

1 July 1801

I am much pleased with yr yesterday's Bal^{ce} - it will put you in good
Temper for a week - I dare say it has been of service to poor
Robin Mackay - he has not yet called for his Response with
I wonder at - I assure you from Mr Liston's account there
is no danger of Jefferson going to war with us - he told
Mr L that his object was to be at peace with all the world
but most particularly with England - he avowed himself to be
a Republican - but for that very reason he detested Bonaparte
and his Government which had no Resemblance to a Republic
That story of Stonefield will bring disgrace on his memory
he must have been a bad hearted man - yr story of the
old Jacobites puts me in mind of a story of poor Mrs Dale
(Annie Campbell) she had Niel Gow in her house and desired
him to play "The Campbells are coming" - she said Niel I will
not play that for De'il a Bane of the Campbells Bulk I like -
McDougal has not yet drawn on his Aunt - and we shall
pay 0 till he has cleared with you - I wonder you gave
a credit to him these outlandish lairds bring no sort of
advantage but trouble to a Bank - Cunningham & Peterkin
have been asking me if you was inclined to send them the 20/ wanting
in each of their parcels - poor Cunningham wanted £30 on Monday
but it has cast up to day - there is such an uproar
here sometimes that I often wonder they keep their cash so
square - Mrs Gray has just called and
shown me a very proper letter she has wrote to
Hall - that she cannot think of drawing the Pension without
his approbation - I wonder what he will say to it -
we had some rain this morning - but the wind has got
round to the NE again and I fear will bring cold & drought

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

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I am much pleased with your yesterday's Balance - it will put you in good temper for a week. I dare say it has been of service to poor Robin Mackay - he has not yet called for his response which I wonder at. I assure you from Mr Liston's account there is no danger of Jefferson going to war with us - he told Mr L that his object was to be at peace with all the world but most particularly with England. He avowed himself to be a republican, but for that very reason he detested Bonaparte and his government which had no resemblance to a Republic.

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McDougal has not yet drawn on his account, and we shall pay 0 till he has cleared with you. I wonder you gave a credit to him these outlandish lairds bring no sort of advantage but trouble to a Bank. Cunningham and Peterkin have been asking me if you was to send them the 20/ wanting in each of their parcels. Poor Cunningham wanted £30 on Monday but it has cast up today - there is such an uproar here sometimes that I often wonder they keep their cash so square. Mrs Gray has just called and shown me a very proper letter she has wrote to Hall, that she cannot think of drawing the pension without his approbation etc I wonder what he will say to it. We had some rain this morning, but the wind has got round to the NE again and I fear will bring cold and drought.

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Bob's letter has made his mother easy – he seems to be
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RS M

1 July 1801

Wm Simpson Esq

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2 July 1801

Our Rain is all over - you seem to have had much more of it than we have had - I hope they have had more of it to the South - Mr Liston told me that for about 100 miles this side of Falmouth the Country seemed to be burnt up and that the same was the case when he came to Yorkshire and northward - but the Crops in the middle Counties seemed to be in the most thriving state - Sorry I am to see the prices rising so fast in London

I had a chat with Duncan last night he is a curious Fellow and gives one a great deal of curious information as to the mode of carrying on Business in London - he told me all his Manoeuvres for raising money in '93. and again in '97 when the Bank stopt when he said he was as much pinched as in '93 - money he says is very scarce in London just now and will be more so if the Stagnation in the Sale of Produce continues - for it is upon the Bills given on the Sale of Goods that money is raised - this is a way of ^{accounting} accounting for the plenty or scarcity of money which did not occur to me before - The says Down's nerves were so much shaken in '93 - that he has never recovered it - and that Free was the man by his good nerves that carried the house through then - I understand a young Down is taken in as a partner - which will probably have been notified to you - as there was word of Heggie? -

Bob Dreghorn attacked me last night for an accommodation of £700 - till Martinmas - I put him off by telling him that it would be a sin to give it to him while we had many needy customers who had much more occasion for it - and that he might draw on Coutts for it upon his stock dividends - he said he never drew on Coutts and that he would not lose the present golden opportunity of laying out what came in there on new purchases in the stocks - that he only wanted this £700 a few months to enable him to pay his Income Tax for till his Rents here come in - I tried to laugh him out of it and we parted but he was at me before breakfast this morning to say that he considered it as a great favour this

