The Proprie for descrunts is very their upon us and I mully de and know how to get things but within Bounds - last week an ded 1 4 4m and last night 43 on - yet it is inconcer able the member of you Bills in returned after puping one ferror than 248 glastellow to return mow unshart desollying or perhaps slohging some of our best partimers & know mit - what can be down to keep I as night ? would it do to limit the date to Bales at 2m? on to lime the dams to each house and not gove alive sity 2500-nemet to any - there we Inde hours une Jet yn - May sind in thur to vive z a truch - and meriely alow all and Shohy robus the former sent in 20300 als 13. W but night with we metrined - but they and not de unshart and we dad he puls Downo Male he Day for them in place of that materimed his as their large Bills a hinde cent you - An had to do tobar for Shilings mally with that you go how and army of a manday Every and see what a dond is law upon as and lite what have no work is appropring, yt it is manifolde commistance that the Taper seems all to be goed and as the last Proof of that not one Bole his area-2022 I know has hard squeezers the forences with many Group NatWest Firsteach where he generally goes sur in the dore nons 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, Undated, c.February 1801

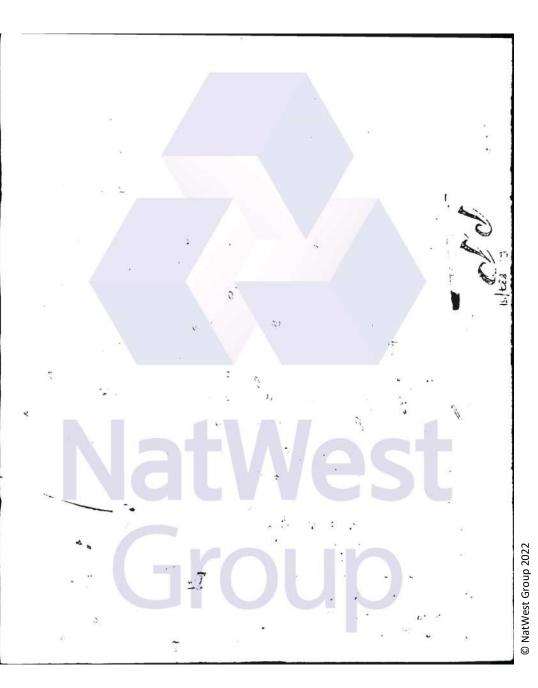
[Marked 'PP' by Scott Moncrieff, indicating that this was a postscript added to another letter. It was found in a bundle with other letters from February 1801.] RB/837/51

Page 1 of 2

The pressure for discounts is very hard upon us and I really do not know how to get things kept within bounds – last week we did 44m and last night 43m – yet it is inconceivable the number of good bills we returned after passing no fewer than 248 Glasgow bills how to return more without disobliging or perhaps stopping some of our best customers I know not – what can be done to keep us right? Would it do to limit the date to bills at two months or to limit the sums to each house and not give above say £500 or such to any – these W India houses are very heavy upon us Leitch & Smith John Campbell Sen & Co etc etc – they send in their £1000 often more a week and McNeil & Co above all and Stirling & Sons – the former sent in £1300 odd bill last night which we returned but they could not do without and we had to pass £1000 bill today for them in place of that returned besides their large bills on London sent you – We had to do £1600 for Stirlings – I really wish that you and Stow would come of a Monday evening and see what a load is laid upon us and tell us what to do – the work is oppressing – yet it is one comfortable circumstance that the paper seems all to be good and as the best proof of that not one bill lies over.

I have had hard squeezing this forenoon with many of these whose bills have been returned. Mr D is at Rosebank where he generally goes now in the forenoons and I think it will conduce greatly to his health.

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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, Undated, c.February 1801

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Page 2 of 2

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2 my 1801 I am very glas a for the Re is gilling will again - I only with I lind lever with you and for all hans sine I think he there treak me with alflage of the tame - Jame Buchinis news is no Mans here - un had the hashender Statement in the Porcahine. erm Days ap shingy that I forsen a Bur we carry the day - but that they new equal - or me know out who will In Forndent - but I have likely denit that Government will in to pieces in a four years - the northern Provinces inte and submitte to such an ashert as Sufferson your In they will seed a It is most melandly to hear - this prices are still orsens in England - wheat in morfolks selling at 8 gr a quarter - I will france show here an absolute Tamin - american alling at hur furt at \$4. 10 - may it please God to arent the impending Calanty - him anyavery in shell lich forward to mugt harvest That man saer lell who Irans the Bill sont you on Plan and wown sum to be insame - I to him fit was paid we shall give him the more on tendnerdan - het I dure dory it is a mere hum - and of 20 seles on it withint he surd and more in fing it fhe was Indend as a Now George has gues me of the Hamps that will be wanted in the course of 4 or 5 weeks - The Car 2/8 he moshes may last to long

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 February 1801 RB/837/53 Page 1 of 2

2 February 1801

I am very glad to find Mr R is getting well again. I only wish I had been with you and for Auld Lang Syne I think he would have treated me with a Glass of the Blue. Jamie Buchan's news is no news here – we had the particular statement in the Porcupine some days ago showing that Jefferson or Burr would carry the day but that they were equal so we know not who will be President – but I have little doubt that Government will go to pieces in a few years – the northern provinces will not submit to such an atheist as Jefferson – you'll see they will secede. It is most melancholy to hear that prices are still rising in England – wheat in Norfolk selling at 8G a quarter – I really fear we shall have an absolute famine – American flour selling at Liverpool at £4.10 – may it please God to avert the impending calamity – how anxiously we shall look forward to next harvest.

That man Faerfull who draws the bill sent you on Peter Anderson seemed to be insane – I told him if it was paid we should give him the money on Wednesday, but I dare say it is a mere hum – and if so return it without charge. He said Anderson would pay it if he was not dead.

Inclosed is a note George has given me of the stamps that will be wanted in the course of 4 or 5 weeks – the Edinburgh 2/8 he wishes may last so long.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 February 1801 RB/837/53 Page 2 of 2

RSM 2 February 1801

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Wm Simpson Esq

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3 July 180, To it populo that Billy can have resigned - I cunnet heleen to for I know not what they white do without him - or any ling for his wield tim - Laundain while not have the Canform of the Brusty - my Frind Mr Byle unter me an a P. I. of aduller this morning - Art andry a Report has been very prevalent that WPot has resurred infineignen of a grand wish the Dike of york but as his the is not named I hope it is not time - one in think one Report and not nice withint owner Thrund then - I true what a Stramash to well make - eno Trend Hunny the guite asked follow - and who will who the charge Suttend? It is currens that Cloumber after an or regular in other might show neghale tales in buck gon unbussile like way - the tystem of them Lindon Bankers seems to be quite defense from thit of minihants - I de net admine it - aprimente aufiles ne for 1863.8- so the duding seems to be something mon thank 18/00 of on the while - but desire them he let you know fus her how only this Day got our two durinds from the Tousted here & 1743. 18.2 burg 8/8 to and makeday 400 that since there devidendo came due - but we had to discuss to them a 2500 augu of menul abis due 3 may - to help to much to up - much to duck Duy - and 145 Bells due hommon - I wish you and and and par us yo lawned about an Enlargement or allerabes in the office. ____ at a to be lying over 2022 Group NatWest

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 February 1801 RB/837/56

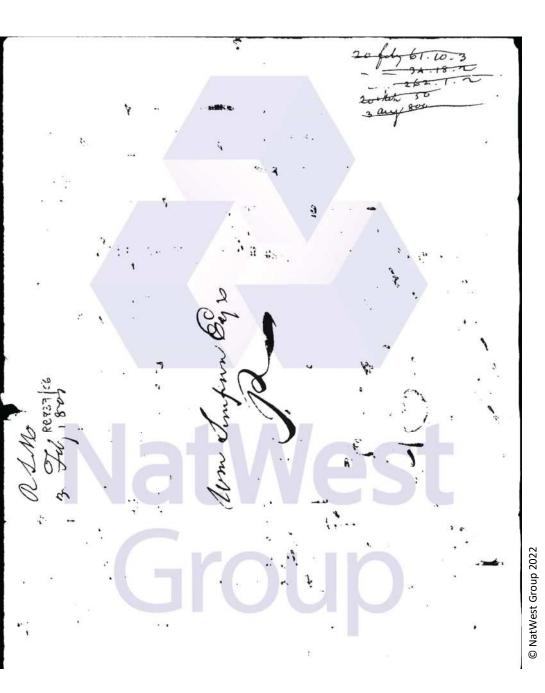
Page 1 of 2

3 February 1801

Is it possible that Billy can have resigned. I cannot believe it for I know not what they could do without him, or anybody fit to succeed him. Laundain would not have the confidence of the country. My friend Mr Begbie writes me in a PS of a letter this morning, <u>since writing a report has been very prevalent that Mr Pitt has resigned in consequence of a quarrel with the Duke of York but as his successor is not named I hope it is not true – one would think such a report would not rise without some foundation – if true what is stramash it will make – our friend Henry the 9th will certainly follow – and who will take the charge Scotland?</u>

It is curious that Down & Co who are so regular in other respects should regulate bills in such an unbusinesslike way – the system of these London bankers seems to be quite different from that of merchants – I do not admire it – Anderson & Co acceptances are for £1863.8. so the dividend seems to be something more than 6/8 per £ if on the whole – but desire them to let you know particulars. We have only this day got our two dividends from the trustee here £1763.18.2 being 8/8d per £ and including 4 percent interest since these dividends came due – but we had to discount to them a £500 acceptance of McNeil & Co's due the 3rd May to help to make it up. Much to do today – and 145 bills due tomorrow – I wish you would come West and give us your counsel about an enlargement or alteration in the office. Not a bill lying over.

