1 Dum 1801

I know not what a day to their Their Their not accurate yes first in Jeguing he will ruther upon as & but the appendment I propered not much expens him to the herry of Bus mile for that he should not at a derir from Morry to might de nothing but long forward the tutte as mutholing tely om there is a Nuclosing for a hand heing constantly amplique in that work as the other hands are constantly taken with the other west - but even that he ad not for I he has not voing grandrup gaverney Just sind him or mit by the quarter day as Much frofus - exegue then' last night ale Shiff South has grang deferences work heavy it the good Nerver to slaw the Buch how - his had much of to to day - a vant number of Biles our honor - but the 276 hovers Ble Is a months-and I hill in white get nearly on 6 night and own hat he says to it -own only oceanly In the strong Cheesen they propose to creet a an - but Make ony on while on a new south giving 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

RB/837/473 Page 1 of 2

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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CCOC 2002

Edw um at Mis I this mong and got two staters as on the Bosp of wind which I

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

RB/837/473 Page 2 of 2

Edward was at Mrs I this morning and got two letters from her which 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 Balance settled with Anderson & Co. 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.

RSM

1 December 1801

Wm Simpson Esq

Ρ

How is Archie Gilchrist.

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and the Loro buy refuel I with Al Co the me child the men mother of the ment of they were not the for a for and the the occurrence give as as good a forten for laying down that make which who more to the hope hand what the present the to refer the Roper when to the fleaves, it is most funciful to refer the Roper when to is creditable has when his wants are as arguet yet I access to creditable has when the wants are as arguet yet I access to creditable has when the personal hand the perfector he can ge on hory on this personal hong.

There I ame sends on when his has he melow as that the can ge on they are the host the or melow at \$258-the can come out belay and also with the melow at \$258-the can come out belay and also with the melow of the or one go cold

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]

RB/837/507

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 he such an honest fellow let <u>Pater</u> 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.

NatWest Group 2022

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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

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Page 2 of 2

PP		

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20 em 1801 Do you are to take Mr Breast from the Child-very right, it is so start now that it may fend very will on I from meat quarterly I hope three ente be no Opening from - I do not deffere gettet is preking up any mire Lordin Paper than usu unde not go to him of our will lake thin - but any shorten in Spirit Bills this wich or his part may easily be accounted by the non arrival of Hamburgh Mails who must be discenerary to those who defind upon them, and of this continues I know mut him ling in may want for these last on how even how live - a good about fill last I am durited with Janey allaris Low stunding good with the Consulter - which I think it is common dense - we have nothing to do with hyllu fambilald with miles belower George of theme you remember in har writismed Ble of their drawn by dis much Bromie Co Bushers on Surfeel \$ 2300-after much for our accoming at Litisfiel get it would as the other hilders of dure by grown the aufifu of Philemon Forwald Expl of answerth finterty I hertak about night aling it in this continent Mr relieved the only whim is know st is to infutifuthat returned Bake in at firm hylling as without any acknowledgement should before their diquestre " Pall f 2105 - his de I minh after mail to a drawn

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

RB/837/475 Page 1 of 2

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.

I am diverted with Sandy Allan's Law standing good with the Counsellor. 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 per £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 Pownal 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?

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I had a formers alun last night about the light way on one shiped home Rollands plan - he is very will any firm the Aucho we men at prescont as he says hors hutton his only one Ingle loast on the Tirad - and her shar that altho he wil hair like the boach beller, we will be much beller than we are, with the light hayon and should in ohe at one eague with it in must also him Muliciany of the Carlor Coy with Rober Sh they unserly of Marges. ander on I brand Complete & aloo Hall and my moting to que-and mognutum in for having a very others to get avery strong ensede Luch net en - the Key to be with ust here at the land of and is Inte out both Bours and how soul brus met valuell he is feet plan in Trues should to dan you Boy Am Simpson Es . how may you Epith gesting - what a Sum in how drawn onyon to day - in drew 26 12 ly on Down gerty 28 to day - but you get a frelly you dose

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

RB/837/475 Page 2 of 2

> 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 hilmein 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

Р

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2022

Colwan has overtur with the same favourelle awents and I hope the word is over with his Brother - I show he mum I suppose but he must such follow the same who is am one me me not bate him a forthery - my only That when he is but how again he me fester is for des forward the but accumity - I am glad the all of our had then Sims form Interst at all - to w harry compensale for the Truck of keeping on some of them - so there was that to calente to search for - wen I afteredor I and with for allowing Lucky water your Box has been running in my - I am anywas a know by you Little

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.

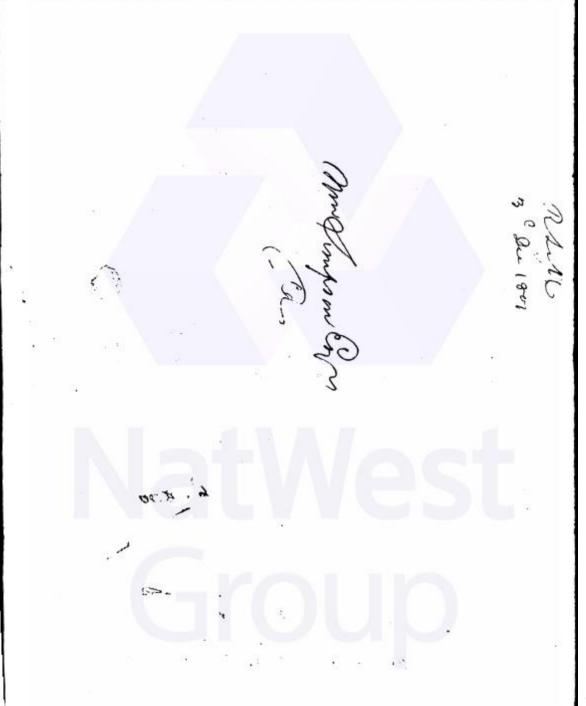
Lucky Watson and our Box has been running in my head all last night. I am anxious to know by your letter tomorrow that it has gone safe.

