

2 Jan'y 1801

Two Ps to answer which is not common - I begin by returning
you the compliments of the season - they are not compliments but the
warmest wishes of my heart my good friend that you may enjoy
many happy new years - many after I am gone -
you see more of McNeil's Paper - I took him into the sweating
room and gave him a serious lecture - told him that you remarked
the immensity of the sum and that there was an absolute necessity
for his drawing in - he said they were doing so as fast as possible
contracting no new debts, and had immense property arrived
from Jamaica which when sold would make them easy - so what can
we say - the bills on Hibbert he says is in consequence of a transaction
in Jamaica - those on Colquhoun are for goods consigned. They
have a vast value of indigo by last fleet besides sugar rum. These
great dealers are a plague. Tomorrow is Sandy Allen's day and we
shall be sadly plagued with renewals - he gives the new bills
about 2 m^{ts}. and the Trustees agree that three bills shall be paid
out of the first remittances.
Buchan Hepburn has been long hanging on and will make a very
good Baron. How comes Gay an Englishman to have so much Scots
interest - I cannot blame Henry seeing he has so much property
in the county for wishing to be a freeholder - but he pays dear for
it - I wonder Dunsinnan agreed to alter the old plan till he saw
if the new would be supported by law. Some of our surgeons here
tell me your new election is all party work and that some very
poor hands are chosen - they say it was wrong not to elect his
son George for one.
What a sudden and great change of weather - we are all
underwater now - but our volunteers yesterday got a good
blink.
It's pleasing to see prices falling I only wish it may continue.

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

RB/837/5

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2 January 1801

Two Ps to answer which is not common. I begin by returning you the compliments of the season. They are not compliments but the warmest wishes of my heart my good friend that you may enjoy many happy new years - many after I am gone.

You see more of McNeil's paper. I took him into the sweating room and gave him a serious lecture - told him that you remarked the immensity of the sum and that there was an absolute necessity for his drawing in - he said they were doing so as fast as possible - contracting no new debts, and had immense property arrived from Jamaica which when sold would make them easy - so what can we say - the bills on Hibbert he says is in consequence of a transaction in Jamaica - those on Colquhoun are for goods Consigned. They have a vast value of indigo by last fleet besides sugar rum. These great dealers are a plague. Tomorrow is Sandy Allen's day and we shall be sadly plagued with renewals - he gives the new bills at two months and the trustees agree that three bills shall be paid out of the first remittances.

Buchan Hepburn Has been long hanging on and will make a very good Baron. How comes Gay an Englishman to have so much Scots interest. I cannot blame Henry seeing he has so much property in the county for wishing to be a freeholder - but he pays dear for it. I wonder Dunsinnan agreed to alter the old plan till he saw if the new would be supported by law. Some of our surgeons here tell me your new election is all party work and that some very poor hands are chosen - they say it was wrong not in compliment to Sandy Wood so old a director, not to elect his son George for one.

What a sudden and great change of weather - we are all underwater now - but our volunteers yesterday got a good blink.

It's pleasing to see prices falling I only wish it may continue.

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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 January 1801

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What pity the Gun Powder blew up too late.

RSM 2 January 1800 [sic]

Wm Simpson Esq

P

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3 Jan 801

The good Doctor has ended a long life and closed the scene with more
honour than most men - he well deserved it - but alas what does it
all now signify - the place where he has been shall soon know him
no more and his will mix with the most common dust in the
churchyard - so must it soon be with us all - what mad men
these surgeons are - I suppose you will be obliged to get a
File of Volunteers to keep them in order - it was all fair in
the solicitor to twit them with their old connection with
the Barbers - pray has he got the Balance of Dr Blair's
money? - what an uproar we have had in
the office today - so many Bills due the 4th of the month
and over that Callant Allan's Bills to manage, besides
these sent you we have been obliged to do 5m Glasgow
Bills some of them Renewals - to Stirling & Sons Todd & Co
J Campbell & Co yet the others are most undoubted paper
at 2 months and it seemed of great consequence for the
bank to carry him thro' - but I insisted upon a declaration
at the foot of the note of all the bills by the Trustees
that as the money was advanced to enable him to pay the
engagements of the Trust due this day, the Trust Funds
shall be held in Reversion to the Bank for these bills -
I believe however there is no danger of any of them
being dishonoured - I have given up Mackay Co's old Bills
to Jo Riddell discounted - The new bills answer exactly
deducting the year's discount to pay them only 1/ short
of Robert Mackay's with which he has paid - what demands
one way and another arise upon the poor old Royal!
I am sure if the Glasgow People aren't grateful they
ought to be so - I have been inquiring and you may
tell him there is none but some expected

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

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3 January 1801

The good doctor has ended a long life and closed the scene with more honour than most men – he well deserved it – but alas what does it all now signify – the place where he has been shall soon know him no more and his will mix with the most common dust in the churchyard – so must it soon be with us all.

What Mad Men these surgeons are – I suppose you will be obliged to get a File of Volunteers to keep them in order – it was all fair in the solicitor to twit them with their old connection with the Barbers – pray has he got the balance of Dr Blair's money?

What an uproar we have had in the office today – so many bills due the 4th of the month and over and above that Callant Allan's bills to manage, besides these sent you we have been obliged to do 5m Glasgow bills some of them renewals – to Stirling & Sons Todd & Co J Campbell & Co yet the others are most undoubted paper at 2 months and it seemed of great consequence for the bank to carry him thro' but I insisted upon a declaration at the foot of the note of all the bills by the Trustees that as the money was advanced to enable him to pay the engagements of the Trust due this day the Trust Funds should be liable in revenues to the bank for these bills – I believe however there is no danger of any of them being dishonoured – I have given up Mackay & Co's old bills to Jo Riddell discounted – The new bills answer exactly deducting the year's discount to pay them only 1/ short of Robert Mackay's with which he has paid – what demands one way and another arise upon the poor old Royal! I am sure if the Glasgow people aren't grateful they ought to be so – Bob writes me at desire of Mr George Ramsay to know if there is any Indian corn here – I have been inquiring and you may tell him there is none but some expected.

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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 January 1801

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RSM

3 January 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, 5 January 1801

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5 Jan 801

5 January 1801

I do not think since I came to Glasgow I have heard such a tremendous blast of wind as we have had since yesterday afternoon and it still blows furiously - what must it be in your New Town and what upon the coast, I wish our Channel Fleet may be safe - Peterkin has not yet cast up - he might have come in the morning coach - but these chaps take things very easy - intending to bring Edward into the Accomptants' office, I wish we could get an assistt teller in his place - but as it is only to count specie and small notes it is not an office that would suit anyone that looks for improvement or promotion - do you know any sober steady boy that would do for it?

I do not think since I came to Glasgow I have heard such a tremendous blast of wind as we have had since yesterday afternoon and it still blows furiously - what must it be in your New Town and what upon the coast, I wish our Channel fleet may be safe. Peterkin has not yet cast up - he might have come in the morning coach - but these chaps take things very easy. Intending to bring Edward into the Accomptants' office, I wish we could get an assistant teller in his place - but as it is only to count specie and small notes it is not an office that would suit anyone that looks for improvement or promotion - do you know any sober steady boy that would do for it?

So John Monteith makes you sick - I have indeed lost more by him than the amount of all my earnings since I came here and nobody before I suppose ever lost so much in a home manufacturing trade - such are the things appointed for me yet I have no reflections upon myself - I entered into the concerns with the view to the good of my family and with the best advice and now I feel comfortable that all my debt is paid but £150.

So John Monteith makes you sick. I have indeed lost more by him than the amount of all my earnings since I came here and nobody before I suppose ever lost so much in a home manufacturing trade - such are the things appointed for me yet I have no reflections upon myself - I entered into the concerns with the view to the good of my family and with the best advice and now I feel comfortable that all my debt is paid but £150.

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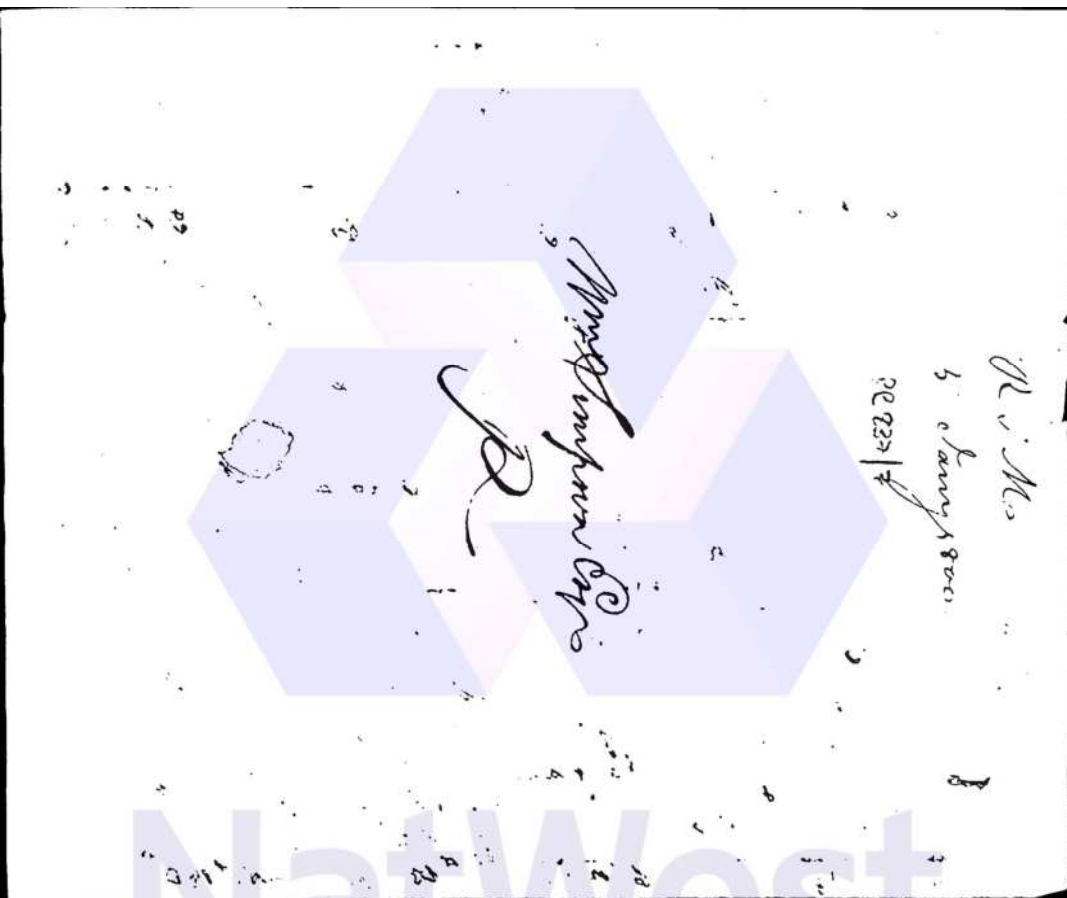
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 January 1801

