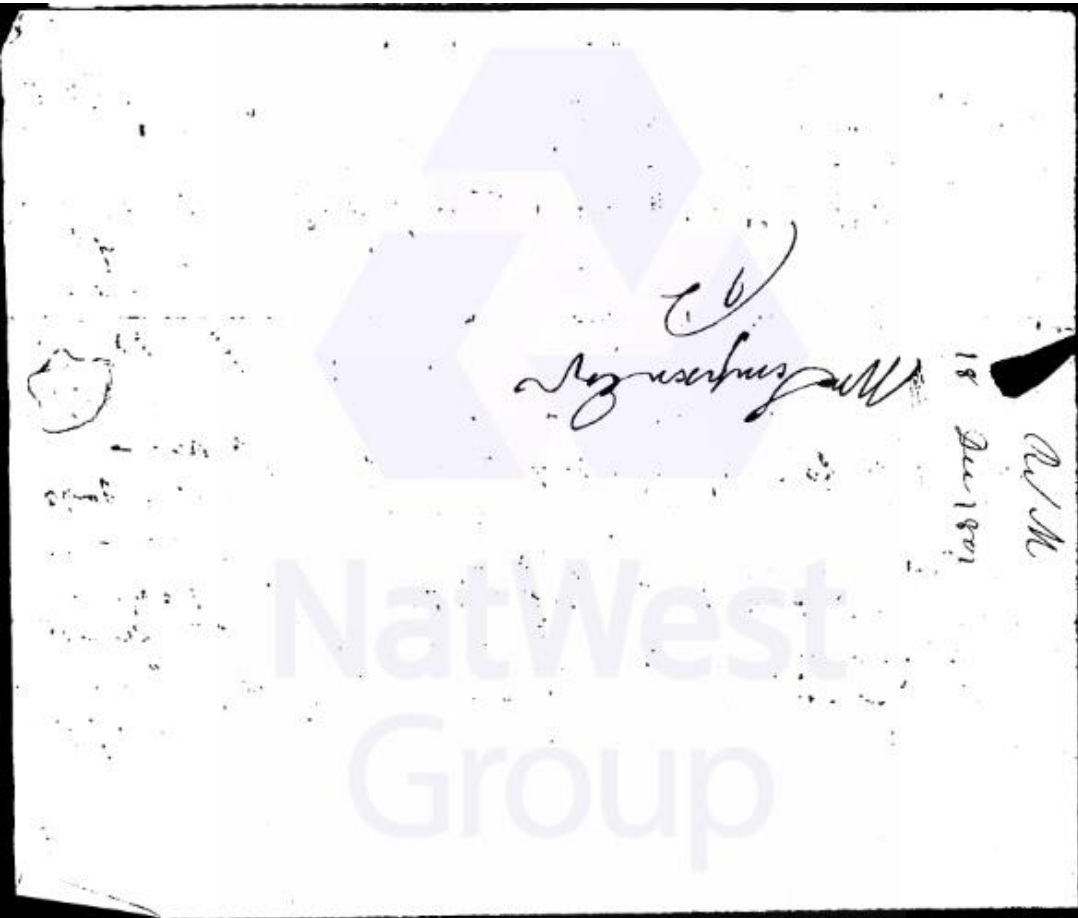
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 18 December 1801

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RSM
18 December 1801

Wm Simpson Esq
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19 Decr 1801

I have no joy in the thought of getting cheap whisky - it was wonderful the effect the dearness of spirits had upon the morals of the low people here - a drunk man was never to be seen now we shall see plenty of them - see to get the cases and the Boxes filled and set a going as soon as possible - I have sent Jamie Ewing a note of the sum received on Anderson's Bills, but I wonder Down did not send a particular statement of it and I wish Jamie may not yet require this - it seems Anderson & Co will make no allowance for Re. Ex. charges they consulted counsel upon it and were so advised - what strange heads English lawyers have -