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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 February 1801 RB/837/56 Page 2 of 2

[Several scored out dates and figures in RSM's hand.]

RSM 3 February 1801

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Wm Simpson Esq

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4 hely 1801 the are she in the dark as to the change of the ministry Ind she hope it is not love as if it is the boundry will In throw who great for finion - to onerrow whe long us to our wits and - you mens from Son Rulph as very important - a quant muller their herry safe at by fins which must be more have Days Sand of Cay pt some Perple any they amount land on 6,91t big I'l bu glad to en Dutinettino Par what a faclish make that Boy? must be wante march a Parightet aroundly to bring descrict upon the My Coylen and to prive that the high this of Provisions is owned to the Greatakin of Pohe I am quite provoked with that nonsense whit a go to in how in this offer the abour 200m of Bills to mune payment which occasions numberless openhins up The Dean lugs you will take the south and -Truthe spring our the \$40- to Map Canny arthmy traking any Rule to forthe Daughting too 2022 Mur Paymits anthat Bills are become so that I dente know but in she discontinue what dreadful blowing mather I and NatWest our Flats may lay cabe 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 February 1801 RB/837/57 Page 1 of 2

4 February 1801

We are still in the dark as to the change of the ministry. I would still hope it is not true as if it is, the country will be thrown into great confusion - tomorrow will bring us to our wits end. Your news from Sir Ralph is very important – a great matter their being safe at Cyprus which must be within two days' sail of Egypt – but some people say they cannot land in Egypt before March. I'll be glad to see Dr Walker's pamphlet. What a foolish man that Boyd must be to write a pamphlet avowedly to bring discredit upon the Bank of England and to prove that the high prices of provisions is owing to the circulation of paper. I am guite provoked with that nonsense.

What a go to we have in this office today – above 20m of bills to receive payment of which occasions numberless operations upon cash and deposit accounts.

The Dean begs you will take the trouble sending over the £40 to Miss Cunninghams without taking any receipts – it is for his daughter's board etc – these payments without bills are become so numerous that I don't know but we should discontinue it.

What dreadful blowy weather. I wish our fleets may be safe.

Бro

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Sust men a Cale for Gaitte he too knows not what to make of this Charge of monetry on whe could be get to Rell hein pluses - pour Fellow he says a 2m demand is made upon him on very shert metice under - worked to have of our could desicant to des for him at a longer. than usual date - I too them mit without authority fin Cot the ques in These toticomos for any , he hepes In get tomanafed this may perhaps call on his Al Sempson

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 4 February 1801 RB/837/57 Page 2 of 2

Just now a call from Garthland – he too knows not what to make of this change of ministry or who could he get to fill their places – poor fellow he says a 2m demand is made upon him on very short notice indeed – wished to know if we could discount bills for him at a longer than usual date – I told him not without authority from Edinburgh – he goes in there tomorrow and says he hopes to get it managed there – may perhaps call on his good friend Mr Simpson.

RSM 4 February 1801

Wm Simpson Esq

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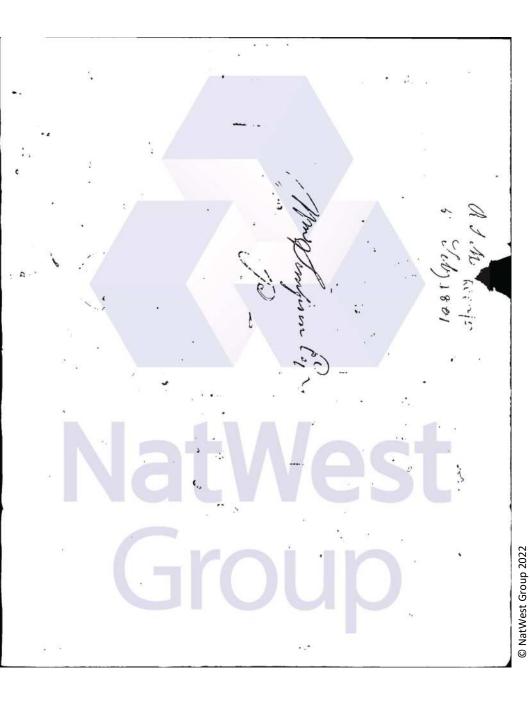
5 July 1801 If Pitt yhis Calleques know how glad I was to Day beford this new not nimered - I dave any they we give me at alkanp of minestry pust new Crergy inferencent an metron yet I sw yortar my general day - it is cirtainly tying than any of them - Porcuper thrushing * of the Gerdon , thumpun - inner ann dictan he your firt had fallen to me and running Bills it no met hund aneples unsubscribed will I should think and not a tund, that very Governstand when the that of lot Bonthese Intertion - what can be the meaning culling of the solo menal to lake the w of that Trufinty - it is a Busines quite out of Dell' nun sent the Barbehism are is on Mils do then N for DLO paying is a Visit and for 2 or 3 days 2022 The - come and my blind Gyes and Group tro com N sent puts you to brough - the New guins me of the NatWest for James Buchan war Irw 2508 - but the 8 was is jaint that I work it for a O 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 February 1801 RB/837/59 Page 1 of 2

5 February 1801

If Pitt and his colleagues knew how glad I was today to find that they were not removed I dare say they would give me a post – a change of ministry just now when so much union and energy in government are necessary, would certainly be a disastrous event – yet I see your Star represents it as matter of great and general joy – it is certainly lying – I dislike that insidious paper more than any of them – Porcupine I am told gives it a good thrashing today. I am much diverted with the account of Charles Gordon's succession – immense as it may be I declare to you if it had fallen to me, with these mortgages and running bills I would not have accepted it – an unsubscribed will I should think would not stand, to my mind. That very circumstance would be proof that it was not his intention – what can be the meaning of both brothers calling off the sister wholly? If Charles is wise he should get some W India merchant to take the whole management of that property it is a business quite out of the line of an Edinburgh writer – the bill you sent us indorsed by Mrs McKay is on Miss B Aitchison accepted and due 28 March for £40. Do think you and Stow of paying us a visit and for 2 or 3 days might not Mr R come and pay us a visit too once more? My blind eyes and dark seat puts you to trouble – the note given me of the sum for James Buchan was I see £508 but the 8 was so faint that I took it for a 0

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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 February 1801 RB/837/59 Page 2 of 2

RSM 5 February 1801

Wm Simpson Esq P

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6 July 1801 Garskland did not any what Bus he had - I only and him That there was no any of gilling and fum Mitsant but by Monne good Bills for discount - and his sume to approve of that talear. I show have leter to have breakfacted at Placen-you a by happy hell you are back there and the source the tutte I am always afred there getwee denners got ppers heist I have sent when to stand Rendernon I tas Amerulis tittes them been opened us - but Juny Lund tothe but when this time mist respected hurs as I have beele don't the " Makerhe goldel aggant (dean lumble er long it hiller but not very story) have an immense value of 2 I Rum here on whichely the apartance of their Trunds have advanced largely and they have a form on the insisted on Security, allow ant them has Butil'arefue by Telfor to Raddingher payou at Murry Bighis Bole Names and half at 3mes from 28 him - and at lime alur from Hay South Blackinghen quar then Bills - Makeshe also much us to descrime Balls which I'led them I and not do tale & Knew more of the Parties - that of found on muchany that they were very sof en myst pickups melt the two Bles afmit: for about 2450-cach - let me know therefor 2022 I suppose what you think of the Reple , thur Bills I suppose they are all concerned in the Perm Philos below Group NatWest - In the afine day the quiter and to day the "the wind is got ento the

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 6 February 1801 RB/837/61

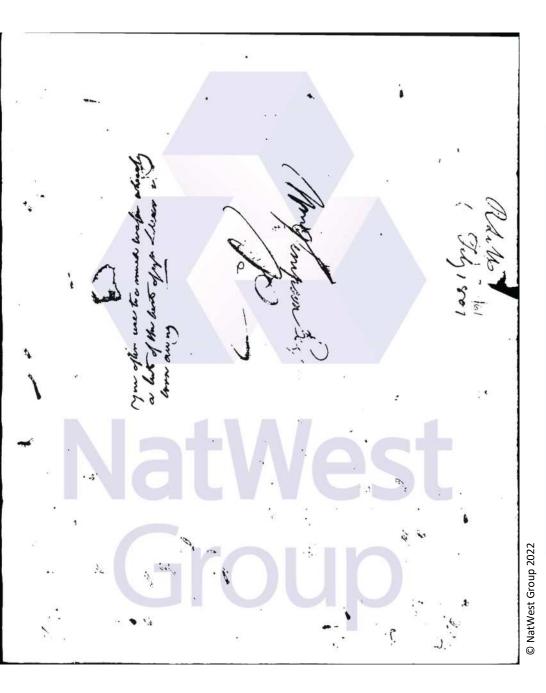
Page 1 of 2

6 February 1801

Garthland did not say what bills he had. I only told him that there was no way of getting aid from the bank but by offering good bills for discount – and he seemed to approve of that idea.