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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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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RSM

3 December 1801

Wm Simpson Esq

P

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4 Secon 1801 I was much relieved the owers in forming the Box ment Date of say get Morris & Roberson to how ther the waygon ready as som as Jupole-am both farhenburg careful about the From Sweensfrom the Lock- out with them as you best can about the optent Security - and the munner of delivers yo Bop - I shall ner ym Philimon's Bu when it has at lays to man-In met be fund you must fut no Changes on it ifentified. Thute was at myestery about guing up the tales I Ale him we get them not from them alow that nothing to show but with over do Ther in that matter - or I support to and hely the Law mish us the he had mother firster faner you mu have enough of Lindon Paper to Day -Dime 10 olelish I how not ween & member anteriuming in a London But or adefent rut or from outsoiling a don't or hender ater- what a Bush in how vin the Ar. of a much! Let me knew when Mrs Reasge brings forth - I we gave attale of the Banki winiffer it is not you how to hear that a young Land made his appearance. shew our Glas Handy brails awareny - Sameson tells one by his Letter Se har you in his Bunkers hands there Its innafel how our liefle get their without a great how Mariat at Marches ker hardle for 250 m sowing to Produce not selling I more many by to menhin the covers of 10 tals ont were neglet on mand of moth breads they speed to

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

RB/837/477 Page 1 of 2

4 December 1801

I was much relieved this morning on finding the Box went safe. Pray get Menzies & Anderson to have their <u>fly waggon</u> 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 <u>Philemon's</u> 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.

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.

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Pry and us no mone Bels on de Course Co. My an very sap Reple (Same Nepherts Brenne) but may

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

RB/837/477 Page 2 of 2

Pray send us no more Bills on Jo Cowan & Co. They are very safe people (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 payment on Glasgow, and Bills on them only taken when so accepted.

RSM

4 December 1801

Wm Simpson Esq

Р

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5 Dun 1801

Thugh Harmelow called yesterdy but he had noteen at light som our blur mut there he gas home a day and I sight hom to that aller in the meantime thinks the seem to heaf? by the much proposed authoriguasante mailey Isopper ale Mufe A Naharn - They send Shoting yerhoday no the Bellen of his Leller an order on us to deliver him a Bell on Eduar and delas their Don't which on the aurospy yesterday furhaps this is not objulienable - but it may be questioned if the order for a Pall Thouse met her on a slamp as for was for back - They have gravery Lawson funded orders onles forming in and is the Parter for when they describe tales had Dan glad h eur owner Manbuft " Muls an arrived but the Leurs on not ame foring This porte you make get a Bundle of Bells by it i suffer on mining - I much this new Chameller bu mit much in machinery so many deeres. To as hiller can tell you was overling inhould Mr Care of weller of Gory and the the dances hen afterned as then was no doubt month of a and have got a few handreds from where with they are now out our toors rule du celleling juit now. The Bank is change 267. 10 - and I am changed at 4. 10 so mafispors must They was worth of out to 5 of Markank in you der fam in good Excell

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 5 December 1801

RB/837/478 Page 1 of 2

5 December 1801

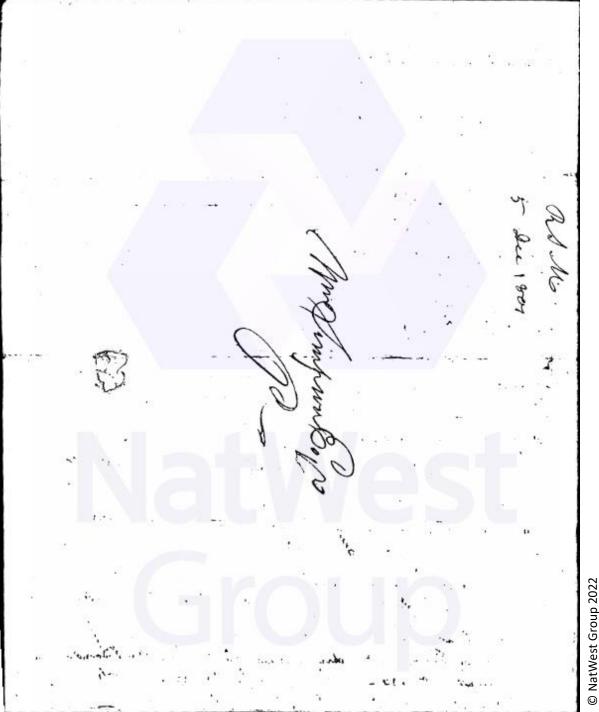
Hugh Hamilton called yesterday but he had not been at Ayr since our letter went there. He goes home today and I referred him to that letter. In the meantime Hunters & Co seem to keep by the mode proposed in their guarantee waiting I suppose till Hugh return. They sent Stirling yesterday at the bottom 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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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 5 December 1801

RB/837/478 Page 2 of 2

RSM

5 December 1801

Wm Simpson Esq

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7 Dun 1801 you so a four of the Hemburgh Beles have come in Wong and some which were sleft aday at Lordon for aught with come to me more -) hope all the Taper in her taken meleping good - but I am n link frast it he Shegration en the Let of Produce - 6 has Sterhog Lader that then are above 190 occ No sugar God thew w is 30000 min than were imported last year - him Jam all how alow \$100,000 when him worth - in and the Paper to They the Water to Bess upon them of no vales? Cornel has bur out me greatly displeaded at your broken beny Markingue's Paper. A smass that he will never loutsonte to saise In inte mo had any partial Payonts further on Querson's Cales Justen tomorrow on the while of thew Bills on andersons, or he will in to the bount of April I adulad him to like which well get in Linder and his thankful, if the Thirthe appeal to make up defecery how - King Monthell has been at mit way that his Brown Phot she homen tothin the whole of their tow choices; Busines when them (in which they appet to the genied by his house Palushen Honbull to , they became hunful A pay the other heers of James New Shares by Indelments - The first pury help Jung and one every 3 menths after - That therefore they amile an uphan dixunt of about 3 m by the 19 Jany-of glad your Bills - and they me shed some and the not to the total at every fulm hor Calment - I all him had show in extra at see b- an might have managed to for theme but such a demand was begind our Towers and I make and mother we accumulate them sofar - he said de ther Bells of ony description cam our bry that he was very arrow to him deships with any other Back . that he was our the and had not a more profitable aurant our Books - as ale their brukly discounts and find away in hopes May mentioned Buy on med out an aumstrature and theretype I clyat to to or he had have me to wind you - what ah

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?

Carrick has been at me greatly displeased 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 January, 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 we 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 would have me to write you. What shall I say to him?

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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, 7 December 1801

RB/837/479 Page 2 of 2

That Bill on Kirkcaldy payable at Sir W Forbes & Co's 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.