Handyside W.S. has been breakfasting with me - he tells me the Old Bank Plea & Conduct is much talked of - I did not know before that the B--ch had an officer called Inspector of Branches - Mr Forrester seems held that Appointments and is much blamed for not looking more narrowly into the Business at Haddington - such an Inspector I think is a good Idea - or he may be called a general Supervisor - I wish you were appointed one for your office - to come once in 3 weeks and see what we were doing - I vote for you and Mr Counsellor taking it alternately - I should like much you were to pop in upon us now and then particularly to examine our Tellers Cash - such a heap & variety of Bundles are delivered to me on the Monday evenings - that it is impossible to examine so as to be fully satisfied - yet I

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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, 19 December 1801

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know no other period at which it can be so well done - there is always such a quantity of all kinds of notes.

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the Bank's cashier, 19 December 1801

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RSM

19 December 1801

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Do make your Counsellor cast his Hawk's Eye
over the inclosed and return them by the Box letting me
know if we should settle accordingly - It came to me
only last night and I have hardly had time to look at
it - I sent James Ewing a week ago the inclosed
state from our Books, we then agreed to postpone the
settlement till we should be advised of the last payment
from Anderson - upon his being informed of that he
made up this state which seems to be on fair
enough Principles but I don't see he has taken
credit for the Bill on London £277. 8 - the first article
in our Credit side - this is one of the Bills lodged
against the refused Drafts on London which we were obliged
to give up - Mackenzie will be harassing us
while his Bonds are not remain but we shall set him
upon you or James Buchan - if it is to remain the
Bond must at least be renewed - his Sureties are
Sandy Allan & Jo Jenkins & Alex Glen - the latter is a good
man but was brought in by Mackenzie £3800 - for
Bills he gave him on London a Day or two before
he slept - 22 Decr 1801

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

RB/837/503

Page 1 of 2

Do make your Counsellor cast his Hawk's Eye over the inclosed and return them by the Box letting me know if we should settle accordingly. It came to me only last night and I have hardly had time to look at it. I sent James Ewing a week ago the inclosed state from our books, we then agreed to postpone the settlement till we should be advised of the last payment from Anderson. Upon his being informed of that he made up this state which seems to be on fair enough principles but I don't see he has taken credit for the Bill on London £277.8 the first article on our credit side. This is one of the Bills lodged against the refused drafts on London which we were obliged to give up. Mackenzie will be harassing us to let his cash account remain but we shall set him upon you and James Buchan. If it is to remain the Bond must at least be renewed. His sureties are Sandy Allan and Jo Jenkins and Alex Glen - the latter is a good man but was brought in by Mackenzie £3800 for Bills he gave him on London a day or two before he stopped.

22 December 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, 22 December 1801

RB/837/503

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RSM

22 December 1801

Wm Simpson Esq

P

*R S M
22^d Dec 1801*

Wm Simpson Esq

RB Bank

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23 Dec 1801

As you will get my Package from James Ewing in the Box tomorrow - to make you understand of the letter I inclose you his Statement of the dividends we got last July which we did not take till you had made some Settlement at Anderson upon mentioning to his lad that I suspected he had omitted to take for the Bill on Waters £277 - he said I wd find it was taken off our dividend - I see by the inclosed it is so yet I don't think that appears from the statement I sent you yesterday - The Counsellor will understand the whole matter - I am glad you turned the Chair upon the B - ch yesterday - but I fear from the large Balances of Ex^{ch} we draw on you yesterday, she will be at your next Tuesday - Christmas being Monday we according to the practice here don't exchange with the Banks till Tuesday - so I shall have large enough Balances of their notes to receive on Monday night - Campbell Ruthven Co have long been much pressed being fighting thro' with wind Bills we never touch them - yet people think they have substance at bottom - Campbell has a highland Estate with a crabbed name by which he is always named - he is an old Skipper a rough hand - but thought honest I do think Bob Allan wd have enough to do to keep himself safe with them - he will make them pay for it I am glad to see the Castle is so far advanced and much pleasure I sh^d have in seeing the inside of it but I have no conception how that is ever to be in my power

