

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 2m? 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 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

[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.]

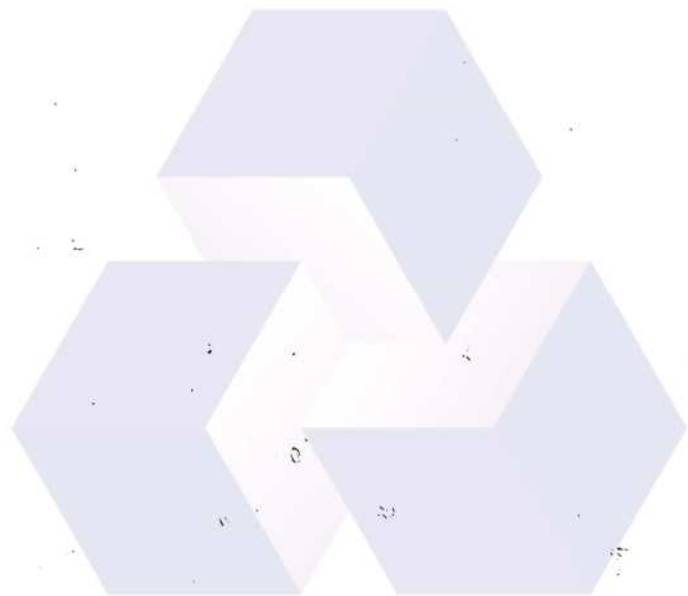
RB/837/51
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The pressure for discounts is very hard upon us and I really do not know how to get things kept within bounds - last week we did 44m and last night 43m - yet it is inconceivable the number of good bills we returned after passing no fewer 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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PP

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2 July 1801

I am very glad to find Mr R is getting well again - I only wish I had been with you and for all his time I think he had been 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 8^g 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 - then 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 he refused 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 Edin 2/8 he wishes may last so 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

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RSM
2 February 1801

Wm Simpson Esq
P

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3 Feb 1801

Is it possible that Billy can have resigned - I cannot believe it for I know not what they could do without him - or any body fit to succeed him - Laundain would not have the confidence of the country - My friend Mr Begbie writes me in a P.S. of a letter this morning - 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?

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 accept me for £1863.8 - so the dividend seems to be something more than 8/8 of it 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 at all by your own

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, 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?

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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20 July 61. 10. 3
34. 18. 2
262. 1. 2
20/10/56
3 Aug 800

RSM
RB/837/56
3 Feb 1801

Wm Simpson Esq
Wm Simpson Esq



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

RSM
3 February 1801

Wm Simpson Esq
P

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4 Feb 1801

We are still in the dark as to the change of the ministry
I 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'm 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 quite provoked with that nonsense -
What a go to in here in this office today
above 20m of bills to receive payment of
which occasions numberless operations upon Cash
and Bank - 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 blowing weather - I wish
our fleets may be safe

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 quite 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.

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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 Ed - he goes in there tomorrow and says he hopes
to get it managed there - may perhaps call on his good
friend Mr Simpson

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
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get it managed there - may perhaps call on his good friend Mr Simpson.

RSM

4 February 1801

Wm Simpson Esq

P

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5 July 1801

If Pitt & his colleagues knew how glad I was to day to find that they were not removed - I dare say they wd give me a Post - a Change of Ministry just now when so much union & Energy in Government are necessary, wd be certainly be a disastrous Event - yet I see your Star represents it as matter of great & 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 wd not have accepted it - an unsubscribed will I should think wd not stand, to my mind that very Circumstance wd be proof that it was not his intention - what can be the meaning of both Brothers calling off the Sister wholly? - If Charles is now to get some West 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 Mackay 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

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

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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

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RSM

5 February 1801

Wm Simpson Esq

P

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6 July 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 their 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 melt the two bills at 4% for about £450 each - let me know therefore in course what you think of these people & their bills I suppose they are all concerned in the rum speculation - we had a fine day yesterday and today though the wind is got into the NE.

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

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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

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

RSM

6 February 1801

Wm Simpson Esq

P

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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

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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!

7 Feb, 801

Yes Billy seems to stand as strong as ever - he is a wonderful Callant
I read myself almost blind last night with the debates Malley
seems clearly to have the better of Grey - but you guess well
I do 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 Edin - it wd not do for him to send People to the King
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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

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RSM

7 February 1801

Wm Simpson Esq

P

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10 Feb 1801

I have letters from both the Thorntons today with an account of the wonderful unexpected changes in London - you will surely know them particularly in Edin - 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 & 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 & 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 & accounts and what salary he would expect -

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.

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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

Wm Simpson Esq
P

Wm Simpson Esq
RE 837/68
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. 10 Feb 1801 R.S.M.