RSM

7 December 1801

Wm Simpson Esq

P

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I am god the Royal bollege are thely bleam you Managers wife he from in hung been the means of That tills one that you have sileled Merces to and that they are getting the traffer orderly informed Mymhum his angues our disten . Dhe keft to meling you is many less this muts one for booter many carely about the Box - Tony take bale that each division to how also spouly and to to- mo Grahm sees no creasur for the Source Loving auch to it and one Key of a very strong Luck out wome forward - I hope un white hum some getert by to - I am ownelled you 54 on anderdow adopply - in atachet by the Bigs. I a Lim from anhu Hamilton by why mit en

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

I am glad the Royal College is 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 lie here and another with you or with the person at whose house the cart stops at Edinburgh.

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

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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 <u>cart office</u>, and gone to a private house and that she has only a simple trifling cart upon the road and the 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.

RSM

8 December 1801

Wm Simpson Esq

Ρ

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9 Dem 1801 come in at the Epipe on Inday I shall then let you know what lam of £100; we have I draspy Alochave's Tweler Irew out 11m yelling hupay their dividead - after what I worte you about mos hatton wher part I was anyry at my a dart night or brushing the Boy with her signs in our low looker with with it in the booch w buch a Supply of lange notes - I werk after to de out raise and insurredum by his dishlary -even the lander Gentle here I hear crying out agt it - They say juilly hi sh have seen Pries liver for the Propert of another ford book hipsi he allefund such a fansuaries of green for Toison the hi and Many the &" or of hoy of filling up the Besch fand my mt be pleased if Mulovanty is carried ago his what I dook Tellow the James Mars hele is how · he will noch the Indges I hant like to be in his Lands mit Lale was very canty when I was with him last night but as his Lest was only a bell smiles he was not suit if it was the good - Thear he was now last my I only nich he had a will for Ann been in open is subsy their brifling I levergets 3 or 4 animps how heen constantly at that was all the Normsoon you may till the brunseller our Check back Buch (3 queses super Hayal cost 2.12, to another - The bomor seem to be who were

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

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9 December 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 and her cart I was angry at myself last night for trusting the Box with her and that I did not send in our old Porter William with it in the coach to bring back a supply of large notes. I wish Addington do not raise an insurrection by his distillery — even the landed gentlemen 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.

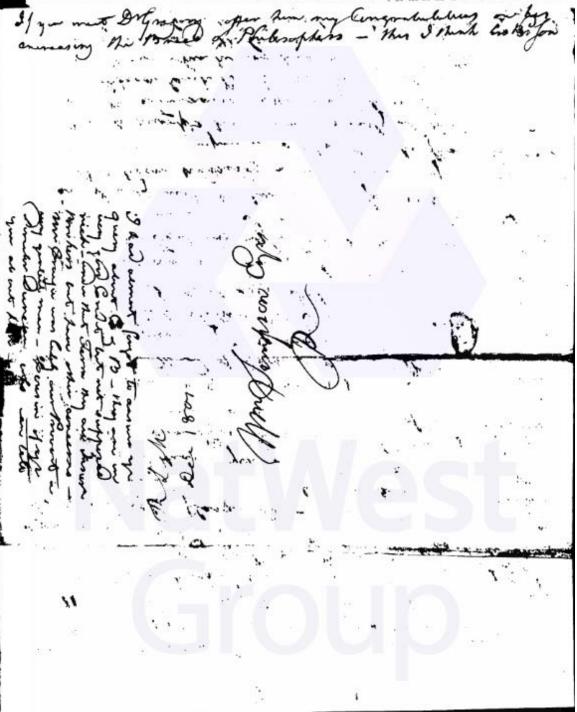
What a droll fellow that James Marshall is. How he will work the Judges. I should not like to be in his hands.

Mr Dale was very <u>canty</u> 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 wrote us for one Bill last night and another today.

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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, 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 your 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.

RSM

9 December 1801

Wm Simpson Esq

Ρ

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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]

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	<u>10</u>	
	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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can will enough lier as

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

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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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ComBlair afest it - the other young lands I put down at 150 thet is the rate we begin with them but they must you approve of the other Chables know and

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

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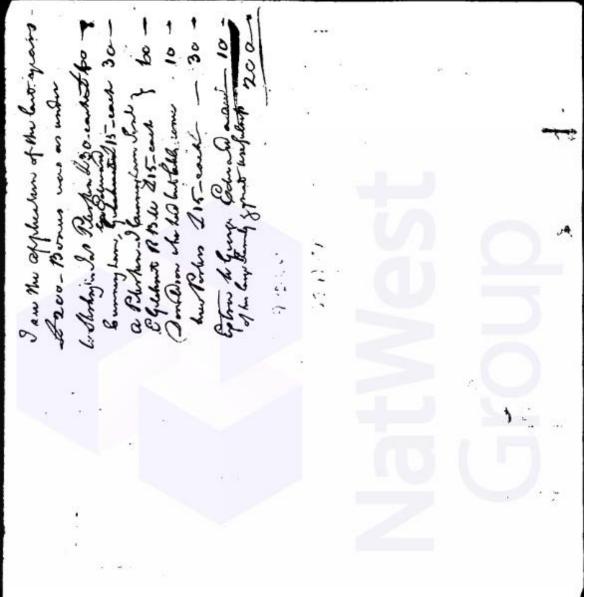
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Tellers	{JD Peterkin	£100	25	
	{Jo Cunningham	100	25	
	{Jo Scott	80	20	
	{William Blair assistant	50	12.10	
Accomptants	{David Stirling	100	25	
	{Alexander Peterkin	80	20	
	{Robert Bell	70	17.10	
	{Edward Gilchrist	70	17.10	
	{Alexander Donaldson	60	15	
	{John Fraser	50	12.10	
	{John Ross ½ a quarter as he	50	6.5	
	came only 28 October			
	William Campbell Porter	40	10	
	William Haliday Porter	40	<u>10</u>	
	•	£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 Alexander Peterkin and the same to Donaldson – Peterkin is our second Accomptant a married man very diligent and 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 whether you approve of the above establishment, and what do 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 everything from morning to night, and indeed all the Accomptants attend well.