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 23 December 1801

RB/837/505

Page 1 of 2

23 December 1801

As you will get my package from Jamie Ewing in the Box tomorrow, to make you understand it the better I inclose you his statement of the dividends we got last February which we would not take till you had made some settlement with Anderson. Upon mentioning to his lad that I suspected he had omitted to take credit for the Bill on Waters £277 he said I would find it was taken off our dividend. I see by the inclosed it is so yet I don't think that appears from the statement I sent you yesterday. The Counsellor will understand the whole matter.

I am glad you turned the Chair upon the B--ch yesterday, but I fear from the large balances of exchange we drew on you yesterday, she will be at you next Tuesday. Friday being Christmas day we according to the practice here don't exchange with the Banks till Tuesday, so I shall have large enough bundles of their notes to receive on Monday night. Campbell Ruthven & Co have long been in a most pinched way fighting through with wind Bills. We never touch them - yet people think they have substance at bottom. Campbell has a highland estate with a crabbed name by which he is always named - he is an old Skipper a rough hand - but thought honest. I should think Bob Allan would have enough to do to keep himself safe with them. He will make them pay for it.

I am glad to see the Castle is so far advanced, and much pleasure I should have in seeing the inside of it but I have no conception how that is ever to be in my power.

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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](#).

Has Mr M - never yet got our account to check -
5 o'clock - Mr Braemer is just come in with the
saddle bags the contents of which shall be acknowledged
tomorrow - Thank the Deputy Gov^r for his letter by him
to which I shall pay due attention - he is a good modest
looking lad, and his taciturnity is nothing against him with me
against him with me - I have always thought your
glib gabbed Chields were least to be depended upon in
action - Fraser a very good lad is taking charge of him as
to lodgings - he is to stay with him a few days till he fix

Wm Simpson Esq

Rd M
22 Dec 1801

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 23 December 1801

RB/837/505
Page 2 of 2

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always thought your glib gabbed Chields were least to be depended upon in action. Fraser a very
good lad is taking charge of him as to lodgings. He is to stay with him a few days till he fix.

RSM
23 December 1801

Wm Simpson Esq
P

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to in the letters, is available [here](#).

24 Decemr 1801

Braemner is settling quietly at the progressive interest accounts. It will be a long time I see till he be expert at it - and we have much need of expert hands here - but he is a good like lad and if he remains sober and diligent he will come on - none of the Tellers' errors yet found out which vexes me sadly. But indeed I do not wonder at it - we have sometimes such an uproar in the Tellers' office that it's enough to ding them doiled - of that we have had a good deal today - and in the midst of the bustle we had not only a number of small deposit accounts to settle but I was half the forenoon occupied writing letters to stupid people in the country who have small sums with us desiring to know the state of their accounts and as to remit them partial payments - these are country gentlemen who think us greatly honoured in having 100 or 200 £ from them and that we have nothing to do but correspond with them by letters on their trifling transactions.

A merry and happy Christmas may you have. I hope not to be unhappy - but as to merriment I don't feel myself in that mode. Adieu.

Some Manchester people have been buying 2 or 3000 bags cotton which gives a little hitch to our West Indians.

A merry and happy Christmas may you have I hope not to be unhappy - but as to merriment I don't feel myself in that mode. Adieu -

Some Manchester People have been buying 2 or 3000 Bags Cotton which gives a little hitch to our West Indians -

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

RB/837/506

Page 1 of 2

24 December 1801

Braemner is settling quietly at the progressive interest accounts. It will be a long time I see till he be expert at it, and we have much need of expert hands here. But he is a good like lad and if he remains sober and diligent he will come on. None of the Tellers' errors yet found out which vexes me sadly. But indeed I do not wonder at it - we have sometimes such an uproar in the Tellers' office that it's enough to ding them doiled - of that we have had a good deal today - and in the midst of the bustle we had not only a number of small deposit accounts to settle but I was half the forenoon occupied writing letters to stupid people in the country who have small sums with us desiring to know the state of their accounts and as to remit them partial payments - these are country gentlemen who think us greatly honoured in having 100 or 200 £ from them and that we have nothing to do but correspond with them by letters on their trifling transactions.