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11 July 1801

I see you have had a letter from Henry to the same Effect with mine ^{but one} from Robert dated 1/2 past 6 July 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 and 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 agent - 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 some such proposal but if he chose it I should send it to you - I am anxious he has brought me the enclosed letter of Bills, and I have promised him an answer on Friday - I see he is averse to apply to the old Bank - I think it unreasonable to ask it of us - you will 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 asks the Bills to be discounted -

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 1/2 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 Bank - 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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The drawers of that large bill from McNeil & Co on Somerville
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 had only taken 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 that we set and strengthen his
Lordship's interest with the Aristocratic Party

Wm Simpson Esq

RB 837/70
A. d. Mc
11 Feb 1801

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 Somerville 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.

RSM

11 February 1801

Wm Simpson Esq

P

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.

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13 July 1801

I am much of Mr R's opinion that the best measure for keeping
the 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} 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
I 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 & 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 3 times - here by a Justice
the Beggars on Saturday night - at Paisley by a Justice
of Peace & 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 her two parts - I should like to see
Finlayson's sermon - Dr Porteous was not great

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 Finlayson's 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

Wm Simpson Esq
P

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14 July 801

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 that must be for his Lordship - no doubt things look very dark in London - and indeed over all 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 call of the house. 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 throughed in any decent manner - yet it seems to be all real 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 this last week into 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 to day - 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 their larger Bills are wonderfully regular - none lie over - in this view of matters it would seem the increased demand

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 call of the house.

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 throughed in any decent manner - yet it seems to be all real 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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upon us for discounts is owing to neither an increased trade if that be the case, the only thing wanting in the Powers 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 draw in his Bills on Friday 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 & elsewhere shows you the Extent of the Trade - after all that we met with the Extra demands from J. Riddell & Co - Sharp & Mackenzie - and Sandy Allan to help thro' their Instalments, I dare say we should now have been out considerably under the 500m - and you observe the sum of debts is little short of 1500m - So much for my Lucubrations on this Subject which you may check or amend 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

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

P

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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 July 1801

I refer you to my last Speculation as to the Proceedings here
I 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 weight 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 remitt 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 1mo date - perhaps part cash
I told them - the bills in payment had not I said
so as we had too many of them - but that as
he desired it I should convey his message
So Paterson goes on to Edin tomorrow and will be
a good hand to bring west notes - I desired him
to call upon you

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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.

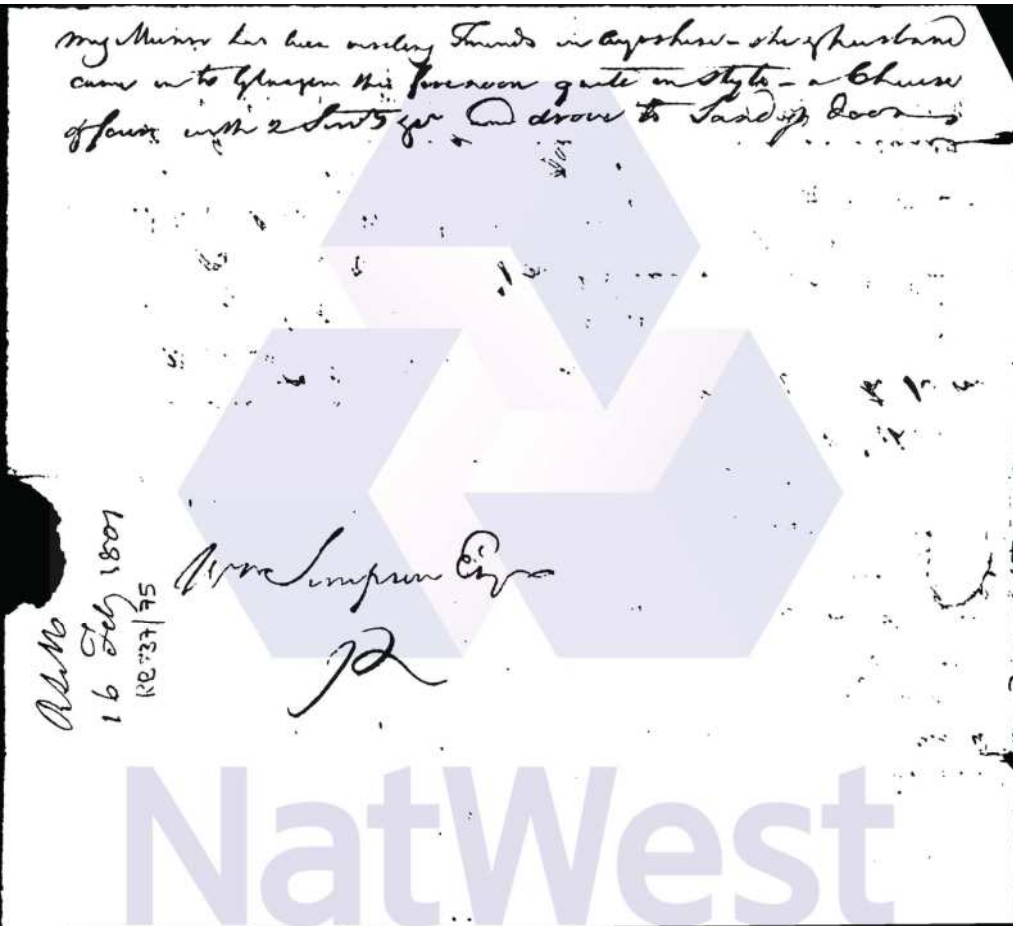
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 February 1801

RB/837/75

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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.