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RSM
5 January 1800 [sic]

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, 5 January 1801

RB/837/7

Page 3 of 4

I have a letter to you from King wherein he mentions the purport
of his to you - it appears to me most reasonable that as
the Business is so much increased, the deposit sh^d be
increas'd in some proportion or some other compensation -
My sh^d always have been nearly 1/8th - if the Business cannot
afford this to be given up - I know not how to do
with our discounts - it seems impossible to keep them within
the 500 m - you see we are now 15 m beyond it this is
owing to the Excess demands of the Callants - the Corn
Committees for heavy demands I see this night - we
have 41 m coming in this week -

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I have a letter here from King wherein he mentions the purport of his to you - it appears to me most reasonable that as the business is so much increased, the deposit should be increased in some proportion or some other compensation - they should always have ready .1/8 per cent - if the business cannot afford this it should be given up - I know not how to do with our discounts - it seems impossible to keep them within the 500m - you see we are now 15m beyond it this is owing to these extra demands of the Callants - the corn committees etcetera - heavy demands I see this night - we have 41m coming in this week.

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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 January 1801

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6 Jan'y 801

I thought Old Reekie wd feel the Blast fully as well as we did - it was indeed tremendous and I am thankful as yet we have heard of no lives lost - one of the old Trees in the Green opposite Mr Dale's house was laid on its side - you give me a good Story of the Sailor I shall in return give you another which diverted me much - it is one of Caleb Whitford's cross Readings I met with the other day you may tell it to Director Duncan or any other of your Law Committee when they come about you and have nothing to do On Saturday last the Term ended - the Villains made off after having done all the mischief in their Power

Mr Ballantine called just now I read to him what you say about Mr Findlay's letter as I shall to Findlay himself - this Mr Watt must be an extensive dealer and seems to do much good - Mr Ballantine leaves this for London on Thursday by Edinburgh and will give you a call on Friday morning - he is a clever lad - Mr Hopkirk has just brought me the letter sent you - Walter Ewing thinks the expense of a bond might be saved and that we might advance the money on their letter - I told him that we never advanced money on letters, and it wd be very unbusinesslike - I hope the Councillor will not grudge the trouble of giving us a scroll of the narration in this bond as it will differ from our common Bonds and we have no copy of the Town Committee's which we sent you - We had 40m of Glasgow notes to replace this money yet Carrick had a Balance of 8m against us - he is a curious man - he sent for a bill on you for 2m odd and desired to have our own notes for 6m odd - Peterkin came in this morning I have strong recommendations of a young man in Edward's place

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 6 January 1801

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6 January 1801

I thought Old Reekie would feel the blast fully as well as we did - it was indeed tremendous and I am thankful as yet we have heard of no lives lost - one of the old trees in the Green opposite Mr Dale's house was laid on its side. You give me a good story of the sailor I shall in return give you another which diverted me much - it is one of Caleb Whitford's cross readings I met with the other day you may tell it to director Duncan or any other of your law committee when they come about you and have nothing to do.

On Saturday last the term ended - the villains made off after having done all the mischief in their power.

Mr Ballantine called just now I read to him what you say about Mr Findlay's letter as I shall to Findlay himself - this Mr Watt must be an extensive dealer and seems to do much good - Mr Ballantine leaves this for London on Thursday by Edinburgh and will give you a call on Friday morning - he is a clever lad.

James Hopkirk has just brought me the letter sent you - Walter Ewing thinks the expense of a bond might be saved and that we might advance the money on their letter - I told him that we never advanced money on letters, and it would be very unbusinesslike - I hope the counsellor will not grudge the trouble of giving us a scroll of the narration in this bond as it will differ from our common bonds and we have no copy of the Town Committee's which we sent you.

We had 41m of Glasgow notes to exchange this morning yet Carrick had a Balance of 8m against us. He is a curious man - he sent for a bill on you for 2m odd and desired to have our own notes for 6m odd. Peterkin came in this morning. I have strong recommendations of a young man in Edward's place.

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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 January 1801

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RSM
6 January 1801

Wm Simpson Esq
P

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7 Jan 801

These Finlaysons - I have long dreaded this - and if they do come
down it will be a severe stroke on this place - but knowing
that they gave no bills but when they had property to a
larger amount assigned to them, I cannot say I am apprehensive
of danger in the end - it is likely their Remittance from Liverpool
has not been such Paper as Easdale would take, or may have been
a day too late - I have some hope the Bills may not yet come
down - the rather that the Partner here has a letter from
Liverpool to day by which it appears all was doing well there
I had been inclined to be no more of their acceptances - their error
was in accepting so much upon consignments & I am persuaded
they accepted in no other way as they are sharp and sickly - but
ambitious beyond bounds - and I know the People here who
consigned would give them no rest till they get bills - at the
worst I think we should be covered by the Indorsers - as also
for Kirkpatrick's Bills and I have not yet had time to look
into - but I do not think we should take any of these Bills
without a good covering - we are pressed to take a young
man for a part Teller in Edward's place - he is ambitious
bold - but we must inquire further and cannot move
Edward till he comes - Peterkin is very clean - but
I never knew a shorter man yet but was a short interloper
So my William has got another Boy - you see there
is likely to be plenty of heirs for good stock - I sent
you a state of - a ship just arrived from Jamaica
loaded belonging to Walter Ritchie & Co was blown from her
anchors in the storm and is bilged - what will sugars
come to - Rob McNair purchased 400 hogsheads about
a fortnight ago from J Campbell & Co he told me just now
he had this day refused 9/ percent advance he was offered 93/.

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

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7 January 1801

These Finlaysons - I have long dreaded this - and if they do come down it will be a severe stroke on this place - but knowing that they gave no bills but when they had property to a larger amount assigned to them, I cannot say I am apprehensive of danger in the end - it is likely the remittance from Liverpool has not been such paper as Easdale would take, or may have been a day too late. I have some hope the bills may not yet come down - the rather that the partner here has a letter from Liverpool today by which it appears all was doing well there. I told him we would take no more of their acceptances - their error was in accepting so much upon consignments. I am persuaded they accepted in no other way as they are sharp and sickly - but ambitious beyond bounds - and I know the people here who consigned would give them no rest till they get bills - at the worst I think we should be covered by the indorsers - as also for Kirkpatrick's bills which I have not yet had time to look into - but I do not think we would take any of these bills without a good covering. We are pressed to take a young man for assistant teller in Edward's place - he is much recommended - but we must inquire further and cannot move Edward till he comes. Peterkin is very clever - but I never knew a short man yet but he was short in temper.

So my William has got another boy - you see there is likely to be plenty of heirs for good stock. I sent you a state of. A ship just arrived from Jamaica loaded belonging to Walter Ritchie & Co was blown from her anchors in the storm and is bilged. What will sugars come to. Robert McNair purchased 400 hogsheads only about a fortnight ago from J Campbell & Co - he told me just now he had this day refused 9/ percent advance he was offered 93/.