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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, 24 December 1801

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RSM

24 December 1801

Wm Simpson Esq

P

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25 Decr 1801

I am glad the Counsellor approves of James Ewing's Settlement
I shall call on him and get the Cash - but you say 0 of the
Bank Acct. I think it should be paid up and then the Balance
of S & Mackenzie's Acct which I opened in our Books on their Stop
and put in the Acct. of the long Dated Bills - I shall mention
to Ewing and Archie Graham what you say that these Bills should
not be granted till the sequestration is withdrawn.

Our Tellers are all away to day - so that I cannot
say who packed up the Notes sent in the Box - but these
notes put up in Papers are always delivered over to me
on the Monday nights by one of them - and last Monday
I think it was Scott - I shall send you the 20/ deficiency
in tomorrow's letter.

I had hardly been thought
of writing you to day if Robin Bogle had not come
to me to beg I should get him out of this scrape - he
is a respectable Jamaica Trader -

Scott comes in and tells me it was Cunningham
that put up the mixed notes on Monday night - I do
not see him till tomorrow - Stirling, Alex Peterkin
and Donaldson are my only coadjutors today - you
will be going to your Goose - so adieu

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

RB/837/511

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25 December 1801

I am glad the Counsellor approves of Jamie Ewing's settlement. I shall call on him and get the cash. But you say 0 of the cash account. I think it should be paid up and then the Balance of S & Mackenzie's new account which I opened in our books on their stop would just be the amount of the long dated Bills. I shall mention to Ewing and Archie Graham what you say that these Bills should not be granted till the sequestration is withdrawn.

Our Tellers are all away today, so that I cannot say who packed up the notes sent in the Box, but these notes put up in papers are always delivered over to me on the Monday nights by one of them, and last Monday I think it was Scott. I shall send you the 20/ deficiency in tomorrow's letter.

I would hardly have thought of writing you today if Robin Bogle had not come to me to beg I would get him out of this scrape. He is a respectable Jamaica trader.

Scott comes in and tells me it was Cunningham that put up the mixed notes on Monday night. I'll not see him till tomorrow. Stirling, Alex Peterkin and Donaldson all my only coadjutors today. You will be going to your Goose, so adieu.

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

RB/837/511

Page 2 of 2

We have four pair of saddlebags which I shall return you by Edward next Thursday and will it not be better to send you next week's mixtures by him, than by Mrs Gabriel?

RSM
25 December 1801

Wm Simpson Esq
P

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Wm Simpson Esq

We have 4 pair of saddlebags which I shall return you by Edward next Thursday and will it not be better to send you next week's mixtures by him than by Mrs Gabriel?
RSM
25 Dec 1801

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28 Dec 1801

Small Turk is better than none - I am glad you are getting the
half crown per £ from Tatloch - our Solicitor at Liverpool gives us
reason to expect a better dividend from Preston but it seems to
be long of coming - I wrote Jamie Ewing this morning that we
should settle with him for Sharp & Mackenzie as he proposed but
to make the settlement complete wished the Balance of the cash
account to be paid up - I have told the Tellers they must put their
initials on the packets of mixtures - the Truth is most of these
notes are sorted by the Porters - the Tellers I see give over
large Bundles to Blair & the Porters which they sort and give
them back - I have been saying to them that I think they
might sort them themselves in the afternoons but altho
they are now generally here in the afternoons they say
they cannot overtake it - they seem well enough
disposed to do their duty but I wish we had more
expert hands for that office - I see we are greatly
out this week on Bills discounted as I expected
for we had only 35m coming in - but as I observe
there is 53m coming in the ensuing week - I hope
we shall bring things to rights again altho the
demands on us are boundless - Mr Dale has taken
a ride out to Rosebank today, which I hope will
brace him and enable to come out again to
the warehouse -

In comes Jamie Ewing's letter - but wanting money like other
West Indians, he is mistaken in thinking the £416 pays up the Canal.