I should have liked to have breakfasted at P Green – you will never be happy till you are back there and the sooner the better I am always afraid these Edinburgh dinners and suppers hurt you. I have sent a note to Richard Henderson. Several of James Somervill's bills have been offered us – but I uniformly refuse them but when they come from the most respectable houses as I have little doubt that chap will tumble ere long. McKerlie & McTaggart (decent people I believe but not very strong) have an immense value of Somervill's rum here on which by the assistance of their friends in London they have advanced largely and they have a Commission on the sale – they have sold above 2m value to William Allan Leith for which they insisted on security, Allan sent them his bills accepted by Robert Telfer & Co Haddington payable at Murray & Boxler's Edinburgh half at 2 months and half at 3 months from 28 June – and at same time a letter from Hay Smith Haddington guaranteeing these bills – McKerlie & Co wish us to discount these bills which I told them I could not do till I knew more of the parties that if I found on Monday that they were very safe we might perhaps meet the two bills at 2/mo for about £450 each – let me know therefore in course what you think of these people and their bills. I suppose they are all concerned in the rum speculation. We had a fine day here yesterday and today though the wind is got into the NE.

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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, 6 February 1801 RB/837/61 Page 2 of 2

You often use too much wafer whereby a bit of the best of your letter is torn away

RSM 6 February 1801

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Wm Simpson Esq

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 7 February 1801 RB/837/64 Page 1 of 2

7 February 1801

Yes Billy seems to stand as strong as ever – he is a wonderful Callant. I read myself almost blind last night with the debates - Billy seems clearly to have the better of Grey - but you guess well. I would not be in his shoes for a Kingdom – much rather would I sit here and be pestered by needy people for discounts – much in the way he is by needy people for Ports – but I have the better of him that I can refer matters to higher authority at Edinburgh – it would not do for him to send people to the King.

Poor Dr Walker's situation is most lamentable – how thankful we should be for health and the use of our faculties!

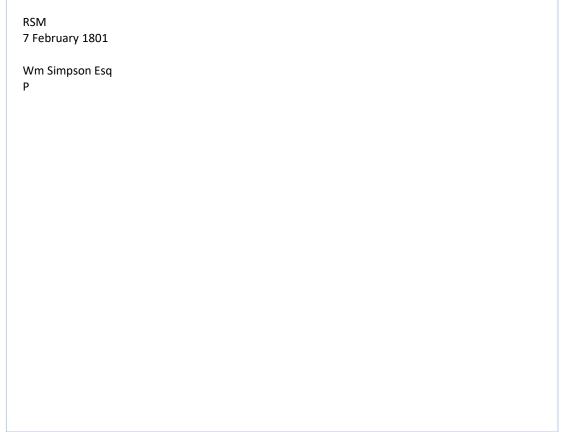
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1, 801 Yes Billy sums to sland an strong as ones his a what charly to have the letter of going - but you quel will not be un his shoes for a Mingdon - much I at here and her pertired by medy Puple for des wants. with every he is by needy Nepter for Porto - but luker of him that I can nefor matters to higher at Ear to no met de for him to sind thefle to the I Walker: Shalus is must lames -how Munhful in shint la for health and the are

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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 February 1801 RB/837/64 Page 2 of 2



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10 Tuly 1801 I have been from book the Thirnbis to day with of the underful unopputed atangos Am parkenbig in bill - Pete astructy gues out he surved a by the speaks adding two - Querdas, Por, enjoyed have opener - all netre mered them - ht Bally new of their Jabato g Cohumahor A. is she to brog former the loan a somey he whet he for the matine and I hope he will . The sprature another the open of theme me approtention - mor of this opposition an "hung is occasured by a define Jopunion Shin botholes - Portand no Chameller there blane were for quinty more me fullin Pourbages, Petershis Thing to Humselves lound to relieve them - the King a from a the the these will be no phase matures stand and me hunds freeze Pour the measures of me day lo James called put new that of the young me can hup towho gourt and what they Group 2022 NatWest

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 February 1801 RB/837/68 Page 1 of 2

10 February 1801

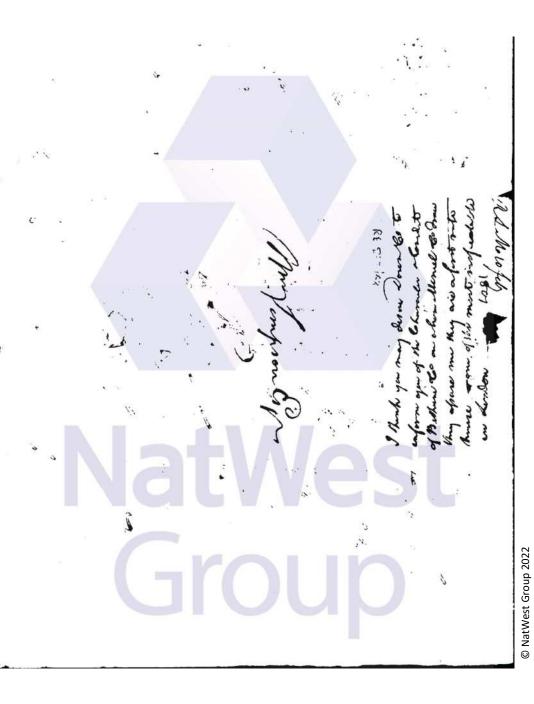
I have letters from both the Thorntons today with an account of the wonderful unexpected changes in London – you will surely have them particularly in Edinburgh – Pitt certainly goes out and to be succeeded by the speaker Addington. Dundas, Rose, Grenville Wyndham Spencer all return – I am sorry for it, as I know none of their talents and character to succeed them – but Billy is still to bring forward the loan so it may be some weeks before he return and I hope he will come soon least the speaker accepts the office of Prime Minister with his approbation – none of the opposition come in – the whole change is occasioned by a difference of opinion about the Irish Catholics – Portland the chancellor and Lord Clare were for giving them no further privileges, Pitt and his friends thought themselves bound to relieve them – the King is firm on the side of the former and will not yield – thus I understand matters stand and that there will be no change in the measures of government towards foreign Powers.

Friend James called just now he had me say to you that if the young man you spoke of to him be still disengaged he thinks they could take him at Muirkirk as a kind of under clerk – you may inquire if he can keep books and accounts and what salary he would expect.

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Citation guidance is available <u>here</u> and a user guide, including help with some of the people, places and events referred to in the letters, is available <u>here</u>.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 February 1801 RB/837/68

Page 2 of 2

I think you may desire Down & Co to inform you of the character & conduct of Bethune & Co on whom McNeil & Co draw. They assure me they are a first rate house – one of the most respectable in London.

RSM 10 February 1801

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Wm Simpson Esq

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11 huly 1801 I are you have had a delew from Henry to the same Offict ush mine from Rote dated the fort to July any to and put after seeing Rose, was much more further as I wonth que they and very attentive - we shale have it all time It as a very disastories Comit for the Country at this times. unlip it the as some support and I think with some reason that it is merely a menouver to change here's for a buch in order to bring about a hydrakin for trace-by R Thomaking around als the new hunds are to be titles Trunds and of the same Principles with the do ones anher Hamilton Gilbert's In applied to me to trouvert a parule of Balls be him as Trules for Ches Hann in only to enable them to make the payment 1/4 ma of the anopters then due by De Armadale aget The anher short we had motommether with theme and they she apply to the OW to the abo art dead. Q-to it for him there at any met I and listen how such proposal but I've shore it I should and it in hus brit now the enclosed Litur ABillo, and I him. j on indry van his avere ash tolus - you 2022 thish it anneaso observe tos mot up fuller Shohar to ante anopt Group they have walne he says in their am NatWest on dout the Bells med he but the says hi pull get a mi the dilles of Granantes I arente by D

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 February 1801 RB/837/70 Page 1 of 2

11 February 1801

I see you have had a letter from Henry to the same effect with mine but one from Robert dated ½ past 6 Saturday night and just after seeing Rose, was much more particular as I wrote you – they are very attentive – we shall have it all tomorrow – I consider it as a very disastrous event for the country at this time unless it be as some suppose and I think with some reason that it is merely a manoeuvre to change hands for a little in order to bring about a negotiation for peace – by R Thorntons account all the new hands are to be Pitt's friends of the same Principles with the old ones.

Archie Hamilton Gilbert's son applied to me to discount a parcel of bills to him as Trustee for Charles Hamilton in order to enable them to make the payment 1/4 March of the acceptances then due by Lord Armadale & Co. I told Archie that we had no connection with them and that they should apply to the old Bank and get Lord A to manage it for him there – at any rate I could listen to no such proposal but if he chose it I should send it to you. In consequence he has brought me the enclosed letter and bills, and I have promised him an answer on Friday. I see he is averse to apply to the old B---h yet I think it unreasonable to ask it of us – you'll observe it is not expected Stirling & Co will accept – but they have value he says in their hands and have no doubt the bills will be paid when due. Hamilton's acceptance is worth 0 – but he says he will get and show me the letter of guarantee by Lord Armadale before he asked the bills to be discounted.