RSM

16 February 1801

Wm Simpson Esq

P

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17 July 1800

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 I 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.

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.

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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

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[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 Deputy Gov^r 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 J^r 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 H^o of Com^s - The
new Ministry seem to be irreproachable respectable
Characters, supported by the old I hope they will
carry on the national Business well enough - the
loss of the talents of Billy & his Associates at
this hour is much to be lamented - I doubt however how
we are to carry on the Catholic Question - to admit
them to be Legislators and to the great Offices of State
and I think endanger a Protestant Est^lishment -
and I am rather confirmed in this opinion by seeing
all the infidel Democrats & 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 will become heathen -
so much for Politics - what do your wise men of the East say on this

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

Page 2 of 2

RSM

18 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, 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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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 the day 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 -

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 July 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 quite 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 Resolutions 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 will not withhold it from those in Britain - there is no saying where it will end - Popish Bishops will 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.

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 quite 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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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!!!

Rec'd
20 Feb 1801

Wm Simpson Esq

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

Wm Simpson Esq
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21 Feby 1801 -

Henry's letter tho 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 do 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 do faintly hope we shall yet hear of that mad man 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 & regularly that you hardly hear it - it is much admired as one of Watts' last and most perfect works - I shall give you my opinion of yr 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 Mr Cunningham & 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 do fear he will be a bad hand as an accountant, and it is really disagreeable to take on lads to breed - do you know anything of him -

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 faintly 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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I am just going out with Mary Gray 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.

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 Mary Gray 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

Wm Simpson Esq

P

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23 Feb 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 Co 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 idle as I am I shall not soon get it read.

What say you to the Taxes? I see they fall chiefly on the mercantile interest - three of them Paper Post & 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 idle as I am I shall not soon get it read.

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?

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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

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RSM
23 February 1801

Wm Simpson Esq
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24 Feb 1801

What a squeezing forenoon this has been - of the many hundred
Bills returned last night not a few have been back upon me
and the Laird of Rosebank being at his estate I had to stand the
brunt myself - it's painful to hear the claims & pleas every
one 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
Comm. to compensate for stamps - and I really ^{think} something
in that way wd be reasonable - yes - I go to
London - nothing wd be more agreeable to me - and if
wishes were Horses Beggars would ride - I never
expect to see the Capital again -

I know just a line from Watson's desiring the
Remittance mentioned in the Publican - but unless you wish
to draw you shd 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 made
so you may just do as best suits you -
what a heap of London paper yesterday & today!

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

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RSM
24 February 1801

Wm Simpson Esq
P

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25 July 1801

There are really vexing things stamps and bad Balances -
what can be the cause of these Ebbings & 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 had not been taken there 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. Note
you mention - none in the office can remember your
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
do think some 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 the Colonel Coy had made a bargain with Charles Mackintosh
(George's son and very safe I believe) to furnish him with a large
Qty of Vitriol on very long Credit - and that he wished the Royal
Bank to 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 6 months' date - he said he had seen us in Edinburgh and
talked to you

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 6 months' date - he said he would soon be in Edinburgh and talk to you

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about this but as the discounts would be here he wished first to have
my opinion & approbation - I told him we could not go into such a
Transaction without authority from Edin - that he must settle it
with you - but under the present Pressure for discounts I doubted
much it would 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 - altho they paid the money as he desired
and he promised to suspend obligeance - they have had Hornings
& Summonses executed agt 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 -

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
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introduction to you as he gave one to me.

RSM

25 February 1801

Wm Simpson Esq

P

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26 July 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 Intt. of Dennistoun & Hamilton's Bond was paid up in June last and they expect in June next to pay up 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 chancing out at Greenock for New York are over loaded 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 up Infirmaries 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

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 chancing 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 Infirmaries 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

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RSM

26 February 1801

Wm Simpson Esq

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27 July 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 & 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
as good thereby, we could not expect Bills to 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
and 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 -

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

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RSM

27 February 1801

Wm Simpson Esq

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28 Feb 1801

I was much comforted this morning by Lord Stopforth's account and would fain think it may be depended on - The Bulletin to day 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 & 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 -

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

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28 February 1801

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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!

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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

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28 March 1801 [sic]

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