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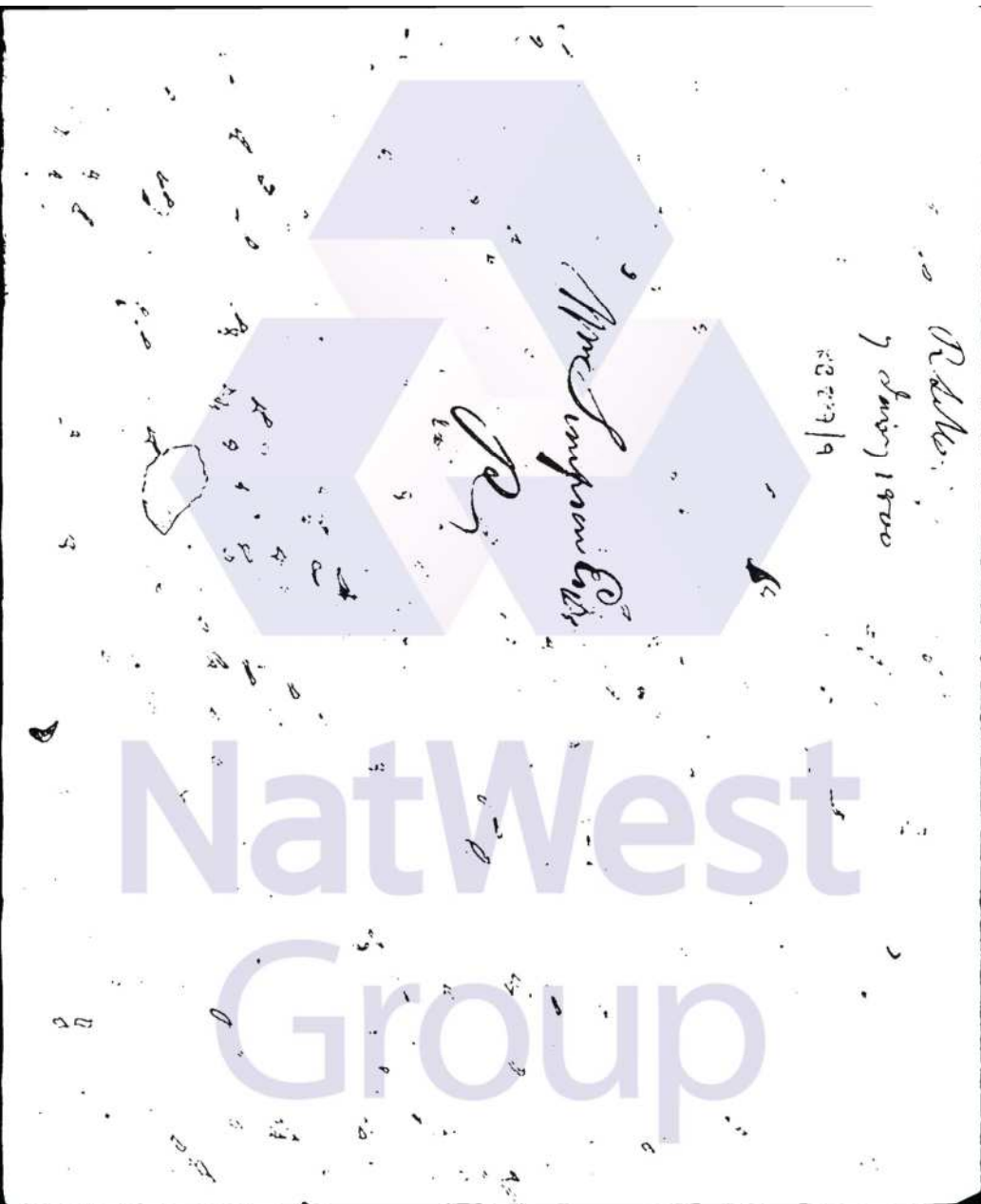
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7 January 1800 [sic]

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9th Jan 801

Your hudge Packet this morning frightened me - but on looking at the
Bills I was quite relieved - they are all chased off - I was glad
to see Finlaysons were not among them - I had indeed little fear
about them - they are such sharp hands and I believe within these
four months they have had more than 100m value of Property
consigned them - so that I have no doubt they have great value
in their hands - but they are so pushing that I think they should
be checked till they can get a good house in London to accept
so I told their partner here that we would take no more of their
acceptances and have accordingly refused two or three - do you
think we should persist in this - or should we take one now and then
when we see a good indorser. I must not say any more
of short men - for I am sure my observation will not apply to my
worthy Friend Ally - Robt Findlay tells me it is much
the safest way to import the Indian corn unground
and that you can get a steel mill for 2 lbs that will
grind 2 loads of it in a day - I have not yet got
hold of McMurrich - shall return the note by next box. It is most
pleasing to see prices falling I hope they
will continue to do so - but what dismal news we
have today from Germany - the Emperor it would seem
must succumb - and we shall have all Europe to fight with
alone - Mr Dale goes in to Edinburgh tomorrow
morning about a vile law plea which vexes him more than I
think it needs - you will see him - and I wish
you would ease my mind by getting him to accept his
share of the salary - its absurd his pledging his name for 0.

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

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9 January 1801

Your hudge packet this morning frightened me - but on looking at the bills I was quite relieved - they are all chased off - I was glad to see Finlaysons were not among them - I had indeed little fear about them - they are such sharp hands and I believe within these four months they have had more than 100m value of property consigned them, so that I have no doubt they have great value in their hands - but they are so packet pushing that I think they should be checked till they can get a good house in London to accept so I told their partner here that we would take no more of their acceptances and have accordingly refused two or three - do you think we should persist in this - or should we take one now and then when we see a good indorser. I must not say any more of short men - for I am sure my observation will not apply to my worthy friend Ally. Robert Findlay tells me it is much the safest way to import the Indian corn unground and that you can get a steel mill for two Guineas that will grind 2 loads of it in a day. I have not yet got hold of McMurrich - shall return the note by next box. It is most pleasing to see prices falling I hope they will continue to do so - but what dismal news we have today from Germany - the Emperor it would seem must succumb, and we shall have all Europe to fight with alone. Mr Dale goes in to Edinburgh tomorrow morning about a vile law plea which vexes him more than I think it needs - you will see him - and I wish you would ease my mind by getting him to accept his share of the salary - it's absurd his pledging his name for 0.

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McMurrich has called - he says the subs were tried with the note
and found not to answer at all - he gave them to Mr McMillan
here who was going into Edin and was to try if he could get
the money from you - My best respects to Mr James
Dundas and say that I have his letter and will see by
the sum you are to pay him - but I think it needless
to write him - There was a public sale of Rum
here two days ago - it went off at about 9/5d and who
was the Buyer but Somervill - no sale but to speculators
they will get over the fingers - Dennistoun's got a 2m
bill on you to pay duties of sugar by a ship arrived last
night - what a market it will come to -

Wm Simpson Esq

Rd Mc
9 Langside
RB 837/12

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

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McMurrich has called - he says the subscriptions were tried with the note and found not to answer at all - he gave them to a Mr McMillan here who was going into Edinburgh and was to try if he could get the money from you. My best respects to Mr James Dundas and say that I have his letter as he will see by the sum you are to pay him - but I think it needless to write him.

There was a public sale of rum here two days ago it went off at about 9/5d and who was the buyer but Somervill - no sale but to speculators. They will get over the fingers. Dennistoun's got a 2m bill on you to pay duties of sugar by a ship arrived last night - what a market it will come to.

RSM
9 January 1800 [sic]

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10 Janry 1801

I shall fix with the young man Blair - seeing you think he will do better than yr 30 year old man - I should have liked to have shared the good breakfast with you at P Green - its a good thought to make an Excursion thither now and then, to make up for the little exercise you get when shut up in the old Royal - and to work off the effects of feasting in town - you will be longing to be back to P Green and I shall be glad how soon you get there - for I am convinced you owe your health much to the country air and daily Exercise - There is fine weather indeed - but colds are very general - most of my Family have been laid up - so these Birmingham Rascals have come to their proper End - I hope we shall have no more Forgeries from them for some time - what Execution the Councillor has done in the hanging way - Dr Blair has made a very proper Settlement much to his Credit and to the Credit of the Solicitor for the part he took in it - but when Miss Hunter gets £1800, I cannot see how she should ask a Pension except to I have just now a letter from the Workington Bank subscribed by Walter Weir saying all their notes will be retired by Smith Stein & Co Edinb. His name I see is first in the Firm. How in the world came Walter to have connections in that out of the way place and to get himself at the head of a banking house there - is Smith in the firm Mr Smith that made such an appearance in the politics of Edinb. Mr D went off in the Eagle this morning, he lets the law plea vex him more honest man than it should do for it is impossible I think he can suffer either in chamber or purse by it. I pressed him to stay 2 or 3 days and see his friends in Edinb and I should get through the Monday night the best way I could.

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

RB/837/13

Page 1 of 2

10 January 1801

I shall fix with the young man Blair - seeing you think he will do better than your 30 year old man - I should have liked to have shared the good breakfast with you and been at P Green. It's a good thought to make an excursion thither now and then, to make up for the little exercise you get when shut up in the old Royal - and to work off the effects of feasting in town - you will be longing to be back to P Green and I shall be glad how soon you get there - for I am convinced you owe your health much to the country air and daily exercise.

There is fine weather indeed - but colds are very general - most of my family have been laid up. So these Birmingham rascals have come to their proper end. I hope we shall have no more forgeries from them for some time - what execution the councillor has done in the hanging way.

Dr Blair has made a very proper settlement much to his credit and to the credit of the solicitor for the part he took in it - but when Miss Hunter gets £1800 I cannot see how she should ask a pension or expect it.

I have just now a letter from the Workington Bank subscribed by Walter Weir saying all their notes will be retired by Smith Stein & Co Edinb. His name I see is first in the Firm. How in the world came Walter to have connections in that out of the way place and to get himself at the head of a banking house there - is Smith in the firm Mr Smith that made such an appearance in the politics of Edinb.?

Mr D went off in the Eagle this morning, he lets the law plea vex him more honest man than it should do for it is impossible I think he can suffer either in chamber or purse by it. I pressed him to stay 2 or 3 days and see his friends in Edinb and I should get through the Monday night the best way I could.