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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

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

To Stirling and James Peterkin £30 each			
Cunningham and Edward £15 each			
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			
of his large family and great usefulness			
	200		

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

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we are avoised wish a and of govetto the assues to which on distill of the absone of our Me Himselles - the freathy Is the resisted bilings the Royal Bunk under in the house - but the Hugue whale our present convey and must be therebus to selow in 20m of the At lange miles of they will Dale last might with his foot unfel up right and primaded his gilling sheep so I hope it is facily andit of the Gout - Minon in funcio finto du in the Vivide there - Webstlant tim alone of one whip licher for him with 20 mil within of I modern to ail with the Convoy 10 Norm but it is had with he make of this brodien when to comes

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 of Doner to by the randel a fart Shot of the Sur alund ashiring us to que I up to hite not seems the Ble was justing lent by this man whey the workent in a ful days - and he was obliged to apply to Mudderingles and got The Jame But an ihm you so him that I and at afor the Bus of ander Hosice on People I don't know, if I del out undorsland that a nich Bulleter water with Jugares Brong a Geo Hepturn Suth withally Bankruft - the I had some I took the Sta Both on him - but with our 3 I Dorsers I think me 3 Larrans I think in are sof 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

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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 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

Tell Jamie Buchan when you see him that I would not take these large Bills of Andrew Hosie on people I don't know, if I did not understand that a rich bachelor writer to the signet 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.

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12 Qum 1801 No obnot the douby boaches wented by the best Plan but if they would gree no Secunde I downto me offende met les justifiable en brushing onet shows with them besides after what has people auch she dept traggon People who readly fee Security and who have built it for the perfuse I do not on how he well go of - I spelv to Mr Sheart on min Gonham's Aggressen of engages It was derudy from was I go for a year by way of Frial the Phylis tale indecenty for the Conspel Bankis to de Gronge Lind consulies with to - and as in could mapping these to I think with you time he hat to gun to up and shah to so If our Tether eyon had dien the Scene her this Torerow for about abough of hours you wie he sandle that the ment the on Similation of their deposit ant - The bornes was just such ar you saw that Tuesday you were here and in the midst of the Buch some of the Brokes me coming in with their deft Precepts some of them for small hims ledged only in ortho last with was very providing - but they seem he have got that I dear that it is in our way to take money but the sum ever so small and for ever so shirt a time - his engle do melenough if in her met so many operation and to all and er many Bulls to discount at the same lime I had a ball from a Kilmannich man to beg you what ony an offer there as the of Bl one is the with I men I had The was me Chance of our Bank having more offices I hope to Me mer own for me aut out - what read Sums the titals are - and from the two fortarteles in the ant offred you on by the Stationery abouts consumed want week ques on her - to auprising what Books ne consume by My the house mer not hale them Wille sinds me Male Rels & Openin by what are he should the Sale were the good - but that I will be entitled to grip the Price I hate go to the Hears of Entant I hant that unte les Copum new mother wheny as that a quarter day alward hay

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

RB/837/486

Page 1 of 2

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.

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 be the sum ever so small and for ever so short a time. This might do well enough if we had not so many operative accounts to attend to and so many Bills to discount at the same time.

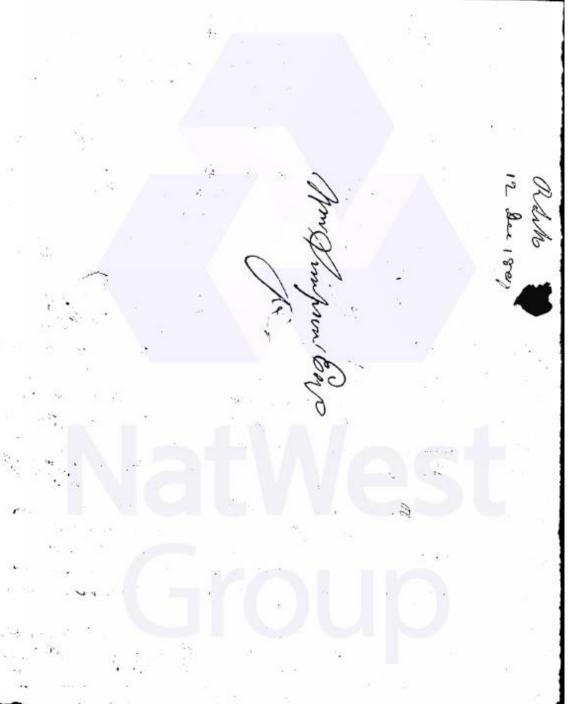
I had a call from a Kilmarnock man to beg you would set up an office there as the Old Bank one is to be withdrawn. I told him there was no chance of our Bank having more offices.

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. It's surprising what books we consume. By and 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 <u>it</u> 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.

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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

RB/837/486 Page 2 of 2

> **RSM** 12 December 1801 Wm Simpson Esq

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14 Dun 1801

Soundy Dame was so well as to go in abhain to the meeting and freak yesterday - there was no dan't of his loging the anter Experiments but I shall put Dr Romsongs Baruken into her hands when we meet on the Bills this night Then bouch Professor our quest Touts - but while they offer no Securly I downt on me could visture with them - y'm propersion or made on the elly wagger and it go thous away what show I my to fine Rober Mackey mantices 6 the riched - its twown ful from white vaneus quarters demands come region is - Marry Murbell has breen at me about Mr 3m often he works by 1 " Lany and as I alw mit say to him you refused st - I agreed that he shall will me for leplow tonight but wish three phais I fear towne le impopula to hup down shits alle

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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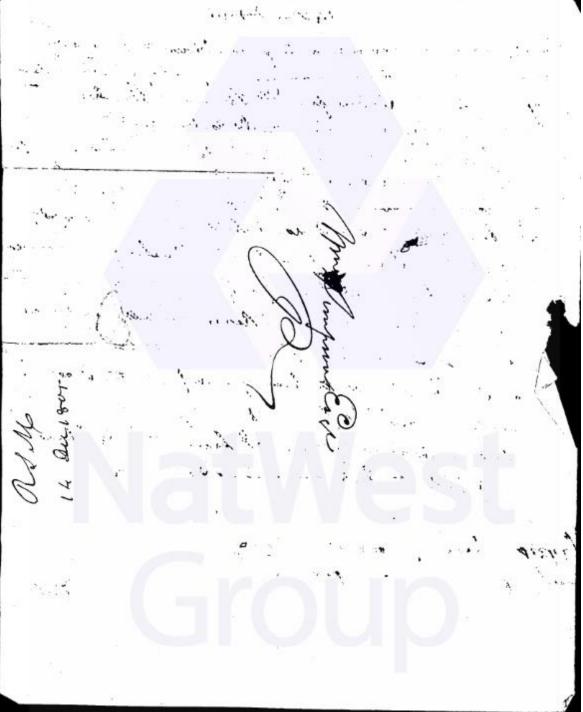
14 December 1801

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 thrice 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 January 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.