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

RB/837/513

Page 1 of 2

28 December 1801

Small Turk is better than none. I am glad you are getting the half crown per £ from Tatloch – our solicitor at Liverpool gives us reason to expect a better dividend from Preston but it seems to be long of coming. I wrote Jamie Ewing this morning that we should settle with him for Sharp & Mackenzie as he proposed but to make the settlement complete wished the Balance of the cash account to be paid up. I have told the Tellers they must put their initials on the packets of mixtures. The truth is most of these notes are sorted by the Porters. The Tellers I see give over large bundles to Blair and the Porters which they sort and give them back. I have been saying to them that I think they might sort them themselves in the afternoons but altho they are now generally here in the afternoons they say they cannot overtake it. They seem well enough disposed to do their duty but I wish we had more expert hands for that office. I see we are greatly out this week on Bills discounted as I expected for we had only 35m coming in, but as I observe there is 53m coming in the ensuing week, I hope we shall bring things to rights again altho the demands on us are boundless. Mr Dale has taken a ride out to Rosebank today, which I hope will brace him and enable to come out again to the warehouse.

In comes Jamie Ewing's letter – but wanting money like other West Indians, he is mistaken in thinking the £416 pays up the Canal.

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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, 28 December 1801

RB/837/518

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RSM

28 December 1801

Wm Simpson Esq

P

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29 Decr 1801

Scott found out his £100 yesterday - that sum too much in a bundle
he had packed up - but he was again short £30 - I wish
he may do - it requires peculiar Talents to be a Teller.
Peterkin can still make 0 of his £70

The most guilty are always the most suspicious - and so
you think I have been making up to Annie Miller because you
have been hunting after Annie Duncan - if you do not
behave better I shall tell Mrs Simpson

These surgeons will make fools of themselves - it will
scratch Gregorie's back - I wonder he has been able to
hold up his pen from Bill - I have always been expecting
to see a dressing of the little man

Archie Graham called this forenoon to consult about his
Box - a Note had been sent him of the dimensions with
upon comparing it with our Box, appears to be less - he
rather thinks it will be small but upon my pulling him
in upon that we should have it 3 times sized, he
was satisfied - I advised him to write Geo Kinross to get
his Box made in Edin exactly fitted to the case and
of the same construction with yours - he seemed resolved
to do so - he was told there would be three places in the safe
yours & his Box will occupy two and he thinks Mr Carrick
or some other Bank will be glad to take the other

nothing but parcels & letters goes in the Box today
as all our stuff and saddlebags will go by Edward
who has taken his place for the Eagle on Thursday & after
I am glad the ham pleases when you want more let me know

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

RB/837/518

Page 1 of 2

29 December 1801

Scott found out his £100 yesterday. That sum too much in a bundle he had packed up, but he was again short £30. I wish he may do. It requires peculiar talents to be a Teller. Peterkin can still make 0 of his £70.

The most guilty are always the most suspicious - and so you think I have been making up to Annie Miller because you have been hunting after Annie Duncan. If you do not behave better I shall tell Mrs Simpson.

These surgeons will make fools of themselves - it will scratch Gregorie's back. I wonder he has been able to hold up his pen from Bill. I have always been expecting to see a dressing of the little man.

Archie Graham called this forenoon to consult about his Box - a note had been sent him of the dimensions which upon comparing it with our Box, appears to be less. He rather thinks it will be small but upon my putting him in mind that we should have it 3 times a week, he was satisfied. I advised him to write George Kinross to get his Box made in Edinburgh exactly fitted to the case and of the same construction with yours. He seemed resolved to do so. He was told there would be three places in the safe yours and his Box will occupy two, and he thinks Mr Carrick or some other Bank will be glad to take up the other.