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Accommodation - I could see one motive was that he had a Muirkirk
Company bond (which he has often been desiring me to take from him) and he
wants to be able to tell McDowal that he was obliged to borrow
the money - As he means only to give his own note for the
money I told him we never advanced money in that way - but
he pressed me so hard that I agreed to write to you and told
him if he would call on Saturday morning I should let him
know what you said to it - so tell me what I am to say to
him - he is a strange fish - So King tells me friend
James is with you - you may tell him how much I miss
his forenoon visits here -

Wm Simpson Esq
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3 July 1801

Frank Anderson is just the man whose opinion I should have followed in the case of conscience - I have sent it to Mr Gray - but I suppose his letter to Mr Dundas is gone - I cannot think he will desire her to renounce - and if he approves her keeping the pension - it will be an agreeable circumstance and save her from reflections - I shall call on Love first time I am out and pay Ally's rice and debit R Bank and advise you - that article has advanced greatly I see in London - what a dismal prospect of all kinds of provisions keeping up - no appearance of rain - I cannot write any thing in my P to which your remark on poor Vinegar Peter relates - who is he? - Geo Macintosh's highland pride will be up at your refusal - but it was too much to expect you would melt so long dated a Bill - George is heavy upon us with his highland concerns and connections - but he is an honest benevolent fellow and many a poor Nordland he helps up -

I had Duncan & Baillie Caw of Perth supping with me last night and much curious information about the ways of doing in London I got from the former - I began to like the chield chiefly from his speaking favourably of every mortal he had had to do with Pitt - Dundas - the Bank of England directors - all the banking houses he praised highly and none more than my friends the Deputy Gov and Cashier of the R Bank - he spoke much of the importance of their support liberally to him and to the country at large in '93 - in Feb'y 97 when the B of Engd returned a £3300 draft of yours on themselves - he thought all was over - but he called out one of the directors - badgered him and asked if he meant that he should stop - set the consequences before him - the director took back the Bill returned and told him they had agreed to do it upon condition that he would not apply again for two weeks. This was the Saturday before the Bank stopt and on Monday he had a message from them that they released him from the engagement and he might send Bills.

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I shall call on Love first time I am out and pay Ally's rice and debit R Bank and advise you. That article has advanced greatly I see in London - what a dismal prospect of all kinds of provisions keeping up. No appearance of rain. I cannot recollect anything in my P to which your remark on poor Vinegar Peter relates - who is he?

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Robin Mackay calling yesterday I found the Bill payable at this time was in a private friend not in our hands - or yours - this being the case I told him I did not understand the Bank meant to come under a new advance - it was only to renew a Bill in their hands so he has called just now to say he is much obliged to you but having got his friends to agree to keep this Bill he will only ask a renewal of that in your hands due in January and that only if it shall be necessary by their funds not coming in. I wonder you take no notice of friend James being with you. These Bank of England notes are sent us by a Greenock man - pray do you allow any Exchange on such notes - we do not as there is some risk attending them.

Wm Simpson Esq
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6 July 1801

Your frighten me with good Mr R's apprehensions of another '93. I do not believe I would now have nerves to carry me through it but I would fain hope we shall never see such a time. To be sure the magnitude of our transactions is frightful witness those of this day - but surely these W Indian remittances are natural Bills - and when the Trade of the Kingdom is so extended it is unavoidable our being overburdened with it - Our Leeward Island fleet is all arrived safe - tho' you can remember of the Ships of that Fleet were taken - I am harassed today by discount Bills for duties, and particularly by the Callant but if we do not give him money for good Bills a ship he has from St Vincent with about 12m property must stand without entry. Dreghorn has called and got his £700. Give the inclosed to worthy Ally, and he will give you £3.2.6. You have been more fortunate than we have. There were some drops of rain on Saturday but not more than laid the dust - it was just so yesterday and it still threatens today - but no rain to speak of here altho I hear there have been heavy showers in the Country - what was your reason for sending in the Box the Proprietors' Receipts to Jash Waugh. I shall return them - but you have not sent the two 20/ notes wanting.