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Macmurrich & McMillan have been with me - the latter forgot
to take the subscriptions to Edin with him but spoke to Mr
More about them - we find they do not fit the note you sent
me - and the paper of the subscriptions is evidently different
and thinner -

James Black & Co have sent £1250 to pay
an acceptance which they say is in Mansfield & Co's hands
due this day - I suppose they have omitted to send
it to us in time and that it will come tomorrow
they have left the money with us

AdM
11 Jan 1800
RB/837/13

Wm Simpson Esq

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

RB/837/13
Page 2 of 2

MacMurrich and McMillan have been with me - the latter forgot to take the subscriptions to Edinburgh with him but spoke to Mr More about them - we find they do not fit the note you sent me - and the paper of the subscriptions is evidently different and thinner.

James Black & Co have sent £1250 to pay an acceptance which they say is in Mansfield & Co's hands due this day. I suppose they have omitted to send it to us in time and that it will come tomorrow they have left the money with us.

RSM
11 January 1800 [sic]

Wm Simpson Esq
P

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13 Juny 1801

I was vexed to find Mr Dale had not seen you - he was impatient to get home again fearing lest he should be caught by the Heels by the Gout - Archie Campbell with whom he spent all Saturday night makes him think there is no danger from his Law Plea yet he is sadly fixated about it - So Campbell, Clerk Falconer will show you his Petition which will explain the story to you - I try to laugh him out of his vexation for indeed in no view do I see he can be affected by the Issue -

I do not think much of Walie Wood's scheme or his Partners - and should fear solidity in more respects than one will be wanting to carry on a banking business upon a respectable footing - That story of the Checks looks ill and if Down does not explain it I should suspect they must have been in bad hands - We shall try always to give you a month or two warning before we order a supply - great as was our Stock of large Notes the other day - we are almost out - they must be sent to Gales at a great Rate we had only 27m last night and these with all that came in at the Exchequer this morning were paid away or nearly so by 2 o'clock - Carrick had a balance of 12m against us and he desired 8m of it to be given him in our own notes - you see what a good Gentleman he is - you sent us such a supply of small notes that we are quite full of them and they don't seem to go off these few weeks past so fast as they did - but we will need a large supply of large Notes about 1/3d may always be the largest - and as James Gordon intends going into Edinbrough on Thursday, he will be a good hand to bring them west if no earlier opportunity offer - 20 or 30m large, no small -

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

RB/837/17

Page 1 of 2

13 January 1801

I was vexed to find Mr Dale had not seen you - he was impatient to get home again fearing lest he should be caught by the Heels by the Gout. Archie Campbell with whom he spent all Saturday night makes him think there is no danger from his law plea yet he is sadly unsure about it. John Campbell's clerk Falconer will show you his petition which will explain the story to you. I try to laugh him out of his vexation for indeed in no view do I see he can be affected by the issue.

I do not think much of Walie Wood's scheme or his partners, and should fear solidity in more respects than one will be wanting to carry on a banking business upon a respectable footing.

That story of the checks looks ill and if Down does not explain it I should suspect they must have been in bad hands. We shall try always to give you a month or two warning before we order a supply - great as was our stock of large notes the other day, we are almost out - they must be sent to Edinbrough at a great rate. We had only 27m last night and these with all that came in at the exchange this morning were paid away or nearly so by 2 o'clock. Carrick had a balance of 12m against us and he desired 8m of it to be given him in our own notes - you see what a good customer he is - you sent us such a supply of small notes that we are quite full of them and they don't seem to go off these few weeks past so fast as they did - but we will need a large supply of large notes about 1/3d may always be the largest - and as James Gordon intends going into Edinbrough on Thursday, he will be a good hand to bring them west if no earlier opportunity offer - 20 or 30m large, no small

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now have a letter today from Finlaysons Liverpool - saying their
bills not being paid in business hours was wholly owing to a
mistake of their agent - they had ample funds prepared
for them as they have for all their engagements etc

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

RB/837/17

Page 2 of 2

We have a letter today from Finlaysons Liverpool saying their bills not being paid in business hours
was wholly owing to a mistake of their agent – they had ample funds prepared for them as they
have for all their engagements etc.

RSM

13 January 1801

Wm Simpson Esq

P

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Adelle
13 Jan 1801
RB/837/17

Wm Simpson Esq

NatWest
Group

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

RB/837/18

Page 1 of 2

I return you your £10-note your old Mercury - the cross Readings are excellent, and yet some I have since 1766 and fathered upon Caleb Whiteford are not inferior. That of the villains making off after doing all the mischief they could is one of the best of them - what a pitiful Paper the Mercury was in those days - how little news - how few Advertisements - only two or three of land - the great Change marks perhaps as strongly as any thing else the wonderful Progress this Country has made in 30 years - for 60 years before it seemed to have been quite stationary - for I remember of seeing some old News Papers dated the end of the last Century, which I found among my Grandfather Moncrieff's Papers (who was Clerk to the Privy Council before the Union) and they were just such as this Mercury - I can never forgive my own stupidity in not keeping these Papers - however I have a Collection of still older Papers which I mean to send you as soon as I can get it back from a man I lent it to.

I observe a Davidson & Co advertise French Rolls made of Rice wholly for Breakfast - Tea & Coffee - will you in return for my good shortbread send me a Roll in the Box and let me know the Price - I mean to try our Bakers here if they can make such Bread if it be good & cheap.

13 Jan

I return you your 10 pound note and your old Mercury - the cross readings are excellent, and yet some I have since 1766 and fathered upon Caleb Whiteford are not inferior. That of the villains making off after doing all the mischief they could is one of the best of them. What a pitiful paper the Mercury was in those days - how little news - how few advertisements only two or three of land - the great change marks perhaps as strongly as anything else the wonderful progress this country has made in 30 years - for 60 years before it seemed to have been quite stationary - for I remember of seeing some old newspapers dated the end of the last century which I found among my grandfather Moncrieff's papers (who was clerk to the Privy Council before the Union) and they were just such as this Mercury - I can never forgive my own stupidity in not keeping these papers however I have a collection of still older papers which I mean to send you as soon as I can get it back from a man I lent it to.

I observe a Davidson & Co advertise French rolls made of rice wholly for breakfast and tea to be sold - will you in return for my good shortbread send me a roll in the box and let me know the price - I mean to try our bakers here if they can make such bread if it be good and cheap.

13 January

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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 January 1801

RB/837/18

Page 2 of 2

RSM
13 January 1801

Wm Simpson Esq
P

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14 Jan 1801

I committed an ugly blunder this morning in opening your letter to Mr Glassford in place of my own P but upon reading the first two words (and I give you my word I read no more) I discovered my mistake and instantly resealed it the best way I could and so as I hope Mr G will not discover it having been opened -

Archie Hamilton Gilbert's son happened to look in, I examined him about his east country notes - he declares that he never pays away any of them for the Bills they discount or for Old Bank Payments but that but few of them come in in payments and the way they dispose of them is to give them to the Watsons for their Bills - ~~Edin~~ to remit to the Aberdeen Bank for which they are also agents - Watsons no doubt pay them in to us but if the proportion of these notes be so trifling as Archie says I know not if it would be worthwhile to check this - No doubt the bills on Glasgow from all the Branches, and the sums sent of our notes from the western branches accounts for the large amount of our notes which come in weekly to Gilbert - You send us today a bill on Greenock I wish when such are offered you - you had send them to the Old Bk - for it costs a deal of correspondence of - Plague, in the business to get payment of a Greenock bill - You see how money flows in upon me - at the settlement of accounts between John Fordyce and me 15 years ago there was a trifling sum of £27 odd which he might or might not have paid to me - I left it to himself and never counted upon it nor put it in my books - the other day I had a very good letter from ^{him} saying he could now pay and enclosing his bill for principal & 15 years' interest - this will pay Billy Pitt. Your writing is copperplate to me mine not to be compared to it - I am glad you can read it - but if I could I should write so as nobody else should be able to read it -

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

RB/837/23

Page 1 of 2

14 January 1801

I committed an ugly blunder this morning in opening your letter to Mr Glassford in place of my own P but upon reading the first two words (and I give you my word I read no more) I discovered my mistake and instantly resealed it the best way I could and so as I hope Mr G will not discover it having been opened.

Archie Hamilton Gilbert's son happened to look in. I examined him about his East country notes - he declares that he never pays away any of them for the bills they discount or for Old Bank payments that but few of them come in in payments and the way they dispose of them is to give them to the Watsons for their bills on Edinburgh to remit to the Aberdeen bank for which they are also agents. Watsons no doubt pay them in to us but if the proportion of these notes be so trifling as Archie says I know not if it would be worthwhile to check this. No doubt the bills on Glasgow from all the branches, and the sums sent of our notes from the western branches accounts for the large amount of our notes which come in weekly to Gilbert. You send us today a bill on Greenock - I wish when such are offered you you would send them to the old B---h for it costs a deal of correspondence and plague with carriers to get payment of a Greenock bill. You see how money flows in upon me - at the settlement of accounts between John Fordyce & me about 15 years ago there was a trifling balance of £27 odd which he might or might not have paid to me. I left it to himself and never counted upon it nor put it in my books - the other day I had a very good letter from him, saying he could now pay and enclosing his bill for principal & 15 years' interest - this will pay Billy Pitt. Your writing is copperplate to me mine not to be compared to it. I am glad you can read it, but if I could I should write so as nobody else should be able to read it.