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Diminers of thirt large to w from thind Contomenule reputer by others are very safe Reple. Robe -.0.5 -\$37 | (2 ~ ·.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 February 1801 RB/837/70 Page 2 of 2

The drawers of that large bill from McNeil & Co on Somervill we are assured by others are very safe people – but how enormous the transactions of these people. They had two of their bills and I would only take one of them.

Andrew is come down just it is said to assist Lord Archibald Hamilton – he was going about yesterday with him – I should think it would set and strengthen his Lordship's interest with the aristocratic Party.

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11 February 1801

Wm Simpson Esq

Note for source users: please be aware that transcriptions are intended solely as an access point to the source itself. In transcribing, some spellings have been modernised, abbreviations expanded and punctuation and capitalisation attributed with a view to maximising comprehension. Any doubtful transcriptions have been rendered in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

13 July 1801 I an much of MAR's opinion that the best measure for heaping but such a measare requires doleherate Consideration-ayou must come mest and talk over to- and I hope Me R is not new to descort as attegather - certainly a due warnes must be gun to the Perfer by a Placan w the office, also I should think tomes a near courton Mugordin called to kay as usual him I forget to speak when about the plank at shall t - ache Hamitten ere him again and shale mind has not called for his Response- it is what I had him I youth - but you have forget to relearn me the Balls pray sind thim and porine I just Water so cannot put ift for forme - but of i wes I wo met het agt you - for I am persuaded they cannot de motheret 13 May Talents & Espenence and I cannot theirt must bring him in afain seen -Sur James than green rep the boontant as one of Towned and me the other Day he had a dear ma mug is astainly marshed for hearty: Jake The circhneny was performed 3 times - here by a Buckle the Biggars on Salurdy myto- at Parsley by of Peace goweral superlack unlards on Funday mores 2022 they were lawfully proclaimed here that day - and upon the lines here printed that night to Mr Smith minuter at Pairty he married there again that night or she has him fart - I she then to see Thankysens Sormon - It Portieres was not great Group

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 13 February 1801 RB/837/71 Page 1 of 2

13 February 1801

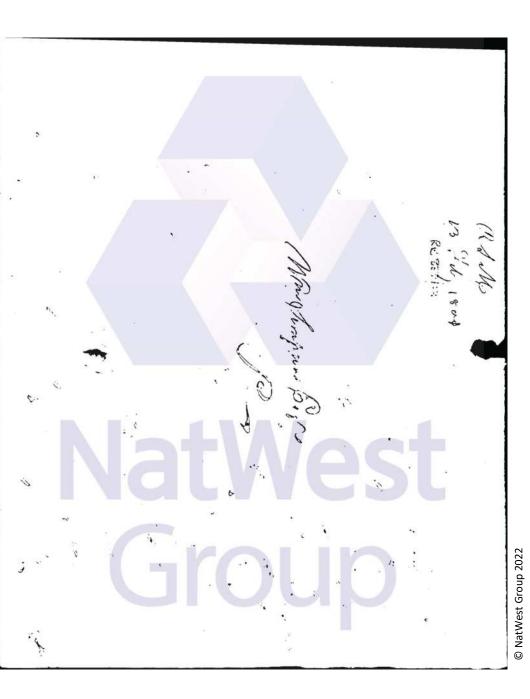
I am much of Mr R's opinion that the best measure for keeping people here within bounds would be to limit the bills to 2 months but such a measure requires deliberate consideration – you must come West and talk over it – and I hope Mr R is not now to desert us altogether – certainly a due warning must be given to the people by a placard in the office as formerly and I should think 6 months a reasonable time.

Mr Gordon called today as usual – but I forgot to speak to him about the clerk. I shall soon see him again and shall mend it. Archie Hamilton has not called for his response – it is what I told him I expected – but you have forgot to return me the bills pray send them in course.

I just want a new Hatt – so cannot put off for 6 months – but if I could I would not bet against you – for I am persuaded they cannot do without Billy's talents and experience – and must bring him in again soon. I cannot think Sir James has given up the contest as one of his friends told me the other day he had a clear majority.

Mig is certainly married – for security's sake the ceremony was performed three times – here by a Buckle the Beggars on Saturday night, at Paisley by a Justice of Peace and several respectable witnesses on Sunday morning they were lawfully proclaimed here that day – and upon the lines being presented that night to Mr Smith minister at Paisley he married them again that night so she has him fast. I should like to see Finlaysons sermon – Dr Porteous was not great.

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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, 13 February 1801 RB/837/71 Page 2 of 2

RSM 13 February 1801

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Wm Simpson Esq

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14 July 801 ** ** ... I have sint anhu Ramiller des Biles unshinge Response of denset he will be progeted to get the money but Do an must be pulled him out - what a distripory Bushup this mast les for his Lindship - m dinte things book very dark in herd on - and indeed over all Curryw-but it is usnaf what Turns things when apparently at the worst vinctimes lake Lind Mideowland unter an that he feels just he die when the Making was at the None-furhates this muliny of the Cabenet may pup over an the serve have gladinghon is certainly an able upright man, and if gets some good apociaties they may yet carro as there as to matters her - I know out what a think do and often with un had a solar deliberate forsallables upon such occasions there shall be a Gall of the heuse The Business is certainly enericated here in an amogue dyne - you can hun no talea of the knows in hund in any decent manner - yet it seems to lev all me Business and such Business as a Bank in or In homes shall rather aret - our Empans of Tutes a se great that for all you sent us lably I gave out of the chest this last are note this morning, and aly 4 m of the theales remain you saw the momber of hendow Miles in sint you yesterdy 6,2 -you see the due cent to bay - these Linden Balls which in general I an persunded an mal not wind Paper - she the energy Extent of the Touli of this place - the Paymonts of the daw of the Gay en Balls an incharfully negated - none lie over - in this NatWest (new of matters It is seen the meners a demines 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 14 February 1801 RB/837/73 Page 1 of 2

14 February 1801

I have sent Archie Hamilton his bills with your response – I doubt he will be puzzled to get the money but Lord A must help him out – what a distressing business this must be for his lordship.

No doubt things look very dark in London – and indeed all over Europe – but it is wonderful what turns things when apparently at the worst sometimes take. Lord Meadowbank writes me that he feels just as he did when the Mutiny was at the None – perhaps this mutiny of the cabinet may pass over in the same way. Addington is certainly an able upright man, and if he gets some good associates they may yet carry us through.

As to matters here – I know not well what to think or do and often wish we had a solid deliberate consultation upon such occasions there should be a <u>call of the house</u>.

The business is certainly increased here in an amazing degree you can have no idea of the crush we have at times and the difficulty in getting matters <u>throughed</u> in any decent manner – yet it seems to be all <u>real</u> business and such business as a bank in ordinary times should rather covet – our emissions of notes is so great that for all you sent us lately, I gave out of the chest the last large note this morning, and only 4m of the Regalia remain. You saw the number of London bills we sent you yesterday 62 – you see the sum sent today – these London bills which in general I am persuaded are real not wind paper – show the increasing extent of the trade of this place – the payments of them and of the Glasgow bills are wonderfully regular – none lie over – in this view of matters it would seem the increased demand

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repor us for descrunts is any to making in evere had at the of that he the bare, the only then wantery in the Pourse of a Bank to meet that enereased demand - your Powers cannot be enlarged for the aummedation of the Keeple here not dutt some givent measure of Pastrichen must be thought of is and I know none hilles them bounting the dates of 10. ds to 2mil-you all observe that the Calarge ment of the Same and as descent is set so much oning the our guing larger show to inductate hurses, as to the uneversatily of the weekly alimani upon us by almost every for lone we have - these bustomens are quaitly meniand number of loss and any one of This who helps a geit deposit and with us Munks himself enabled to time in his Bills on Thenday ling and much that I am persulador in him sildom former than 500 Bills - Card before us - This busides the bast mumber of Bills on Lindon glow shens you the Epten. of the Trade - after all has me not met with the Extrus demands from In Reddelle to - Sharp y Minhenry - and Sond allan to help that their Instalments, I Dure say we should now have been out answerdly under the 500 m and you'l absom the Dim of depts is NatWest Group 2022 hick shut of 400m - Do much for my Queubrations on this studyent weby a may cheer apolind upon - wir shall have a large Sum of our rates in on this Day as there was no Ejecke yorker y lant you on struck her muching to end as adopting it mites when you and meet with 20 h oppurity - 2/3 long 13? south 0

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

RB/837/73 Page 2 of 2

> upon us for discounts is owing to neither an increased trade if that is the case, the only thing wanting is the power of a bank to meet that increased demand - if our powers cannot be enlarged for the accommodation of the people here, no doubt some general measure of restriction must be thought of and I know none better than limiting the dates of bills to 2 months – you will observe that the enlargement of the sum under discount is not so much owing to our giving a larger sum to individual houses, as to the universality of the weekly demand upon us by almost every customer we have – these customers are greatly increased in number of late and every one of them who keeps a good deposit account with us thinks himself entitled to send in his bills on Monday evening in so much that I am persuaded we have seldom fewer than 500 bills laid before us – this besides the vast number of bills on London and Edinburgh shows you the extent of the trade – after all had we not met with the extra demands from Jo Riddell & Co Sharp & Mackenzie and Sandy Allan to help through their instalments, I dare say we should now have been out considerably under the 500m and you'll observe the sum of deposits is little short of 400m - so much for my lucubrations on the subject which you may chew your bud upon – we shall have a large sum of our notes in on Tuesday as there was no exchange yesterday – but you see it will be necessary to send us a supply of notes when you can meet with a safe opportunity – 2/3rds large and 1/3rd small.