Nothing but parcels and letters goes in the Box today as all our stuff and saddlebags will go by Edward who has taken his place for the Eagle on Thursday. I am glad the ham pleases. When you want more let me know.

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I have got payment of Sharp & Mackenzie's Balance cash account & all upon discounting to them a good £400 odd Bill in part -
and you see Mcdowal's returned Bills are paid - we have no
lying over Paper -

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

RB/837/518

Page 2 of 2

I have got payment of Sharp & Mackenzie's Balance cash account & all upon discounting to them a good £400 odd Bill in part – and you see Mcdowal's returned Bills are paid. We have no lying over paper.

RSM

29 December 1801

Wm Simpson Esq

P

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30 Decemb 1801

I am glad to see we have a good Indorser for that Bill Sandy Simpson mentions to you - Archie Campbell - but he will not be pleased if it come back - Indeed the West Indians and their produce are much to be pitied - and it will make them no better that I hear today the Leeward Island fleet is in the Channel - with more sugar and rum - no fleet was ever less wished for that McNeil & Co are long of coming round - what a sum they must have been owing when after all the cargoes they have got home and sold this twelvemonth past they seem as panicked as ever - they gave in a £1900 odd Acceptance of Jo Campbell Sen & Co - about India Draft on Monday night - we returned it to let them know that we could discount no such sums to them as no other asked so much - even the Dean only £1500 and we thought it impudent in them to expect so much - but we were no better for Stuart came to me yesterday - and was so urgent that not knowing what might be the consequence of a Refusal I was obliged to take it - on his assuring me that the Bill was a real Remittance to them and that they intended their demand next week -

After taking payment of Sharp & Mackenzie's East India Account and leaving a Balance of their Account for protested and returned Bills of £502.14.8 being the amount of the long dated notes we are to get - I see there will remain £104.19.2 of Intt on the latter Account - by a Note with my hand on the margin of the Account in the ledger - I observe the Intt on it is to be applied to the Trade for losses - this I must have wrote by your desire - pray must we apply the £104.19.2 that way or to the Credit of Intt Account - I don't shut the Account till I hear from you -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 30 December 1801

RB/837/519

Page 1 of 2

30 December 1801

I am glad to see we have a good Indorser for that Bill Sandy Simpson mentions to you - Archie Campbell - but he will not be pleased if it come back. Indeed the West Indians and their produce are much to be pitied, and it will make them no better that I hear today the Leeward Island fleet is in the channel - with more sugar and rum. No fleet was ever less wished for. That McNeil & Co are long of coming round. What a sum they must have been owing, when after all the cargoes they have got home and sold this twelvemonth past they seem as panicked as ever. They gave in a £1900 odd acceptance of Jo Campbell Sen & Co [paper missing] a West India draft on Monday night. We returned it to let them know that we could discount no such sums to them as no other asked so much - even the Dean only £1500 and we thought it impudent in them to expect so much but we were no better for Stuart came to me yesterday and was so urgent that not knowing what might be the consequences of a refusal I was obliged to take it on his assuring me that the Bill was a real remittance to them and that they would reduce their demand next week.

After taking payment of Sharp & Mackenzie's cash account and interest and leaving a Balance of their account for protested and returned Bills of £502.14.8 being the amount of the long dated notes we are to get, I see there will remain £104.19.2 of interest received on the latter account. By a note with my hand on the margin of the account in the ledger, I observe the interest on it is to be applied to the fund for losses - this I must have wrote by your desire. Pray must we apply the £104.19.2 that way or to the credit of interest account. I don't shut the account till I hear from you.