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We were so out of large notes to day as to be obliged to send
to the Banks - I at Gordon goes in tomorrow with Mrs Gordon
and Dixon the Collier they put up at McGregor's where they
expect to be before 5 to dinner - he will call on you on Friday
and proposes returning on Monday - fail not to send a large
supply of large notes by him and a Bag of half Guineas
we are quite out of them - James diverted me with the
account of an Ironmonger meeting they had the other day
when it was resolved to raise their Pigs 10/ a Ton -
James was in the Chair and gave for a Toast our Friend Paul
- so I suppose Wallie Ewing will get his Bottle of Wine from
you - The Queen now I see will be at you next Monday & lower Barometer

1.2.1801
14 Jan 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, 14 January 1801

RB/837/23
Page 2 of 2

We were so out of large notes to day as to be obliged to send to the Banks. James Gordon goes in tomorrow with Mrs Gordon and Dixon the Collier. They put up at McGregor's where they expect to be before 5, to dinner. He will call on you on Friday and proposes returning on Monday. Fail not to send a large supply of large notes by him and a Bag of half Guineas. We are quite out of them. James diverted me with the account of an Ironmonger meeting they had the other day when it was resolved to raise their Pigs 10/ a Ton. James was in the chair and gave for a Toast our Friend Paul.

So I suppose Wallie Ewing will get his Bottle of Wine from you. The Excisemen I see will be at you next Monday & lower Barometer.

RSM
14 January 1801

Wm Simpson Esq
P

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15 Jan'y 1801

It is very provoking that the checks should have gone a bilwavering in that way, I wish some rascal may not get hold of those that are missing and put our name to them - Down should be apprised of this and directed to attend particularly to the numbers

I doubt you will see a great change on friend James's appearance - since he had that violent breast complaint, he has looked much more languid and feeble than formerly - poor man he has had a fighting time of it and I wish he may get the guarantee letter which expires next month renewed - do not see how he can go on without it even with all the assistance of his friend Paul - put him in mind of the Dalnottar Co's account - I have been frequently telling him that he must give us the new Dalnottar Coy's bill for it which he says he has always intended to do - and I have no doubt he will attend to our interests in that -

This moment I hear there are two or three vessels arrived below from New York mostly loaded with flour and Indian corn which I hope will help to keep down the markets - one of these ships has had some of her hands blown overboard in the late storm - no insurance could be done upon her - so the owners will come well off if the cargo is in good order - let me know now if Mr George Ramsay or any of your friends want Indian corn and I will try to provide it - mild weather - I fear we shall pay for it in the spring - it is your cold early spring winds I dread the effects of upon my old saturnell.

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

RB/837/25

Page 1 of 2

15 January 1801

It is very provoking that the checks should have gone a bilwavering in that way, I wish some rascal may not get hold of those that are a missing and put our name to them. Down should be apprised of this and directed to attend particularly to the numbers.

I doubt you will see a great change on friend James's appearance - since he had that violent breast complaint, he has looked much more languid and feeble than formerly - poor man he has had a fighting time of it and I wish he may get the guarantee letter which expires next month renewed I do not see how he can go on without it even with all the assistance of his friend Paul - put him in mind of the Dalnottar Co's account - I have been frequently telling him that he must give us the new Dalnottar Coy's bill for it which he says he has always in mind to do - and I have no doubt he will attend to our interest in that.

This moment I hear there are two or three vessels carried below from New York mostly loaded with flour and Indian corn which I hope will help to keep down the markets - one of these ships has had some of her hands blown overboard in the late storm - no insurance could be done upon her - so the owners will come well off if the cargo is in good order - let me know now if Mr George Ramsay or any of your friends want Indian corn and I will try to provide it. Mild weather. I fear we shall pay for it in the spring - it is your cold early spring winds I dread the effects of upon my old saturnell.

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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, 15 January 1801

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Page 2 of 2

RSM
15 January 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 January 1801

RB/837/28

Page 1 of 2

16 Jan 1801

I am sorry the Rice Rolls will not do for I was hoping they would
make a good Substitute for Breakfast - I am not myself very fond of
Rice - but it is an Article so nutritive and comes out so much in
dressing - that I think it will be of great consequence to the Country
in preventing Famine, that it were brought into general use among
the lower Orders - I have not yet heard what quantity of
Indian Corn these New York ships have brought - but
I am sorry to see Prices are again advanced in London -
what delightful weather this is - it will surely save the
Fodder much - you may tell Friend James that
we have pressed his two Guarantee Bills to day - and that
Mr W of his on London in and you I think you had better
get indorsed by him, as John Robertson's Indorsation may
be objected to by the Londoners - I have indorsed it low
for that purpose -

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16 January 1801

I am sorry the Rice Rolls will not do for I was hoping they would make a good substitute for breakfast. I am not myself very fond of rice - but it is an article so nutritive and comes out so much in dressing that I think it would be of great Consequence to the country in preventing famine, that it were brought into general use among the lower orders. I have not yet heard what quantity of flour and Indian corn these New York ships have brought - but I am sorry to see prices are again advanced in London. What delightful weather this is - it will surely save the fodder much.

You may tell friend James that we have pressed his two guarantee bills today and that bill of his on London we send you I think you had better get indorsed by him, as John Robertson's indorsation may be objected to by the Londoners. I have indorsed it low for that purpose.

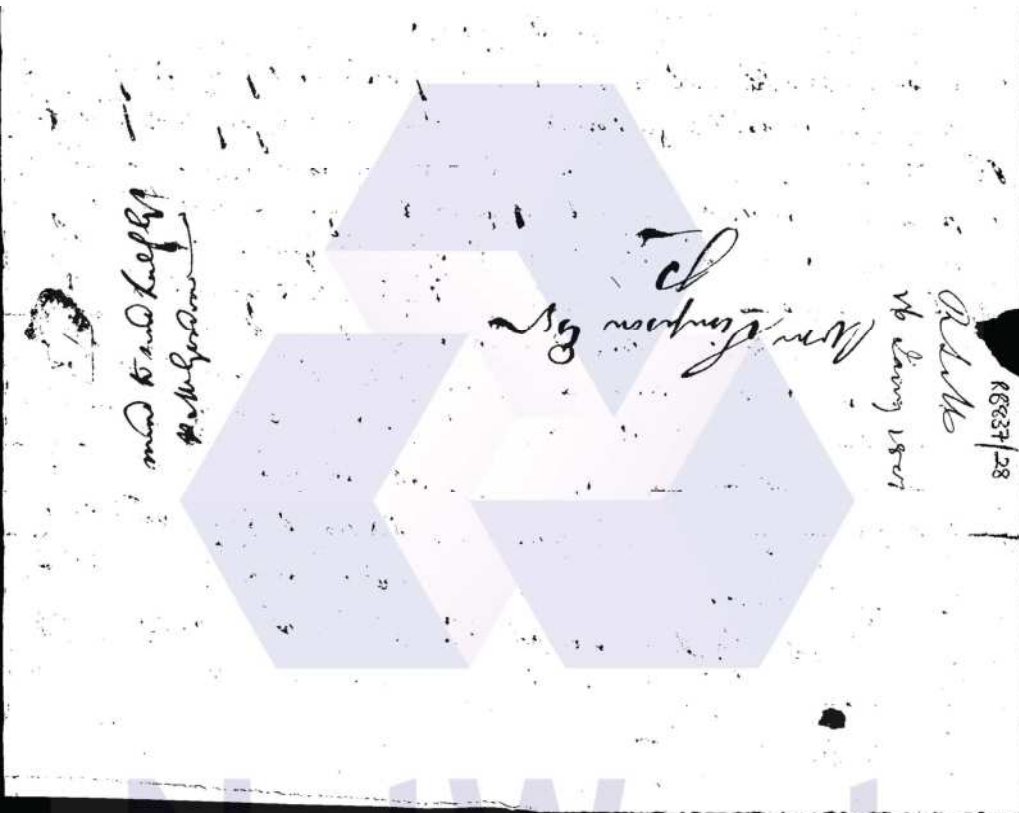
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 January 1801

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Mind to send half Guineas per Mr Gordon.

RSM
16 January 1801

Wm Simpson Esq
P

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17 Jan

The poor or rather rich Lindsay is gone - and rich Gordon too - of what little avail to both their great wealth now - shortly we must follow
John Jameson Leith my old acquaintance called just now to see if it was agreeable to me to discount some bills he had just got for goods - I told him it was not in our line to discount east country people so did not look at them - but I was much struck with his appearance - how old he looks - and his face particularly his eyes are terribly inflamed - he must surely take too much spirits - he is a Leith Bank man I believe so have nothing to do with accommodating him -

Friend James might like another day than Sunday for his journey - but I should be in the way to receive his packet which will come very seasonably and you may send more large notes when a good opportunity offer - our emissions are so great now that 20 & 30m go off in a twinkling what a sum of London bills we must have sent you this week - you made 0 by your finish today for it was over privilege and charged

I hope you have mentioned the price of the bread you have sent me - not that I mean to pay it but without knowing that I cannot speak to the Bakers here -

I am just going with the Laird of Rosebank to see his operations there - what delightful weather

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

RB/837/29

Page 1 of 2

17 January

So poor or rather rich Lindsay is gone - and rich Gordon too - of what little avail to both their great wealth now - shortly we must follow.