RSM

14 February 1801

Wm Simpson Esq

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 February 1801 RB/837/75 Page 1 of 2

16 February 1801

I refer you to my last speculation as to the proceedings here and shall only say that if you and Stow can come West we should have many things to talk of – if you come deliberately and not fly off as soon as you come – I wish you too to be here on a Monday evening and to see a throng on Tuesday forenoon – if you could make it the first week of March it would do best – many demands I see for tonight and alas little coming in this week only 32m – this makes it most unpleasant work.

Watsons bid me say to you that they will be obliged if you will remit any sum for them to their friend Andrews London from 1m to 10m at any date and they will give the value here in bills not above one month date – perhaps part cash. I told them, the bills in payment would not I feared do as we had too many of them – but that as he desired it I should convey his message.

John Paterson goes into Edinburgh tomorrow and will be a good hand to bring west notes – I desired him to call upon you.

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16 July 1801 I refer you to my last of earlaching as to the Provedings here and shall only any shall of your and it how own arme with we and have many things to talk of - I your come Schlemetty afered met they off as seen as you arms - I work you too he have on a Menday ling and to see a throng Tuesdy chemmun - if you and make to the fund wich of mank it with to hart - many demands & see for limpho and alis bette army in this week only 32m - This makes it must inpleasant and Watsons bud me to say to you that they will he obliged of you will remit any Sum for them to their Inin anones Lindon from 1 m to 10 m at any dute and they well que the value hime in toiles not alove I me bate - perhaps part for I told them - the Bills in payment her 2022 (do as we had be many of this he desired it I should convey his metraple So Pollegion gags on to Sell domorrow and will the NatWest + descred him a gato hund "& formy went meterly call mpm. y m 0

my Munn her her ander Tunds in ayoshew-she spustand came in to Glassen this forescen gante on Style - Church of four inthe strutter and drove to Tand of boons 5 Lagi NatWest Group 2022 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 February 1801 RB/837/75 Page 2 of 2

Mrs Munro has been visiting friends in Ayrshire – she and husband came into Glasgow this forenoon quite in style – a chaise affair with two servants etc and drove to Sandy's door.



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Wm Simpson Esq

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17 may 1800 I dout it was not right Junday , work to be prindering our my duents aters - I wish her we I cial get the Intgut of this out of my own head on Sundays I suppore ne returned 2/3 Dod Multo. Us quen no myht - after all Juper 212. ant 34m is 2m more than comes you frighter me by sheating of agents going will not say much for want of ality or even regliger of Sever Provedole with Mr Banks money. I am or Inend how - may the Constant this they of Campbells for is excilient_ I shall not, and he title it simile Camplule acquaintances - and Harry Coshenis Elder is quite his - it is a just companson and the me much - you so the oulled - and that the new prully nearly Solucilier Gene motion of resigning and promoted no fain hope they will go on will adding an able man and Ellon whe he an youlle chanceller-Bells - they are frightface he whit can we do. hut when when them on shop them - I heper you work . get guad accounts of Bethune - where on this Rebalache NatWest I set his deller that you may see his unconscorable shary - but bonne Truck - I with I aled shary you 6/8 for all my Po_th and something at the Ofly

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 February 1801 RB/837/78 Page 1 of 2

17 February 1801

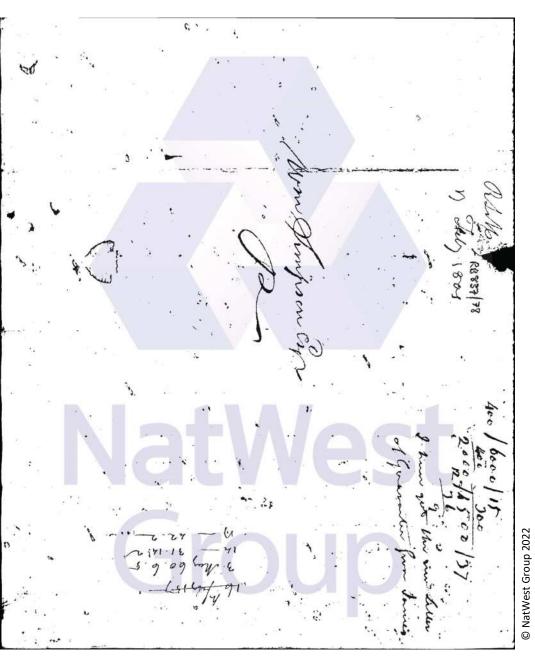
I doubt it was not right Sunday's work to be pondering over my lucubrations – I wish however I could get the subject of them out of my own head on Sundays – I suppose we returned 2/3 of the bills given us last night – after all passed 212 amount £34m only – such is 2m more than comes in.

You frighten me by speaking of agents going awry I will not say much for want of ability or even negligence but if ever I meddle with the bank's money to my own or friends' use – may the directors chop off my head! The story of Campbells for camels is excellent – I shall not fail to tell it to some Campbell acquaintances – and Harry Erskine's idea is quite his – it is a just comparison and diverted me much – you see the ministry are now finally nearly settled – and that the attorney and Solicitor General instead of resigning are promoted – I would fain hope they will go on well. Addington is an able man and Eldon will be an excellent chancellor.

What think you of McNeil & Co's bills – they are frightful but what can we do but either take them or stop them. I hope you will get good accounts of Bethune – who is this Robert Dick I send his letter that you may see his unconscionable charge – with commission – a trouble – I wish I could charge you 6/8 for all my Ps it would make something at the end of the year.

What do you think the new loan will be I say 3 percent under 57 – are you for any of it – I doubt no.

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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 February 1801 RB/837/78 Page 2 of 2

[some figures or calculations; not transcribed]

I have got the one letter of guarantee from James.

RSM 17 February 1801

Wm Simpson Esq P

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18 July 1801 -I hope the safey Gover well contrine to get away for her Days his chearful boundename will have a good Effect in Driving away the Vapours from us - but I he cannot ame you must and your of a monday ling - and to deve upstairs To many notes armen on Thes Day morny that our faffers prelly will filled again but there's no harm my finding an additional Supply by So Patters one du hune min 2 for Saidhtaps with shile he returned with the "when does you Etution come on what Amelors go out, and who comes in further : we shall hear of the Lian tomorrow - about the new Tayos on Intusty on Sunday - mr I generally and ne a Mite of them from the the of Comsnu thrushy seem to be improached nisfeelable Churalers , supported by the old I hope enory on the national Businfor whice enough the to be sure the hant of the Talents of Bally shes aporta This how is much to to lamented - I dout here is in the larvery on the catholic durching - to ad and to the quat offices of The to Mun who Leertators Gobelishin and I think envanjor a hours m 2022 I am mather andward within Openeon by seeing Group ale the Infall Dimocrats alleformers new Puis side - they and Departers in general with h NatWest all church Colularhments our turned - it was thus mort hugan in France - antheyst an Chilbertant fichnshame in some thorm I South the Soundary & become heathers -so much for Pohlios - what Do your wese men of the East way m

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 February 1801 RB/837/79

Page 1 of 2

18 February 1801

I hope the Deputy Governor will contrive to get away for two days. His cheerful countenance will have a good effect in driving away the vapours from us – but if he cannot come you must come yourself of a Monday evening and lodge upstairs. So many notes came in on Tuesday morning that our coffers are pretty well filled again – but there's no harm in your sending an additional supply by John Patterson – we have now 2 pr saddlebags which shall be returned with the box next week. When does your election come on. What directors go out and who comes in for them? We shall hear of the loan tomorrow – and the new taxes on Saturday or Sunday – Mr T generally sends me a note of them from the House of Commons. The new ministry seem to be irreproachable respectable characters, supported by the old. I hope they will carry on the national business well enough - though to be sure the want of the talents of Billy and his associates at this hour is much to be lamented. I doubt however he is in the wrong on the Catholic question – to admit them to be legislators and to the great offices of state would I think endanger a Protestant establishment and I am rather confirmed in this opinion by seeing all the infidel Democrats and reformers now keen on Pitt's side – they and dissenters in general wish to see all church establishments overturned – it was thus the work began in France – without an establishment of Christianity in some form I doubt the country would become heathen. So much for politics – what do you wise men of the east say on this.