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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

RB/837/488 Page 1 of 2

> **RSM** 14 December 1801 Wm Simpson Esq

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)C allor 5 +30/V/

15 Daem 1801

I ew our Remullances to you on Landon we last quarter were 43 m and our drafts and four 53m short of what they were the quarter - which I am not the pleased ut as I wi mind rather our Tuple content as goline - I am much merlaken f the Scare does not oblige them to draw in she more - I did not enpland you would be fortymere Branches - indeed one of the it is is enough in all bouscome - why still Low Pha make you sich, I apure you to has not that nt upon me I rulks apport a hele amusement from it my bld days - openfung the Thefte of 50 & 100. I can live They which I pepeful either inforpedy or what is of more cons requence in Charach- and loving no inemed Techap towards my opporents, I whom he four of all those disagneelle agetaliers of mind who amonly allend a Law Suit Do Ray's destilling as sloft without an act of Parliement I care no while Pour are so high the They all went the same every - I don't deldinghen who certainly means well will morrell very emperier by being so per her for opening them what a degun the Banns will make with their Rivers of Import - but I thought that duly had been abolished long age how in the world cifuld this Lie about Gelson's Kinz -courter with the Inster home originated? the Bircumstances me suntiled so menulety that altho I De me lukewe the while I had me doubt three was some Thoulandless for but the story evens when a Tabrechen from Mulyon Getron with his a mak man mow - his 300 acres Ithe think in 250 an acre that is 15m - he is my bouson too - so it is The cliverest tellers of the and further, and he is certainly

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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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.

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 Rencounter 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.

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hundly got in how any they also than med reclaiming Rhluns from Pupe whom Buts are metertand and many of of Propose is it is wond ful him will the Bills I don't su one lying a he can about to ble I get you there on the day morny have menges . Gant of the I you have it get

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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A terrible deluge of <u>backwater</u> this forenoon. I have hardly got time to do anything else than read <u>reclaiming petitions</u> 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 it would be as well to get them here where they are as cheap and besides all that is in the Edinburgh contain a number of Glasgow articles.

RSM 15 December 1801

Wm Simpson Esq

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16 Duem 1801 There are shad Bledays her Endyship is quing you but I am glad "jun can stand to well - I shall be Relin how few Whim - Mr Paper is surely safe and I think we may defand their apumme that tis the last him round they meling how happy I should be to see all the Padners of mackey to discare of their det afor in frew Popularen of their great Samacea Estate in a criple of years I hope this inteles the base - a good thea of London Poper seems to have owne in heavy - and seven straggers of Glasgew Bles I have been obliged to to - Enend og sinds me a 2456 - on Strangfordon of Merry Blewan wither that he has no other June to pay his aufres at this offew what can one Day but pefor to. I do nove the Banks mony can be safe placed - but many such demands and evening hourly report us - among the next herest the Pupelo was at me very much obliged to the Bank for the are modulen they gave him white will new forget - but her land to be to the Dean for 2m with was renewed falls due the again poles in may when it will be perfully convene Renewal - what show I say to him - t when fity I wallow she bow gother at the Vail - you miman all pend - he matted Bh of B State for that purpose Le at 189 - very breky think indany mother is the triping his moon with his hat rose but in for his Contrer and beds me apow him that he will not try call

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in the Third for a Tell of The I have a thetiers

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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, 16 December 1801

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16 December 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 accommodation 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 would 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.

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2022

An Tinnest the Brines lells me just new that brusty Basky is advand in our market linday from 26/ to 30% - and lethely to go higher-Reb Cowen has some mentrose Beas fruich he hold at 32/ and who get to - coloneal is also Divided to 16/2 10 Perh - with such James and Int Porter a fine aucher loveler is not well endong - I wish to be not a Tever int I know.

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

RB/837/492 Page 2 of 2

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

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17 Our 1801 Thorny Corhum one subfarevery and I wish some suche I lemant in not make popumers if this Box gers a a this bruks - And that a week on him him with how Sounty form munges dow - you and he getting you thou as they proper gung thriw a week with with do enough and the Plant me be lipeted by ling There is Buth enough him to day for or Thursday many MMs heep due but nothing hogur as you had to you denelloss year Toler much - I made from he in his he had get up to ge sound with the Pales, and encourage smally with I hefe will long him modele mestamed the advantage of almanuchs with they langow arhiles in them - ex Is In cannot get our dividend

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

RB/837/495 Page 1 of 2

17 December 1801

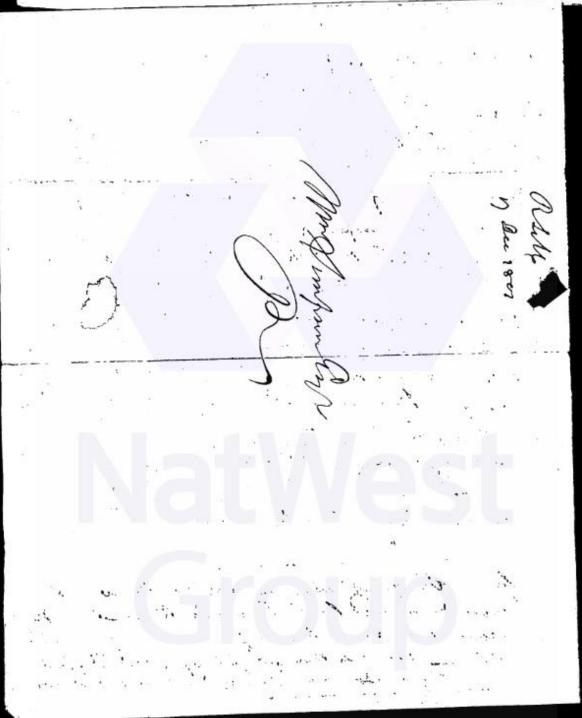
Harry Erskine was not far wrong, and I wish some such remark is not made upon us if this Box goes a bilwavering but I hope tomorrow morning will make our mind easy as to this week's, and that a week or two hence we shall have <u>security</u> from Menzies & Co. You should be getting your Boxes ready to 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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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 17 December 1801