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Poor Monsieur must be sadly mortified in coming back to his
Asylum - but I shd not wonder if his stay there were not long -
The French are so fickle a People that it is not unlikely they
will soon expel Bonaparte and resume their old Government -
As Edward carries in heavy saddlebags with him by the
Eagle tomorrow - it may not be amiss to have Duncan waiting
for him - we drew £2500 on Down today @ 7/4 pc
it was to the canal Co

Wm Simpson Esq

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 30 December 1801

RB/837/519
Page 2 of 2

Poor Monsieur must be sadly mortified in coming back to his asylum, but I should not wonder if his
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RSM
30 December 1801

Wm Simpson Esq
P

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to in the letters, is available [here](#).

31 Dec 1801

I have sent Mr Graham a note to let him know that you will manage the Box for him if he desires it - ~~the~~ I shall leave you to settle with Menzies as to the security - they are to bring fish it seems so I hope we shall get a good Turbot as well as you - we may take our joke with these Birds of ours very innocent - Tell Director Duncan that I wish he and wife and daughter would come west and give me a consultation about my Law Plea during the Christmas Vacation -

Inclosed are Robin Mackay's Bills which you will melt the value to be applied here on payment of these acceptances which are in your hands due to me I believe - Friend James has told me he was sadly teased & harassed by Colin Dunlop to agree to discharge his father - Colin tells him that if he did do it he had got the other Partners of Duntocher Co to do it - Jas McDowal & Jo Gillies and that if they had thought James's Acquiescence - they did make out the discharge without the Royal Bank Fraser & Christie - Mr Gordon has always kept off by telling him that he would do nothing without the approbation of the Royal Bank - he desired me to mention this Circumstance by your letter to Mr Dundas - I shall think they must have got money and you must take care with them - but they have the common Fault of doing too much - Now my good Friend we have seen the end of another year and have much reason to be thankful for the many blessings we have enjoyed in it - May all good things attend you in the following and many succeeding - now can we not do more ardently wish your welfare

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

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Page 1 of 2

31 December 1801

I have sent Mr Graham a note to let him know that you will manage the Box for him if he desires it. I shall leave you to settle with Menzies as to the security. They are to bring fish it seems so I hope we shall get a good Turbot as well as you. We may take our joke with these Birds of ours very innocent. Tell Director Duncan that I wish he and wife and daughter would come west and give me a consultation about my law plea during the Christmas Vacation.

Inclosed are Robin Mackay's Bills which you will melt the value to be applied here on payment of their acceptances which are in your hands due 4th I believe. Friend James has not yet brought me his Bills. He was telling me today that he was sadly teased and harassed by Colin Dunlop to agree to discharge his father. Colin tells him that if he would do it he would get the other partners of Duntocher Co to do it - James McDowal & Jo Gillies and that if they had that company's accession, they would make out the discharge without the Royal Bank Fraser or Christie. Mr Gordon has always kept off by telling him that he would do nothing without the approbation of the Royal Bank. He desired me to mention these circumstances to you.

White & Co Lindsay & Dunlop Smith & Co have done so much since '93 and met with no great losses that I have heard of that I should think they must have got money and you must be safe with them. But they have the common fault of doing too much.

Now my good friend we have seen the end of another year and have much reason to be thankful for the many blessings we have enjoyed in it. May all good things attend you in the following and many succeeding - none can or should more ardently wish your welfare.

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Archie Campbell tells me Soarsly's Bill will be down and he is very angry at the people who sold his cotton to them but he is told they are good at bottom and will pay in time.

Mr Graham sends me notice that he will be very much obliged to you if you will get a Box made for him the same as your own.

Pray say to Messrs MR&Co that we have theirs with the Bill on Govan Coal Co which I sent to the man in town who used to pay their Bills. He took a note of it and was to send them notice, but no payment is yet come. Our Porters had so many Bills to receive this day that I could not possibly send any of them to the coalworks but I shall send out about it tomorrow.

RSM

Wm Simpson Esq

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

RB/837/520

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