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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 February 1801 RB/837/79

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RSM 18 February 1801

Wm Simpson Esq

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I Then dreaful Shries of Bank agents make one bremble at the back Bow and I mish they may not make my charities to 20 I have hear of agents making menny of further half one of The I B & Gi in the west beinging a great lander Gitute - I and never oful concerne here they get the money by the giveney make free and their Bouche band to easily I forget to say to your yorking that your forget on the Pillean of they ought to be his to take any meter of go Remette to anchows of a the water and but and not seek it with themes pray o informe - I she have she hayou to that per Mrs, called on the mirrary and mall on fromine hop mind of here and poly the times mere very law. how flendy of out applications I den also how the you But Bibth usan arrive Muday before and at Bilfor Juning might or menday) to met with Martuches funkap lander at Holy Jolund for Government as ministry very herry ginte seeled on a thin great Joy here - and but as the Malernar civil on in cannot how the others from theme 2022 no further munisternal arrayons al Group while have them all in talestings you of the dean - the Bilders venticed NatWest this Danish News prove true at will help this you may apring the Peer gint that minenet when 0

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

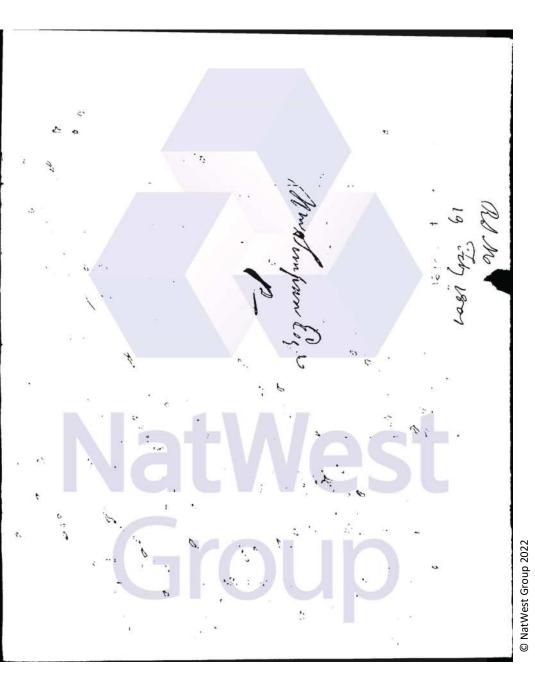
RB/837/81 Page 1 of 2

These dreadful stories of bank agents make one tremble at the backbone and I wish they may not make my sureties do so. I have heard of agents making money and particularly one of the B L Co's in the west buying a great landed estate – I never could conceive how they got the money by the agency – but if they make free with their bank's cash it is easily accounted for and they ought to be hanged.

I forgot to say to you yesterday that you forgot in the Publican to take any notice of your remittance to Andrews, of which I informed the Watsons but could not settle it with them – pray state it in course. I should have said to you too that poor Mrs Berry called in the morning and made me promise to put you in mind of her and say the times were very hard – you will have plenty of such applications I doubt not. I should also have told you that Bob Houston arrived from London Thursday before and at Belford I should suppose it was on Sunday night or Monday he met with a gentleman who had landed at Holy Island with dispatches from Copenhagen for government which he told Mr Houston would make our ministry very happy as they gave an account of matters being quite settled with the Danish court – this intelligence gives great joy here – and one would think it may be depended on – but as the messenger could only be in London yesterday we cannot have the news from there for some days. No further ministerial arrangements appear today – we shall have them all in Saturday's Gazette – what think you of the loan – the bidders ventured well – but if this Danish news prove true, it will help them well.

You may assure the Receiver General that Moncrieff will have the highest recommendations as he acted for the former incumbent. I don't remember Walker at Lanark.

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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 February 1801 RB/837/81 Page 2 of 2

RSM 19 February 1801

Wm Simpson Esq

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20 Tuly 1800 I su Sharp's arrived in Sure on mentured in the Papers but as mothing is said of this mapage, I dont to a for foregreen I shind hum quale hopes from tool Houstin's munwith all Intermption by our wise Declars - Summet quite full I ente the opinion - thas such a Third to the Callabe your 80 shit I was like to get my henre burst by the mol 1 for to - I show single among the the Queekers of the for propugation Anshaw Konche w - in appearing their against repeating the Pinal Lows which the persecuting muchicle of the boundry at that line wanted whe inforced with the Papesto and all hinds of defanters to enjoy untimited Volenhim - but it is another they to appoint of them being Segestations and hitring high offices in the that you gue this Printige to the birth batheles, surly as met unshale at form three in Montain - there is no songery where it and ind - Popush Bushops We soon he in the house of Levis and claim a Share of the Vienes for I have no doubt the Democrate favoring the connerfaction is from my keeps that nevely the church Erladbishment he over hund - this is there forwarte about must simulto tatur in y whendring Virenpine prover that the Many we mus pleased to support the measure but uniforming appored it as did his herelay the date of Portland who child only officially convery the tentements of the Colemant or and Low Eluce in Inclair for tohlies - I am a stauret Them to de Establishments you se like a drunken Tellen that came in slaggoring with althend. NatWest in England ching howie - he got how of a Pillar and ened ant dim me if I don't gland by the all Back as bag

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 February 1801 RB/837/82

Page 1 of 2

20 February 1801

I saw Sharp's arrival in London mentioned in the papers but as nothing is said of his message, I doubt it is of no consequence. I should have greater hopes from Bob Houston's man.

With all submission to your wise Doctors, I cannot guite fall into their opinion. I was such a friend to the Catholics in the year '80 that I was like to get my house burnt by the mob for it - I stood single among the then directors of the Society for Propagating Christian Knowledge in opposing their resolution against repealing the penal laws which the persecuting madness of the country at that time wanted to be enforced. I wish the Papists and all kinds of Dissenters to enjoy unlimited toleration – but it is another thing to approve of them being legislators and holding high offices in the state – if you give this privilege to the Irish Catholics, surely you would not withhold it from those in Britain – there is no saying where it would end – Popish Bishops would soon be in the House of Lords and claim a share of the funds etc. I have no doubt the Democrats favouring the emancipation is from the hope that thereby the church establishment will be overturned – this is their favourite object. I see a most sensible letter in yesterday's Porcupine proving that the King was never pledged to support the measure but uniformly opposed it as did his secretary the Duke of Portland who could only officially convey the sentiments of the cabinet - so did Lord Clare in Ireland – so much for politics – I am a staunch friend to old establishments you see like a drunken fellow that came staggering into a church in England during service – he got hold of a pillar and cried out d--n me if I don't stand by the old B--ch as long as I live – but I must turn to indorse bills and write you.

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un had alaale from and the foreneon - he setter me Moto Sur Somes Streast has met yet geven a po-and denes at Hamilton Palace " homerow he brings to vores to D andelale - upon another that he is to her an independent min open menuty and upon the Trang Interest 111

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 February 1801 RB/837/82 Page 2 of 2

We had a call from Andrew this forenoon – he tells me that Sir James Stuart has not yet given it up. Andrew dines at Hamilton Palace tomorrow – he brings 6 votes to Lord Archibald – upon condition that he is to be an independent man upon ministry and upon the Family Interest!!!

RSM 20 February 1801

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Wm Simpson Esq P

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21 July 1801 -Thenny's Letter the it dues not contain much Information as interesting and shows her allerthen to us - I am much pliered with Rull's Conduct and negret his going at Subscient yet I in hips he were keep the manaprimentafor Scotten for his amusement - I know mine for to some kime plas Sharp's meprijer from Tand seems to be mothing - I w fam hope me shall get har of that mad man herry dethroned _ The Intillyone from In Shelft is impertant of true of I shall have a Porter I would for John - whin you are mest are his Shan lingine - it is mally a most beautiful thing - and goes as quelly grey larg that you handly hear it - it is much admined as one of Mentes last and must perfect works - I shall give you my Opinion of you Informany memorial and buch Connerghan surry success when Balgowine liture & 1900 agree but he futher his hunder him hot zee tite the det is paid leaves us myst Quarter Day - a good young man 2022 from aliendren has been recommended a brough to us in his Group place by w Commy marker wothers - Court Sarley Campbell John ; Bouther) also newarmind, a Don of Rollbangclick NatWest who was you Filling the has been low a manufacturery with bringlats Red Dale and I to he for in the a lead bate as an anon Port it is neally dis griest to late a 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 February 1801 RB/837/84 Page 1 of 2

21 February 1801

Henry's letter though it does not contain much information is very interesting and shows his attention to us – I am much pleased with Hull's conduct and regret his going into retirement yet I would hope he will keep the management of Scotland for his amusement. I know none fit to succeed him. Alas Sharp's message from Paul seems to be nothing – I would fain hope we shall yet hear of that madman being dethroned. The intelligence from Sir Ralph is important if true. I shall have a Porter waiting for John. When you come West you must see his steam engine – it is really a most beautiful thing – and goes so quietly and regularly that you hardly hear it – it is much admired as one of Watt's last and most perfect works. I shall give you my opinion of your Infirmary memorial.

Our clerk Cunningham having succeeded to the Balgownie estate (£1700 a year but his father has limited him to £200 till the debt is paid) leaves us next quarter day – a good young man from Aberdeen has been recommended strongly to us in his place by Ewing Maclae and others but Sandy Campbell John's brother also recommends a son of Patrick Campbell who was your Teller – he has been bred a manufacturer with Campbell Reid & Dale, and I should fear would be a bad hand as an accountant, and it is really disagreeable to take on lads to breed – do you know anything of 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, 21 February 1801 RB/837/84 Page 2 of 2

I am just going out with <u>Mary Gray</u> to dine at Airdry House and return in the evening. I see but have not time to read the terms of peace with the Emperor – degrading they must be.