John Jameson Leith my old acquaintance called just now to see if it was agreeable to me to discount some bills he had just got for goods - I told him it was not in our line to discount east country people so did not look at them - but I was much struck with his appearance - how old he looks - and his face particularly his eyes are terribly inflamed - he must surely take too much spirits - he is a Leith Bank man I believe so we have nothing to do with accommodating him.

Friend James might like another day than Sunday for his journey - but I should be in the way to receive his packet which will come very seasonably and you may send more large notes when a good opportunity offer - our emissions are so great now that 20 and 30m go off in a twinkling. What a sum of London bills we must have sent you this week - you made 0 by your finish today for it was over privilege and charged.

I hope you have mentioned the price of the bread you have sent me - not that I mean to pay it but without knowing that I cannot speak to the bakers here.

I am just going with the Laird of Rosebank to see his operations there - what delightful weather.

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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 January 1801

RB/837/29

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RSM
17 January 1801

Wm Simpson Esq
P

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NatWest
Group

19 Jan 1801

James and his Boys came safe, but I don't like Sunday arrivals for I can't easily find ^{our} porters to go for them - you had forgot to make him indorse the Bill on London I wrote you of and I wish it be not refused - it was drawn by JG for Muirkirk Co - and indorsed by W Robertson for MC.

You think nothing of twitting us West Country folks with our oysters and extravagance - its all fair - but I am not sure if yr Edin folks are much behind us. I have only once seen oysters this year -

Thanks for the Bread it is so damped in the box that I cannot try it till it is toasted - but the white rice seems to be a miserable pennyworth indeed.

What a strange state our public matters are now in all the world against us - the seizure of these Swedish etc ships was certainly necessary - but how are we now to get anything from foreign countries seeing all Neutral bottoms are stop'd - excepting Americans -

We have a story which I shall be very sorry if true - that Lord Keith and Sir Ralph have differed and that Lord Nelson is going out to supersede Lord Keith. It will be very unfortunate if there is such a disagreement -

Poor Mrs Congleton - what a foolish man her husband - yr Phriend is most just - Is it true that the old B---ch has ordered her puppies to discount no bills for a larger sum than £200? So we are told.

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

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19 January 1801

James and his Boys came safe, but I don't like Sunday arrivals for I can't easily find any porters to go for them - you had forgot to make him indorse the bill on London I wrote you of and I wish it be not refused - it was drawn by JG for Muirkirk Co and indorsed by W Robertson for MC.

You think nothing of twitting us West Country folks with our oysters and extravagance - it's all fair - but I am not sure if your Edinburgh folks are much behind us. I have only once seen oysters this year.

Thanks for the bread it is so damped in the box that I cannot try it till it is toasted - but the white rice seems to be a miserable pennyworth indeed.

What a strange state our public matters are now in all the world against us - the seizure of these Swedish etc ships was certainly necessary - but how are we now to get anything from foreign countries seeing all neutral bottoms are stopped, excepting Americans.

We have a story which I shall be very sorry if true - that Lord Keith and Sir Ralph have differed and that Lord Nelson is going out to supersede Lord Keith. It will be very unfortunate if that is such a disagreement.

Poor Mrs Congleton what a foolish man her husband - your remark is most just.

Is it true that the old B---ch has ordered her puppies to discount no bills for a larger sum than £200? So we are told.

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RSM
19 January 1801

Wm Simpson Esq
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20 Jan'y 1801

Indeed since G Britain existed I do not believe it was ever in so critical a situation and what is to be the result of all these combinations against us is beyond human foresight and conjecture. We must just trust in Him who rules over all - it is wonderful to see the spirit of trade and enterprise no way abated - our merchants last night in the coffee house were as much alive as ever - they seem no way alarmed and to think this combination will soon blow over. That further advance of grain in London after the promising appearances a week or two ago, is very distressing - it is strange that none of the rice ships seem to have arrived from Charleston - a great number went out by the advice of government in the end of harvest, and must soon be back with a very large supply of Rice - by the bye your bread tho a bad pennyworth is very good - our great Relief must be from Bread made partly of Rice -

James Mackenzie called this forenoon - I told him that I heard his friend Mr Glassford was going to be married to Miss O - he said if it was so it was more than he knew, but that it would be a very good match and the families were very intimate. I had not heard the story till you mentioned it - but I should think it a very good marriage for both -

a ship from Virginia arrived yesterday in 29 days the Election of the President was not determined when she sailed - Collector Corbett went to Leith on Sunday you will see him and get a chew of his tobacco

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

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Page 1 of 2

20 January 1801

Indeed since G Britain existed I do not believe it was ever in so critical a situation and what is to be the result of all these combinations against us is beyond human foresight and conjecture. We must just trust in Him who rules over all - it is wonderful to see the spirit of trade and enterprise no way abated - our merchants last night in the coffee house were as much alive as ever - they seem no way alarmed and to think this combination will soon blow over. That further advance of grain in London after the promising appearances a week or two ago, is very distressing - it is strange that none of the rice ships seem to have arrived from Charleston - a great number went out by the advice of government in the end of harvest, and must soon be back with a very large supply of rice - by the bye your bread tho a bad pennyworth is very good & sweet - our great Relief must be from bread made partly of rice.

James Mackenzie called this forenoon - I told him that I heard his friend Mr Glassford was going to be married to Miss O - he said if it was so it was more than he knew, but that it would be a very good match and the families were very intimate. I had not heard the story till you mentioned it - but I should think it a very good marriage for both.

A ship from Virginia arrived yesterday in 29 days. The election of the president was not determined when she sailed. Collector Corbett went to Leith on Sunday you will see him and get a chew of his tobacco.

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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, 20 January 1801

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20 January 1801

Wm Simpson Esq
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21 Jan 1801

I shall tell James to write the acceptor of the Bill as you mention if he thinks it necessary - Just now I have wrote a Tickler of a letter to Gillies as by order - to pay up the Duntocher Cash account, as he has funds in his hand, and that we depend on seeing or hearing from him to our satisfaction in the course of a week - and will not object to discount a good bill for the payment - James thought such a letter was proper - well done Mrs Crichton - she should have been married to John Monteith - from him I squeezed two Bills to day at 4 and 5 months £640 odd towards payment of the company's cash account they say he has been making a great deal of money of late both by his cotton mill he got from us at a trifle and by his printfield - but although I know he can make money, I know by doing too much he will also lose it - so that I expect nothing back from him - it's a good joke of Stow's - but if the old Gentleman is to be raised, I pray you let it not be in the Royal Bank - he seems to have been raised in the north of Europe - I hope these powers will soon repent of their folly and rashness - I wish Nelson had gone to the sound - his very name would have frightened them the spirited measures government are taking are very proper - what pity there are no Russian ships to lay hold of. Speaking of the devil pray what is your Royal College doing - are they forcing their services upon your Infirmary - or are the surgeons you elected acting? Not a word of the state of your barometer this morning from which I conclude it has undergone no great variation

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 21 January 1801

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21 January 1801

I shall tell James to write the acceptor of the bill as you mention if he thinks it necessary - just now I have wrote a tickler of a letter to Gillies as by order - to pay up the Duntocher cash account, as he has funds in his hand, and that we depend on seeing or hearing from him to our satisfaction in the course of a week - and will not object to discount a good bill for the payment - James thought such a letter was proper.

Well done Mrs Crichton - she should have been married to John Monteith - from him I squeezed two bills today at 4 and 5 months £640 odd towards payment of the company's cash account they say he has been making a great deal of money of late both by his cotton mill he got from us at a trifle and by his printfield - but although I know he can make money, I know by doing too much he will also lose it - so that I expect nothing back from him - it's a good joke of Stow's - but if the old Gentleman is to be raised, I pray you let it not be in the Royal Bank - he seems to have been raised in the north of Europe - I hope these powers will soon repent of their folly and rashness - I wish Nelson had gone to the sound - his very name would have frightened them.

The spirited measures government are taking are very proper - what pity there are no Russian ships to lay hold of. Speaking of the devil pray what is your Royal College doing - are they forcing their services upon your Infirmary - or are the surgeons you elected acting?

Not a word of the state of your barometer this morning from which I conclude it has undergone no great variation.

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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 January 1801

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22 Jan'y 1801

What turns things take - that is a dreadful Bank indeed - and these Remittances to London are frightful - I wish 100m of your Stocks there had been converted into money some months ago when 3 percents were at 66 - I hardly expect to see them so high again - what effect this new extended war will have upon them it is hard to say - how every thing must be deranged and what a noise these captures will make in Sweden & Denmark - but they have themselves to blame - My Mr Myer you sent me about 2 years ago the state of the Fund for redeeming the national debt which lies on my desk - I should like to see the continuance of it - If it comes to you will you send me a sight of it - what hanging there is of Bank of England notes how occasioned - who is Abraham's agent for managing the Business - he should have employed the counsellor if he wanted the Irishman to be hanged - Is yr Lanark carrier still in prison here and to be tried at the circuit - we have a Leeward Island Packet today - but little paper I think by it as I see only two trifling Bills have come in - I am sorry to see the account of the storm at Jamaica confirmed -

I should think it needless to send us these bills on Murdoch as he was sequestrated some months ago - when are you to pay us the balance of Mundel's account - It's lamentable to see by the London advices today, prices are again advanced there and from the Prussian prohibition like to go higher.