RB/837/495 Page 2 of 2

> RSM 17 December 1801

Wm Simpson Esq

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18 Dum 1800 Our Porter has get ups laws to day and going about I am a fract to some but I think it is not a thouse—
i've for dishilleres go on-this in the face of a weekly admind
on frues is unaccount Who to me - but there wire onen of the
on the aut the last chelps - I wish we may not sown
but any the last chelps - I wish we may not sown
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own and a sown Plear - and for all the good of shes
dim to the puntry away buty sowns to be aft here
down to the puntry away buty sowns to be aft here
Both to see his them asked from here to the motion at less to an his mores who had been little de - the meters me gifted that I and or of filed him and he hefer your well met of the property will will me to enjoye for him in the absence - you en a good number of Torupars inday --

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

RB/837/496 Page 1 of 2

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

RB/837/496 Page 2 of 2

RSM 18 December 1801 Wm Simpson Esq

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I have no day on the Thought of getting cheap who by -to was when for the Effect the dearrow of Opents had upon the Mords of the low Perfer how - a drank man was never to one me shale en pluly of them - see to get the pases and the Boyes fleed and at agoing as sur on Jopuble -I have sind down airing a Men of the Sam seed enclasterson, Palls, but I under Down and met along a partien I at and I mish downe may mit get sugues this you awar on to we make me allew afor Resse - Charthey consulted bound upon to and were so actived - what strong had English Lawyers have -Handy side W. S. has been breakfasting with me - his belief of -I did not from hefu that the Back herd on officer called Inspelor of Branches - We Surreder to seems held that appuratuent and is much blamed for mit lockers Jonne narrowly with the Business at Realing an on Inspeler I think is a good toka on he may be called on general Superior - I'm in appoint em for your office to even one weeks and swellet in new doing - I wote for you and Am bounseles taking it allemakes - I whould you were befrop on upon us new other particularly Bundles our delevened to me on the mending Enogs the Nis onperfully to openine so as to be fully solloped dejet i

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

RB/837/498 Page 1 of 2

19 December 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.

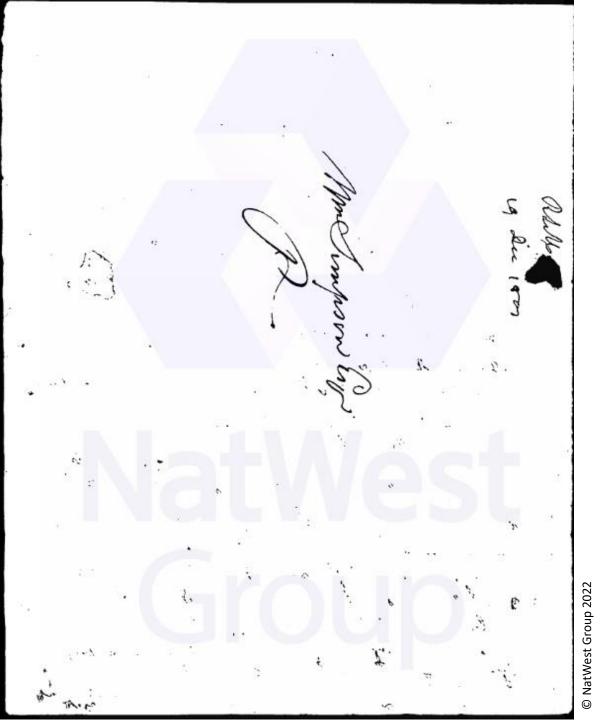
I have sent Jamie Ewing a note of the sum received on Anderson's Bills, but I wonder Down did not send a particular statement of it and I wish Jamie may not yet require this – it seems Anderson & Co will make no allowance for Re.Ex. charges they consulted counsel upon it and were so advised – what strange heads English lawyers have.

Handyside WS has been breakfasting with me. He tells me the Old Bank Plea and Conduct is much talked of. I did not know before that the B--ch had an officer called Inspector of Branches. Mr Forrester it seems held that appointment 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 would appoint one for your office, to come once in two or three weeks and see what we were doing. I vote for you and the 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 and 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

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

RB/837/498 Page 2 of 2

> RSM 19 December 1801 Wm Simpson Esq

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Our The inthe and order new by the Box lettery ne know of me should such anceveryly - it came would only last night and I have hartly had have to look at the I sent Jame they aweed ago the incline the form our Berks, on him agreed to proffer the Subment ble un show he Duras of the last fayant from aporson - upon his been informed of that he much up the State which seems below on faces enugh Innefles but I don't on he has taken coult for the Bull on Indon 2277. 8- the first article en our found to a do - this is one of the Bles bodger against the referred dration linder when we were obliged to gun up - machingie while harrapory us What his bank and armain but in shell se upin your a Jame Buchan - of t is to remain the Sondy allan & So Inhers gales glen - Milaller is a gor man but was bot in by machiner 23800 - for But he gave him on Lindar along or two before

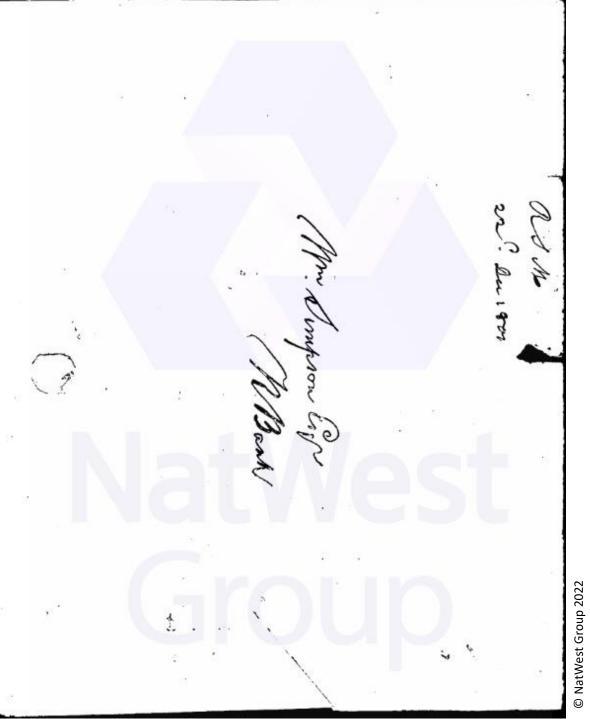
Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 22 December 1801

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 Jamie 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 Jamie 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 Page 2 of 2