RSM 21 February 1801

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Wm Simpson Esq

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23 hely 1801 Includ of the Bouch monters keep right I don't for mys of alonclined to despend as to the Pablic - I regret to ly having the Helm but as his Sumpors are herert able men I tupe with his and they will get by the Blepray of Prindime carry is thre '-I but I am puppled to hep our desitshire when the I hand the luter 2 m form watsons to day (all excellent Bills po in the centre of support for the 2 m you semilled a large tum from Rot Menain an annideration of these large dendes Bills sent your - 1500 - a min Dalmalan Bo Bill due in many from Triend Son - and 1800 - from our low formate they doud not want to day - ale there themes was a Lert suity this wich and we have any 37 m army as no must refer glassi hapertur of the les long 20 with is unplusant work when the talls are very give who is this John timidrop & from when I have moment a areabor Letter - they are it sums Bankers in Goldo I mus heard of them before - where are they get money to carry on that Irade on this blend what say you to the Tages - I are they fall chiefly on the mercaalile Interest - three of them Paper. golamps, well bear hard report the feer am neped un shall him men plague with The time Printers I have no metry to remonstrate 2022 ast that Sars - lent Jagas must be maised Group it is impipible to raise them in thirt heavy hand NatWest on some - what a flownshing auvents dues Bly gevel of the national Property? _ I have get sprinforming memoral but ille as I am I shall not soon get to read-___ 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 23 February 1801 RB/837/87 Page 1 of 2

23 February 1801

Indeed if the bank matters keep right I don't find myself inclined to despond as to the public – I regret Billy leaving the helm but as his successors are honest able men I hope with his aid they will yet by the blessing of Providence carry us through. But I am puzzled to keep our discounts here within the mark. I had to take 2m from Watsons today (all excellent bills payable in the course of next month) for the 2m you remitted for them a large sum from Robert McNair in consideration of these large London bills sent you – £500 a new Dalnottar company bill due in May from friend James – and £800 from our corn committee which they could not want to day – all these sums will swell our list sadly this week and we have only 37m coming in – so we must refuse a large proportion of bills tonight which is unpleasant work when the bills are very good. Who is this John Wardrop & Co from whom I have this moment a circular letter – they are it seems bankers in Edinburgh – I never heard of them before – where are they to get money to carry on that trade in this liberal manner?

What say you to the taxes? I see they fall chiefly on the mercantile interest – three of them paper post and stamps will bear hard upon the poor banks – I am vexed we shall have more plague with stamps. The linen printers I hear are meeting to remonstrate against that tax – but taxes must be raised, and it is impossible to raise them without bearing hard on some – what a flourishing account does Billy give of the national prosperity? I have got your Infirmary memorial but <u>idle</u> as I am I shall not soon get it read.

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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, 23 February 1801 RB/837/87 Page 2 of 2

RSM	
23 February	/ 1801

Wm Simpson Esq

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24 huby 1801 I what a og reeging foreneon this has been - of the many hundred Bills returned last might not a firs how been buch opin me and the Lairs of Rombank bury at his liter I had walnued the I trant myself to painful a hear the blaims of this avery on muches and after all to give them back their Bills I thought there new Stamps when plaque you fand it is shally I have below a Tay upon Back Stes when the poor Bankers him it not in their former to endemning themselves from thur bustomers as other Traders can do - andre Guboni has always hun riging that Bachers ong to to abarge Comt to confersate for Stamps - and I mally serveth in that every and he marsonelle yes - I go Lendon - withing and he min aqueeth to me - and wishes were Horses Biggars und rice - I mun expent to en she poptat aquia -I have just a Serve from trats ons desiring the Summer mentioned in the Pickean - but unless you wish to draw you and by no means make it - if you do I hope they don't mean again to que us theles en payment - we shall be file chough out on that very Group 2022 inthink this watson has gust caked and tells me he is to give mony for the Parting mide or you may put of as last sent you of NatWest (0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 February 1801 RB/837/89 Page 1 of 2

24 February 1801

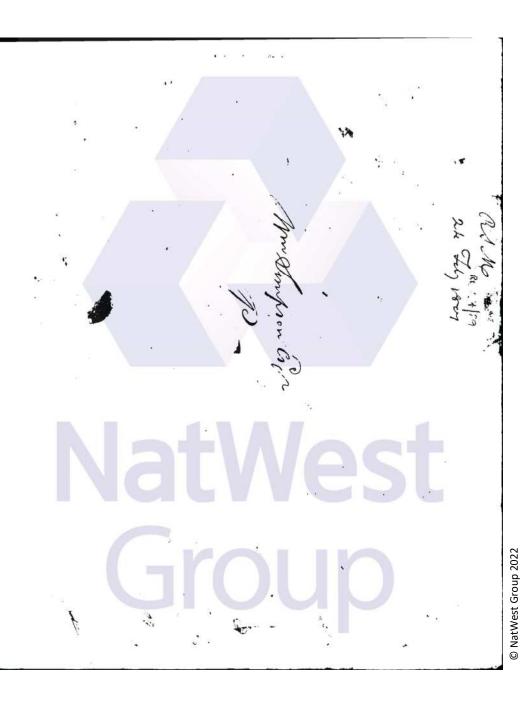
What a squeezing forenoon this has been – of the many hundred bills returned last night not a few have been back up on me and the Laird of Rosebank being at his estate I had to stand the brunt myself – it's painful to hear the claims and pleas everyone makes and after all to give them back their bills.

I thought these new stamps would plague you – and it is really hard to lay attacks upon bank notes when the poor bankers have it not in their power to indemnify themselves from their customers as other traders can do – Archie Graham has always been saying that bankers ought to charge some commission to compensate for stamps – and I really think something in that way would be reasonable – yes – I go to London – nothing would be more agreeable to me – and if wishes were horses beggars would ride – I never expect to see the capital again.

I have just a line from Watson's desiring the remittance mentioned in the Publican but unless you wish to draw you should by no means make it – if you do I hope they don't mean again to give us bills in payment – we shall be full enough out in that way without them.

Watson has just called and tells me he is to give money for the remittance if made so you may just do as best suits you. What a heap of London paper yesterday and 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, 24 February 1801 RB/837/89 Page 2 of 2

RSM 24 February 1801

Wm Simpson Esq

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25 July 1801 There are really upon Thing's Stamps and lind Bulances-I what can be the course of these Ellengs . Thomas of the Balances - sometimes you have a Run of them one way and Somehmest another without any vester fause - I hope they with over turn the other way - other we a fran me muit contrait further and how third can be down I time set Surely your will som he informed of Muslemps and I like you will find they do not mead the small thates. I un surprise to see such large Bees on & Gurdner and has met here when them of the Doaners had not been wing give - it seems they from on and of a book house for white they purchased types white immense Fransachers manair has had in thirt way he must have made a quest deal of mining - this quest Thet arming & with shews that there is tell hope of making things up the northern Grabben - it will be a grand Them, at still Sorry I am that I unnot find the \$25. M. le you mention - mine in the office can remember achiding an us any of our retired drugs on Down but one swent years ago - we can only find & fands of them and the later date of them is 1791 - so phi much Donnelse must have omitted to bud you Min wanter - it is very unlucky to she be aniping I have just had a bale from My Glusford the first. lime I think he was applied to me - it was to say that his Vilnel by had male attangam ush Charmannest 2022 Group (Grosse; for and very out thelese) to formark him with a lenge Dy of hilmed on very long Guidet - and that he maked the Royal NatWest Bank in a month where since to obly this by taking (always on I unders land) 3 or 4 m of ther Bills on machine or at & mo bute - he said he we soon to an Cale and talk boy 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 February 1801 RB/837/90 Page 1 of 2

25 February 1801

These are really vexing things stamps and bad balances – what can be the cause of these ebbings and flowings of the balances – sometimes you have a run of them one way and sometimes another without any visible cause – I hope they will soon turn the other way – otherwise I fear we must contract further and how that can be done I know not. Surely you will soon be informed of the stamps and I hope you will find they do not reach the small notes.

I was surprised to see such large bills on John Gardner and would not have taken them if the drawers had not been very good it seems they draw on account of a cook house for whom they purchased sugar – what immense transactions McNair has had in that way – he must have made a great deal of money. This great fleet coming to Leith shows that there is little hope of making things up with the northern coalition – it will be a grand show at Leith.

Sorry I am that I cannot find the £25 bill you mention – none in the office can remember you sending us any of our returned drafts on Down but one several years ago – we can only find 4 parcels of them and the latest date of them is 1791, so I should think Down & Co must have omitted to send you them wanted – it is very unlucky it should be a missing.