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

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22 January 1801

What turns things take - that is a dreadful balance indeed - and these remittances to London are frightful - I wish 100m of your stocks there had been converted into money some months ago when 3 percents were at 66 - I hardly expect to see them so high again - what effect this new extended war will have upon them it is hard to say - how everything must be deranged and what a noise these captures will make in Sweden and Denmark - but they have themselves to blame - by the bye you sent me about 2 years ago the state of the fund for redeeming the national debt which lies on my desk - I should like to see the continuance of it - If it comes to you will you send me a sight of it. What hanging these Bank of England small notes have occasioned - who is Abraham's agent for managing the business - he should have employed the counsellor if he wanted the Irishman to be hanged - is your Lanark carrier still in prison here and to be tried at the circuit?

We have a Leeward Island packet today - but little paper I think by it as I see only two trifling bills have come in. I am sorry to see the account of the storm at Jamaica confirmed.

I should think it needless to send us these bills on Murdoch as he was sequestrated some months ago. When are you to pay us the balance of Mundel's account.

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

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23 January 1801 [sic]

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23 July 801

I heard that the K of Prussia had prohibited the Exportation of
grain and no wonder seeing it is so dear there - but I
did not hear before that he had detained our ships - if
that is true it looks as if he was to join the Coalition
and I doubt he is not to be trusted to - what a hobble
we have got into with these northern Powers - yet
we cannot blame our Government - what can they
mean by bringing Troops to Scotland - surely they
may be embarked with more advantage at Yarmouth.
One way and another we shall likely have hot work
of it next Summer - Gillies has not for many
weeks applied for any discounts and I don't expect
he will apply again - he is now manager for the
new Company and James tells me he has got a small
share in it - Edington having advanced the money
for him - he is a curious Body that Carrick
you see the large Bill we drew to him on
Tuesday he has sent back to day - as you say
he is one of our best Customers

The wind is gone into the North - so we shall
have cold weather - I don't like to go out at
the door - but friend James will have me to
drink a dish of Tea with him - the only
kind of visit I like to make

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

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23 January 1801

I heard that the K of Prussia had prohibited the exportation of grain and no wonder seeing it is so dear there - but I did not hear before that he had detained our ships - if that is true it looks as if he was to join the coalition and I doubt he is not to be trusted to - what a hobble we have got into with these northern powers - yet we cannot blame our government. What can they mean by bringing troops to Scotland - surely they may be embarked with more advantage at Yarmouth. One way and another we shall likely have hot work of it next summer. Gillies has not for many weeks applied for any discounts and I don't suppose he will apply again - he is now manager for the new company and James tells me he has got a small share in it - Edington having advanced the money for him - he is a curious body that Carrick you see the large bill we drew to him on Tuesday he has sent back today - as you say he is one of our best customers.

The wind is gone into the north so we shall have cold weather - I don't like to go out at the door - but friend James will have me to drink a dish of tea with him - the only kind of visit I like to make.

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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 January 1801

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24 Jan'y 1801

If it be really true that the K of Prussia has detained 40 of our ships at Embden and that Hamburg is shut against us, we shall be in a strange situation - but I hope things are not so bad - I wonder George Chalmers has not sent you the state - it is about this time I think it is made up and he will probably yet send it to you - we shall leave you to look after Mundel's account - as to Todd & Shortbread's large account - not a shilling is yet paid in upon it - he came to me some months ago Henry Bells at 5 & 6% to be applied towards the payment - I told him the security we hold by the bond of credit was certainly better than that of the bills and that we should take none of them at least till they were nearly due - So he put the bills into Archie Smith's hands for behoof of himself and the other obligants - and he told me lately that Mr Smith had 9m value of these bills - it will be time enough for us to take them when they are at 20 days - I believe these people are good at bottom - but as I have often told them their system must be wrong and has always been so - I wish we were done with them -

There is a fine clear frosty day - and I am for a walk - I wish P Green were within a couple of miles of me -

I am sorry for Mrs Lawrenson - but she has a fine family before and I hope will have more -

Poor King - I walked home from Mr Gordon's with him last night - I never saw a man so overcome he can think or talk of nothing but his poor wife -

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

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24 January 1801

If it be really true that the K of Prussia has detained 40 of our ships at Embden and that Hamburg is shut against us we shall be in a strange situation - but I hope things are not so bad. I wonder George Chalmers has not sent you the state - it is about this time I think it is made up and he will probably yet send it to you. We shall leave you to look after Mundel's account - as to Todd & Shortbread's large account not a shilling is yet paid in upon it - he came to me some months ago [paper missing] bills at 5 and 6% to be applied towards the payment. I told him the security we hold by the bond of credit was certainly better than that of the bills and that we should take none of them at least till they were nearly due. So he put the bills into Archie Smith's hands for behoof of himself and the other obligants - and he told me lately that Mr Smith had 9m value of these bills - it will be time enough for us to take them when they are at 20 days. I believe these people are good at bottom - but as I have often told them their system must be wrong and has always been so. I wish we were done with them.

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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 January 1801

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26 Jan'y 1801

I am glad to find that by letters from Hamburg to day
every thing is quiet there and no apprehension of that
port being shut against us - if it remains open and
Peace is settled in Germany our Trade will go on -
but no doubt things look dark enough and you see here
stocks fall - in such a situation how thankful I am
that I can pay all my debt - James Walker by discounting
a good Bill for him having paid me my Intt due this day
you see I have remitted the Ball of my Bill to you much
sooner indeed than I expected - and if you now keep off
me for the Bank's bad debts - I can say that I do not
to my Knowledge owe a Shilling to any man - more than
many a rich man can say - If you tell me - now that
the stock is gone what is to become of you if you are laid
asunder by disease and infirmities - I will answer you my good
friend - sufficient for the day is the evil thereof - He who
hath provided for me now 63 years, will not let me want
for the few years or rather days that remain - so I
don't let such thoughts vex me - do debit me for
the Intt on the £550 - and it shall be paid in here -
I have no objection to be obliged to the Bank - but
I dislike taking any advantage in a kind of underhand
way, as I am sure I never drew a farthing without being
sufficiently obliged by you and your committee for advancing
this money for me in the time of need even at Intt when
you know how poor I was -
We shall be sadly off to night - little coming in
this week and many demands -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 January 1801

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26 January 1801

I am glad to find that by letters from Hamburg today everything is quiet there and no apprehension of that port being shut against us - if it remains open and peace is settled in Germany our trade will go on - but no doubt things look dark enough and you see here stocks fall - in such a situation how thankful I am that I can pay all my debt - James Walker by discounting a good bill for him having paid me my interest due this day you see I have remitted the balance of my bill to you much sooner indeed than I expected - and if you now keep off me for the bank's bad debts, I can say that I do not to my knowledge owe a shilling to any man - more than many a rich man can say - if you tell me now that the stock is gone what is to become of you if you are laid asunder by disease and infirmities I will answer you my good friend - sufficient for the day is the evil thereof - he who hath provided for me now 63 years, will not let me want for the few years or rather days that remain - so I don't let such thoughts vex me - do debit me for the interest on the £550 and it shall be paid in here. I have no objection to be obliged to the bank - but I dislike taking any advantage in a kind of underhand way, as I am sure I never drew a farthing in that way. Much am I obliged to you and your committee for advancing this money for me in the time of need even at interest when you knew how poor I was.

We shall be sadly off tonight - little coming in this week and many demands.

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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 January 1801

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26 January 1801

Wm Simpson Esq
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27 Jan 1801

Things look blacker & blacker indeed every day and no man can conjecture what the end will be - I did not like to burden ourselves and be obliged to look after Todd & Co's bills when we had a good bond for the money by the Dean and a dozen more of the first people in Glasgow - the Dean will take care for his own sake to apply the bills
Your £4 bill was luckily upon Thomas Hopkirk's house - I sent it to him and he has paid it - but it is a great plague to send bills to Greenock & Port Glasgow for payment - Will you look at the numbered scroll of a guarantee letter drawn by Walter Ewing Maclae and be sure to return it to me in course - saying whether you think it will do - that you may the better judge I send you the scroll of the present guarantee letter which you need not return - James is to call on Thursday morning and expects to get all the former obligants to subscribe but Sandy Low whom he will not ask but he will get Thos Morrison in his place - you'll observe the Dalnottar Co's are to be left out as their affairs it is supposed will be closed before a year - but with the guarantee we are safe enough with the other five companies - you see the sum is to be reduced gradually - and the AB at the bottom is for the sum that each £500 subscriber will now subscribe and the last letter you see refers to the original one but the new one has no reference -
The Jamaica letters it seems are not to come forward till next post -

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

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27 January 1801

Things look blacker and blacker indeed every day and no man can conjecture what the end will be. I did not like to burden ourselves and be obliged to look after Todd & Co's bills when we had a good bond for the money by the Dean and a dozen more of the first people in Glasgow - the Dean will take care for his own sake to apply the bills.

Your £4 bill was luckily upon Thomas Hopkirk's house. I sent it to him and he has paid it - but it is a great plague to send bills to Greenock and Port Glasgow for payment. Will you look at the numbered scroll of a guarantee letter drawn by Walter Ewing Maclae and be sure to return it to me in course - saying whether you think it will do - that you may the better judge I send you the scroll of the present guarantee letter which you need not return. James is to call on Thursday morning and expects to get all the former obligants to subscribe but Sandy Low whom he will not ask but he will get King & Morison in his place - you'll observe the Dalnottar Company are to be left out as their affairs it is supposed will be closed before a year - but with the guarantee we are safe enough with the other five companies - you see the sum is to be reduced gradually - and the AB at the bottom is for the sum that each £500 subscriber will now subscribe and the last letter you see refers to the original one but the new one has no reference.