RSM
22 December 1801
Wm Simpson Esq

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25 Sur 1801 as you are get my Parket from Jame Every on the Boys Common to make you wanted at the letter I welled your An Shement of the dividends in get last Tily will are and not who lete you know made some Subment at archiver upon menturing with star short I surticled he had omitted whift for the Bu onliners 2277 - moon & afen to was entir of our duridand I en by the included to get I don't think that appears from the statement & ant you yetherdy - The Consiller were andorstan we according to the proche here blant apolt with Mr Banks the Tuelday - or Lohner time large enough Monniles of their notes to mere on missey might - Campbell Thethrea Cohum boy buen mer short June had way fighting that with whend to ills un neur huch them - you Ruge think they Into lance at Bottom- bangbill has a highland with a crabbed name by with he is always name is an De Skipper a rolet land - but three It I And thuch But alland a have enough Do to hee framely sof with them - for well make them pay ent & have in Conception how that is one to be insuy powers

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 <u>Castle</u> 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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Solbach - Mr Browner is just even in it The South bays mileonlinks of with while he withrest byed to morrow - Thanh the Repy for her detter by him to what I shall pay du aillahim - he is a gited modest looking Lid, and his Theilurnet is no affection on the against him with me I have always thought your glid garled blinds were least to be objected upon an attiture Transer away god Lid is taking charge of him as to total songe her is the for

My Sundania

Group.

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

Has Mr M never yet got our account to check.

5 o'clock – Mr Braemer is just come in with the saddlebags the contents of which shall be acknowledged tomorrow. Thank the Deputy Governor 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. 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.

RSM 23 December 1801

Wm Simpson Esq

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Bruenner is only quelly at the prographic Into and to while a tony home I are her he he spert at to and me have much the Tellers corors you forther out wherepes me undly but includ I do not when at it - in how sometimes out an uprovar in the Tellers office that to energh to day them douted - of that in how how a gold be day - and in the midst of the Abustle in And not only Sunter of omer defent trut to entile but I was hall Mr Lonnoon occupied unly Letters hishiple Tiple in the boundary who him smale Sums wish us discours We know me State of their and and as to remet them parted Toyets - Then are foundly Genter who in qually honoraled in hurry 1 ve in 200 to from that we have nothing to do but cors then by Salus on their brighing a sterry whatfy Christmep may you I hoperant who unhappy - but as to nevermenter (don't feel myself in that me . Some Manchecher People how been beggy 2 or 3000 Bays Coller and gues a lette

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

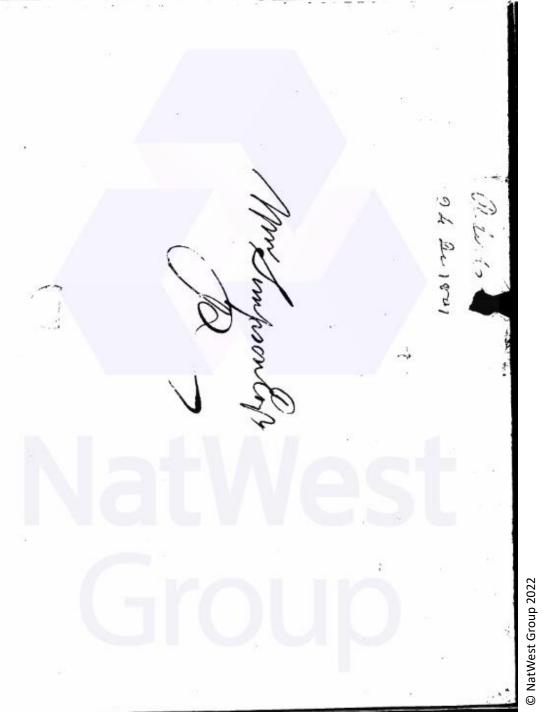
24 December 1801

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.

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.

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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

RB/837/506 Page 2 of 2

> RSM 24 December 1801 Wm Simpson Esq

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25 Qum 1801

I am glow the Counciller approves of James Corners Littement of the Contract on them and get the back - but you say o of the Back and I think it She be pard up and then the Ball of It Machiarus aut who opened in our Books on theretop (and gover les me ant of the long I ted Palls - I shale mention white you say that there Bull she moter granded tito the Sequester is a Our There are all away to Day - so that Jeann't my who fuched up the Artes sent in the Boys - two there I think it was Set I I which sandyw the 20 definery in himorros tittin I and hardly have thought of embry you to day of Rulents aft had not come be me to beg I and get him out of this Song is a respectable Tomaca Frances West comes in and leles me to was promingher that for up the must notes on menty my at not aw him that to theorem - Shorting "alig / levhen

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

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25 December 1801

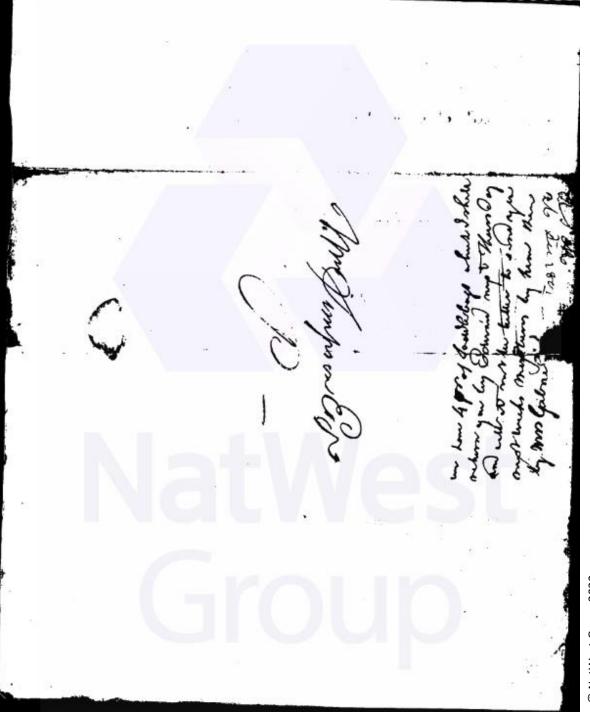
I am glad the Counsellor approves of Jamie Ewing's settlement. I shall call on him and get the cash. But you say 0 of the cash account. I think it should be paid up and then the Balance of S & Mackenzie's new account which I opened in our books on their stop would just be the amount of the long dated 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.