I have just had a call from Henry Glassford the first time I think he ever applied to me – it was to say that his vitriol company had made a bargain with Charles Mackintosh (George's son and very safe I believe) to furnish him with a large quantity of vitriol on very long credit – and that he wished the Royal Bank would in a month or two time agreed to oblige them by taking (always as I understand) 3 or 4m of their bills on Mackintosh at <u>6</u> months' date – he said he would soon be in Edinburgh and talk to you

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about this but as the discits whe here he maked first to have my openies gappshilun - I bill him an could not go into such a Transachen without anthoney fin Sel - that he must with to with you - but where the foresant Propuse for descounts I doubted much it for not the agreed to - There prostreple Smith . Should write anthe to be Ind get back the titter for to them well I sent you - althe they paid the money as and his promised to surprise outgodie - they have had of their Ble - Cut ant of the king change he puy all the gobsequent che

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 February 1801 RB/837/90 Page 2 of 2

about this but as the discounts would be here he wished first to have my opinion and approbation. I told him we could not go into such a transaction without anything from Edinburgh – that he must settle it with you – but under the present pressure for discounts I doubted much it would not be agreed to. These poor people Smith & Caldwell called to beg I would get back the letter from Dick to them which I sent you – although they paid the money as he desired and he promised to suspend obligeance, they have had Hornings and Summonses executed against them and dare not yet get up their bill – Dick out of the heavy charge he made should pay all the subsequent charges – pray send me his letter if you have it. The Elder goes in to you on Friday – he has been seeking a letter of introduction to you as he gave one to me.

RSM 25 February 1801

Wm Simpson Esq

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26 July 1801 Has Ownear forgottin our statter for surely your ad unto as yould when you had such a Batch of to les to acknowly as went from us on Tues of withous an anywar to know if you have made the Remile for them - of the mestatic has been with Port offices In once to send us alsofy as Mu but of directions Ittamillen's Find was paid up in him last and they explicit in line mugt to pay up the How what A State them you had entering & place the 22000 - as in part Principal and met play them the Trick you the last time by the hing fort the Interest of the Remitter - and apply - Makallong & Principto The Linen Printing an making a quest work about This new Tap upon theme they have made up as tring Rementation which this are to salo of tomorrows Some Ships new change out at Greenth for Myork an over loaded with Papergers - I hear no fiver Mun yo going by one Vipele mestly manifactures its wonderful him few sured in that Since I finished you he for many memoral but my thand Much leher Rope establishes you side of the question buyon Contraversy - I cannot suppor the Count whe her tate a mement in deal is it for your 2022 Group NatWest Shale I neture the alternand ? - these Royal 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 February 1801 RB/837/92 Page 1 of 2

26 February 1801

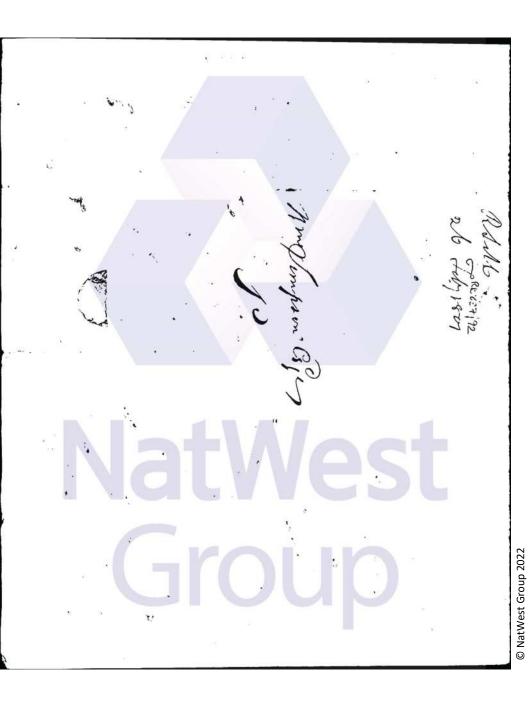
Has Duncan forgotten our letter – for surely you would write us yesterday when you had such a batch of bills to acknowledge as went from us on Tuesday – Watsons are anxious to know if you have made the remittance for them – if the mistake has been in the post office be sure to send us a copy.

As the interest of Dennistoun & Hamilton's bond was paid up in June last and they expect in June next to pay up the balance and interest I told them you would certainly place the £2000 as in part Principal and not play them the Trick you did last time by taking first the interest off the remittance, and applying the balance only to Principal.

The linen printers are making a great work about this new tax upon them – they have made up a strong remonstrance which they are to send off tomorrow. Some ships now chasing out at Greenock for New York overloaded with passengers – I hear no fewer than 70 going by one vessel – mostly manufacturers. It's wonderful how few succeed in that line.

I finished your Infirmary memorial last night and think Charles Hope establishes your side of the question beyond controversy – I cannot suppose the court will hesitate a moment in deciding it for you. Shall I return the memorial? These Royal Surgeons seem to be hot headed people.

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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, 26 February 1801 RB/837/92 Page 2 of 2

RSM 26 February 1801

Wm Simpson Esq P

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27 mby 1800 I do not think we are some public onaliers in so contral attato these aucunts of our good thing are truty alarming - and here mallers an to be manafor and Government carried on is know not - the Intelligence of every day ander la most important I unpoder I have no nete form either of the theralis with this Information of the Thing's State I It is ended and of needing here and mere we to keep in our hands more I am satufed we shall rather to have a's good shucky , un and not ipput Bills where feld and This very worst way of all to have our money out, would her inlying over Bills - it is the most comfortable arcumstance in our present Sheather that not a File bes over may it he long so? . in have a bast from of Bilis I are coming due nep 2 weeks whe should that us to nghts - but the demands upon as when no doubt - be as heavy - when which nu su maps fighter at worto the Sublen Louis that are shall meadly mychato any Bales they might wind us on this Country 2022 un could not convenents des court such Bile Group NatWest ര

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 February 1801 RB/837/94 Page 1 of 2

27 February 1801

I do not think we ever saw public matters in so critical a state – these accounts of our good King are truly alarming – And how matters are to be managed and government carried on I know not – the intelligence of every day will be most important. I wonder I have no note from either of the Thorntons with their information and opinion of the King's state.

It is indeed sad squeezing here – and were we to keep in our hands more I am satisfied we should rather do harm than good thereby, we could not expect bills would be paid and the very worst way of all to have our money out, would be in lying over bills – it is the most comfortable circumstance in our present situation that not a bill lies over – may it be long so! We have a vast sum of bills I see coming due next week which should put us to rights – but the demands upon us will no doubt be as heavy – when shall we see things lighter.

I wrote the Dublin house that we should readily negotiate any bills they might send us on this country and remit the value on London when paid – but that we could not conveniently discount such bills.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 February 1801 RB/837/94 Page 2 of 2

RSM 27 February 1801

Wm Simpson Esq

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28 Julo 1801 I was much conforted this morning by Low Ship fores aunthouse a fain think it may be depended on - the Bullelien to Day I see say, that none of the Symptoms are worse - what a strange confused that they must be in which the glow man is not alle to direct This alarm about Propa ment have very serious filits upon Trude - The Mumpacherers I have who have some large Quantities of their arms to Lette Mul for Ramburgh hain not what to do - I he a hur from Bill to buy onying that he would and execute some large onless given him as his andoners and mit tick a Policy to Kenbuch and that it was sond shiftends shipt in he unbraded - The Nohu shipt purheaderly of yours must be immense him who Trade be deranged I su un have \$ 4m if Bilis aring due nigt week - 2gm on encones of -.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 February 1801 RB/837/136 Page 1 of 2

28 February 1801

I was much comforted this morning by Lord Stopforth's account and would fain think it may be depended on – the Bulletin today I see says that none of the symptoms are worse – what a strange confused state they must be in while the good man is not able to direct.

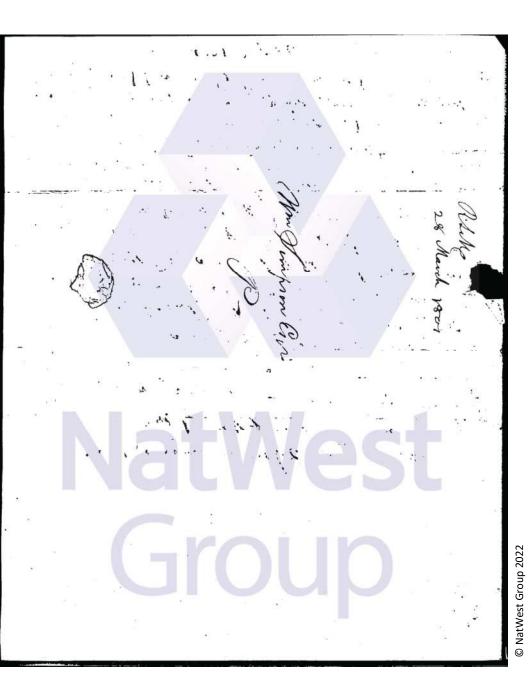
This alarm about Prussia must have very serious effects upon trade. The manufacturers here who have sent large quantities of their wares to Leith and Hull for Hamburg know not what to do. I see a letter from Bob today saying that he could not execute some large orders given him as his indorsers would not touch a policy to Hamburg and that it was said the goods shipped would be untraded. The value shipped particularly of yarn must be immense – how will trade be deranged!

I see we have 64m of bills coming due next week – 29m on Wednesday!

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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 February 1801 RB/837/136 Page 2 of 2

RSM

28 March 1801 [sic]

Wm Simpson Esq P

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