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24 January 1801

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28 Jan 1801.

Thanks for my Bill which you may tell Willie when you see
him I have put into the fire - I shall say no more about
it - but I suppose I am the first that has received
Thanks for being a debtor - Thanks are due the other way
I wonder how Scott plagued you with that bill - he sent it
to me with a long story - that if it was not paid you should
not protest it but McNab his writer would take it up etc
I sent it back telling him we could not take bills in that
irregular way and that his best way would be to send it
direct to McNab - it's surprising how little people think
of giving trouble to the bank - they consider it as a
law hole into which they have a right to throw all their dirt -
Who do you hear is to succeed George Duncan? - had I political interest I should ask it for Willie - he would make a good Comptroller - and he might spare me the emoluments should I be laid aside, as I may soon expect being this day 63 - but these things very naturally go to them who can give something to Government in return - and I can give them 0 - there will be a contest in Lanarkshire - but I should think Sir James would have no chance against the Duke. The Sunday's paper it seems says that the K of Prussia has actually joined the coalition. I hope as that paper seldom speaks truth this is a lie - but if Hamburg shall be shut against us I know not what we are to do.

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

RB/837/46

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28 January 1801

Thanks for my bill which you may tell Willie when you see him I have put into the fire. I shall say no more about interest - but I suppose I am the first that has received thanks for being a debtor. Thanks are due the other way.

I wonder how Scott plagued you with that bill - he sent it to me with a long story - that if it was not paid you should not protest it but McNab his writer would take it up etc. I sent it back telling him we could not take bills in that irregular way and that his best way would be to send it direct to McNab - it's surprising how little people think of giving trouble to the bank - they consider it as a law hole into which they have a right to throw all their dirt.

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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 January 1801

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RSM
28 January 1801

Wm Simpson Esq
P

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29 July 1801

Friend James came in just after your letter - I put it bodily
into his hand - he was going to meet with McDowal & Gillies
he carried the letter with him and it has had the desired
effect - Gillies has just called and paid up the Duntocher
Account by our discounting two of Dennistoun McNair & Co's
Bills for about £100 more than the £500 Balance they
are the one at 8 pds the other at 12 mths from 17 Nov
long dates indeed but it is well that eye sore of an
account is out of sight - the bond was here and delivered
up - what a set of Bankrupt names is at it
The Counsellor's letter is the best and James is to get
it made out accordingly - I see his friend Paul's
challenge in the newspapers to all the Princes in Europe
what a madman he must be - it is impossible I think
that he can last long - our people here are very
angry about Hamburg - if that Port is shut
they know not what will become of us - but if
the K of Prussia protects Hamburg which his own
interest should lead him to do - they seem not
much to mind the contest with the northern Powers
- whether the K of Prussia will pursue this course
or not seems yet to be uncertain and that is the
great question about which our merchants are concerned
and anxious for intelligence

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

RB/837/47

Page 1 of 2

29 January 1801

Friend James came in just after your letter I put it bodily into his hand - he was going to meet with McDowal and Gillies - he carried the letter with him and it has had the desired effect - Gillies has just called and paid up the Duntocher account. By our discounting 2 of Dennistoun McNair & Co's bills for about £100 more than the £500 balance they are the one at 8 pounds the other at 12 months from 17 November long dates indeed - but it is well that eye sore of an account is out of sight - the bond was here and delivered up - what a set of bankrupt names is at it. The Counsellor's letter is the best and James is to get it made out accordingly. I see his friend Paul's challenge in the newspapers to all the princes in Europe what a madman he must be - it is impossible I think that he can last long - our people here are very anxious about Hamburg - if that port is shut they know not what will become of us - but if the K of Prussia protects Hamburg which his own interest should lead him to do, they seem not much to mind the contest with the northern powers - whether the K of Prussia will pursue this course or not seems yet to be uncertain and that is the great question about which our merchants are concerned and anxious for intelligence.

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

RB/837/47

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RSM
29 January 1801

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30th Jan 1801

I was just pitying poor Billy this morning and saying that I could figure no event that could happen which would extricate him from his difficulties - when in came the account of Paul's disposition - I hope it will prove true - and if so I think there will be an end of the Northern Coalition - how lucky Pitt is always to get some such thing to help him through and bear him up when parliament meets - you see stocks are up about 3% I never could think the K of Prussia would be so mad as join the Coalition - Denmark and Sweden were certainly driven into it by Paul - I hope they will now beg pardon and be good Bairs - we shall be curious to see the accounts by next Hamburg mail I have told Sandy Dunlop that this business of returning his bills is out of our way and if he accepts any more such bills he must open an account with Down himself and I shall give him a letter to them - he hardly expects his brother will draw more upon him - and he is so rich and always has so large a sum in our hands that I did not like to disoblige him by refusing to take this order - which I hope will be the last - Take notice of Paul Tuesday note - I had a very serious discussion with Wemyss to day on taking that Bill sent you and really do not know how to do with them they are so boundless and never I think like to get better - if we were to refuse their drafts it might stop them - they assure me they have a great property in London not drawn yet for - and that they have got Bills of lading for Property to the amount of 20 m coming there by one armed ship which was to leave Jamaica 12 last and which they have insured - their agents Colquhoun are spoken of as careful solid people

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

RB/837/49

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30 January 1801

I was just pitying poor Billy this morning and saying that I could figure no event that could happen which would extricate him from his difficulties - when in came the account of Paul's disposition - I hope it will prove true - and if so I think there will be an end of the Northern Coalition - how lucky Pitt is always to get some such thing to help him through and bear him up when parliament meets - you see stocks are up about 3%.

I never could think the K of Prussia would be so mad as join the Coalition - Denmark and Sweden were certainly driven into it by Paul - I hope they will now beg pardon and be good Bairs - we shall be curious to see the accounts by next Hamburg mail.

I have told Sandy Dunlop that this business of returning his bills is out of our way and if he accepts any more such bills he must open an account with Down himself and I shall give him a letter to them - he hardly expects his brother would draw more upon him and he is so rich and always has so large a sum in our hands that I did not like to disoblige him by refusing to take this order - which I hope will be the last. Take notice of Robert Findlay's note. I had a very serious discussion with McNab today on taking that bill sent you and really do not know how to do with them they are so boundless and never I think like to get better - if we were to refuse their drafts it might stop them - they assure me they have a great property in London not drawn yet for - and that they have got bills of lading for property to the amount of 20m coming there by one armed ship which was to leave Jamaica 12 last and which they have insured - their agents Colquhoun are spoken of as careful solid 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, 30 January 1801

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RSM
30 January 1801

Wm Simpson Esq
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31 Janry 1801

Bad as times are I am glad to see you have not lost your wits
there are really some clever turns in your P this morning which
gave me a laugh at Breakfast and that does me much good
— but alas the London Papers dissipates all our fond
(Hopes about the events at Petersburg — and things seem
to be no better than they were — yet the stocks keeping
up to above 57 looks as if some good were expected
and surely Russia will not remain long under this
present madman to

I think you need not grudge your scrap going out of my hand when it produced so good an effect —
nothing else would have brought Gillies to me. James came in smiling today — saying that his friend
Paul was still to the fore — he is getting his letter subscribed — he says he knows not what to ask for
his iron as the three furnaces are now going. I hope he will be able to produce a great quantity for
the present high prices — he was doubting whether he should accept of £28 per ton which is
offered him — but what an expense he is at for feed to men and horses — his horses cost him 40/
a week each and he has 45 of them so £90 a week for keeping horses!
I hear Sir James Stuart is like to carry the day against the Duke

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

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31 January 1801

Bad as times are I am glad to see you have not lost your wits there are really some clever turns in your P this morning which gave me a laugh at breakfast and that does me much good — but alas the London papers dissipates all our fond hopes about the events at Petersburg — and things seem to be no better than they were — yet the stocks keeping up to above 57 looks as if some good were expected and surely Russia will not remain long under this present madman.

I think you need not grudge your scrap going out of my hand when it produced so good an effect — nothing else would have brought Gillies to me. James came in smiling today — saying that his friend Paul was still to the fore — he is getting his letter subscribed — he says he knows not what to ask for his iron as the three furnaces are now going. I hope he will be able to produce a great quantity for the present high prices — he was doubting whether he should accept of £28 per ton which is offered him — but what an expense he is at for feed to men and horses — his horses cost him 40/ a week each and he has 45 of them so £90 a week for keeping horses!

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John Watson a manufacturer & American merchant here has run
off and is sequestered - we have long suspected him and
have none of his paper but a bill drawn by him and
sent you lately on Goddard & Co who I think you wrote
me was very good - an old clerk of ours Archibald
wants to be Trustee and that we should get & back
that bill that we may vote upon it - I told him
it was not worth troubling you about it - nor when
the acceptor is good do I think it quite right to
claim upon the indorser

Recd
RB 837/50
31 Jan 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, 31 January 1801

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John Watson a manufacturer and American merchant here has run off and is sequestered - we have long suspected him and have none of his paper but a bill drawn by him and sent you lately on Goddard & Co who I think you wrote me was very good. An old clerk of ours Archibald wants to be Trustee and that we should get & back that bill that we may vote upon it - I told him it was not worth troubling you about it - nor when they acceptor is good do I think it quite right to claim upon the indorser.

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