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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 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

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28 Quent 1801 and Turk is heter show none - I am glad you are getting the of bonn fel from Tallock - our Scheeler at Amfrel goes viason to eppert a hour durelful from theten but to seems to be boy of comy - I work Some ling the morning that we should with mit him for the preMachine as he progered hat to mak the Sulment unplut ander Mitsale of the fachand who full up - I have led the Titless they must put theer Inhals on the Parties of Stephenes - the Truther more of where mike an softed by Mr Porker - Mr Tellers I ser que ouer large Bundles to Blace athe forters which they sort and que there buch - I have been paying a them that I theat they they are now generally how on the afternoons they they cannot overlake it - they som will enough displied had Mar July lit of with we expert hunds for that fever our this with an Bles described as I appelle form had ong 35m every in - but as I obser there is 53 m coming in the cossing with - I hope wishle brong though to rights again altho the demends onles to come out again to the Wareh - Me is much few in therhogy for & 4 46 - pays apthisand

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

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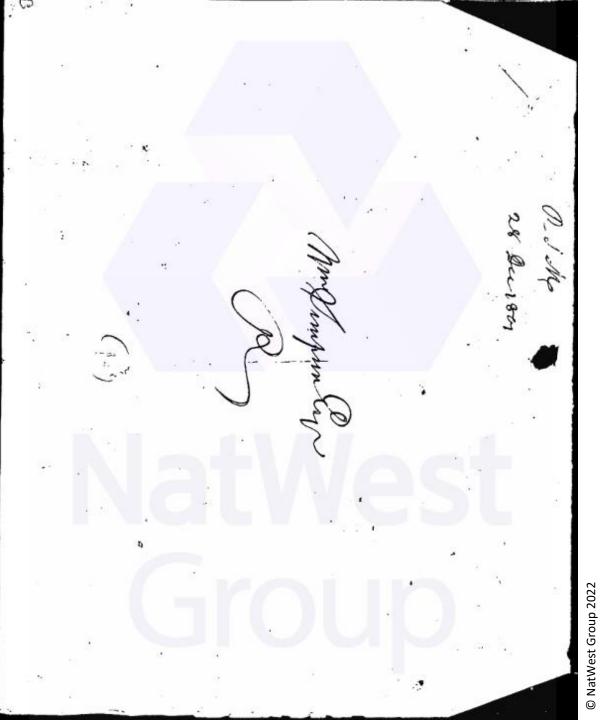
28 December 1801

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

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> RSM 28 December 1801 Wm Simpson Esq P

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cott found out he 200-yerlerdy- that Sum to much in aboute he may do - it requires prentiar Talente who a Tiller. Tileshow can she make a of his Lyce The most guilty our always the ment suspierousyou thank I have him mining up to anne Miller because of Their heen hunting afai Einne Dinean - of your or but me breen I show ble Mrs Simps in Thew Lugues were one fouls of themselves - it will he were can dropping of the tretto me anhuly mham called ther foreneon do. upon company of with our Box, appears when to nuther shows at well be small but upon my pulling in some there we should have it 3 kness alwest he was salisfied I adrew him to work few Kenness an more made in city exactly filled to the base Ar Luse - he was (ale men (wo two three places yours who Bod will occupy two and he Bunks It barres will be all to take La thebaps with go day to

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

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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.

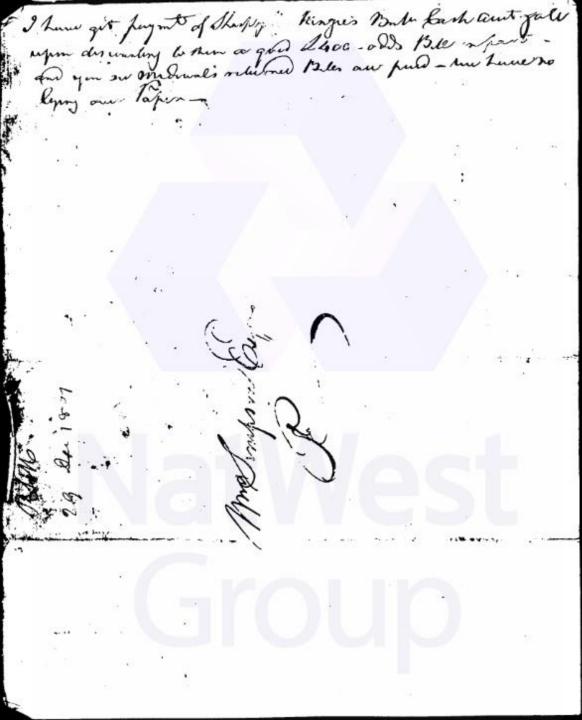
These surgeons will make fools of themselves – it will scratch Gregorie's back. I wonder he has been able to hold up his pen from Bill. I have always been expecting to see a dressing of the little man.

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 Kinnear 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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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

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30 Lumb 1801 to en um hour a good Indoner for that Ble I Charpson mushing byon - archi Campbell - but he are India the west Indians and Theore where on much to two fite - and it will make him no tukes Ant I her wood Mr Lew Island Steet is in Mr Chamelwith and Sugar a Jenn - no that was ever less with In that Meniel to an long of coming runded - what a Sun they must have been owing when after all the kangers they have get home and so this hickemouth part they seem as punched sever - they gave in a 21900 of Do aught of to bamplete por let then how that on metady night - ne returned it to Them as no other asked so much even the dear only and no thought it impredent in them to appet so much but un over no titler for Sheard come to me yestery was so ungent that not knowing what might be the bonse queme of a Hefusal I was obliged to hah apuroy me that Mr Ble was a real Ram We to them and that May hordone ther benefit next weeks after laking payont of Sharp whateries East auty Inthe and leaving a Balt of New aut for probably returned Bills of 2502.14.8 being the amit of the long hand nites me and to get - I aw there unwoman 2104. 19.2 of Into hearfunyou.

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 McNiel & 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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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 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/d pc it was to the canal company.

RSM 30 December 1801

Wm Simpson Esq

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31 Dun 101 under manage his Boy for him of he senses to as to the Security - they are warry dish un show get a gird Carlet as will · how may take our toke with there toires of ours very canvan The Circum Dinear met Jun he growth Daighter come west and grow me afamillation about my Imbad an Roben Machays tiles wary in the value to be applied here on fagent of their trufters in bot som his Bells - he was belley me to Day - In was onty tweed sharrafted by tohn (dinlift to agree to bluscharge his Lather - bother titles him to he had get the other Parlners of Wanter it - In Medowne a volucies and that of they that compys aufrin- they in make out the while to Linds an Durby South to here! with me great defeas that I have

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 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 <u>Birds</u> 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 teized 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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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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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

31 December 1801

Wm Simpson Esq

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