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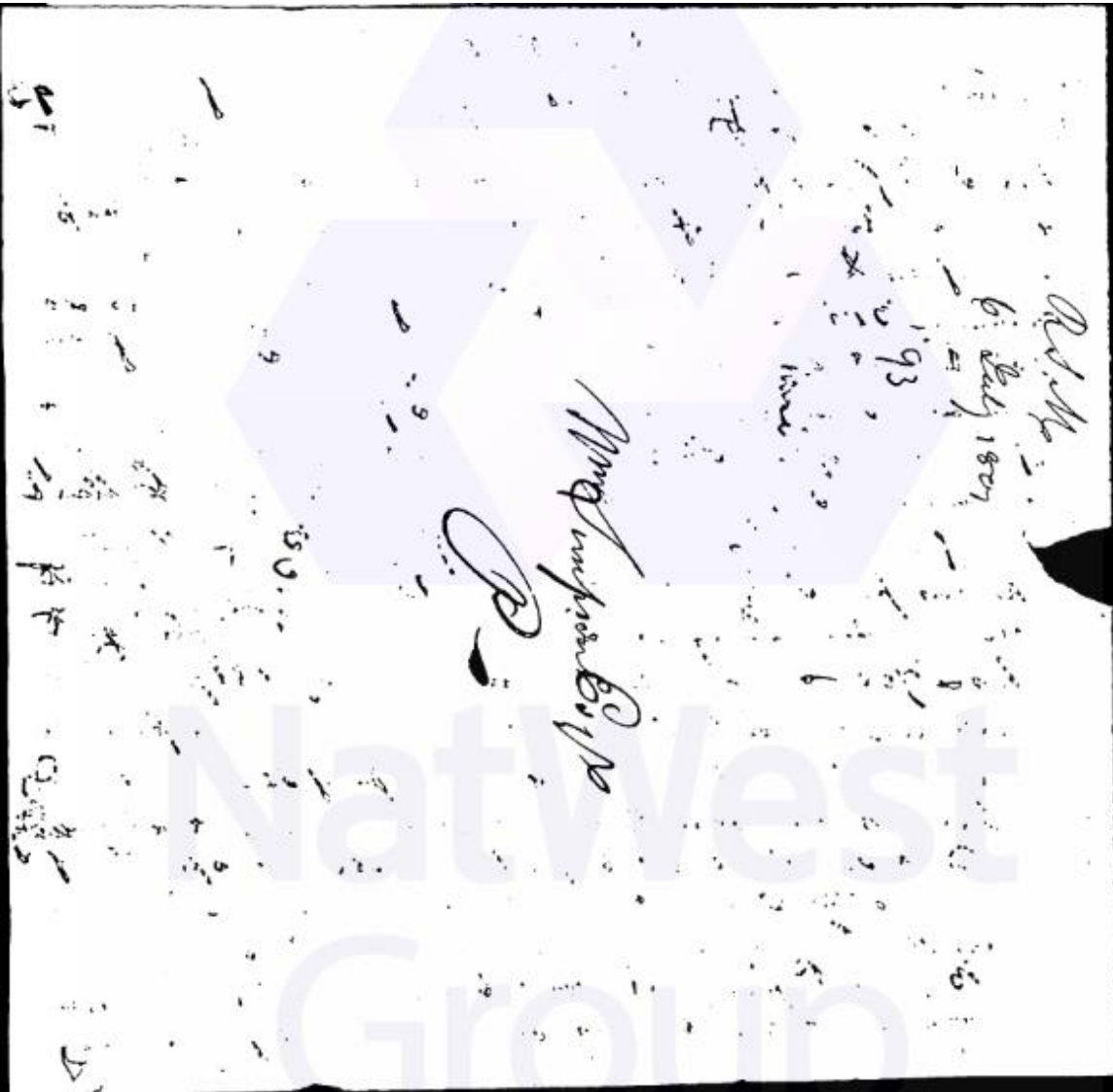
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RSM

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[in a different hand:] '93

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7 July 1801

The underwriters here will not suffer by these W India captures - all our ships to the number I hear of 26 are safe - 26 in one fleet probably is a wonderful increase in our trade - not near so many in a whole year when I came here - this may in part account for the increased number of Bills and increased demand for discounts - but the W Indians I see are hanging their heads about the price of sugar - the fine however seems to go off pretty well - Dennistouns sold a quantity the other day to Mulgrovers at 80/- That is a good price - I wish friend James had within 10/- of it for his 1100 hundreds - that at any rate must bring a great sum and should give them some relief - It is unaccountable that the demand for the Continent has fallen off entirely after we considered matters so well settled there. I wish Alexander after all may give up the armed neutrality - with Alexander after all may give up the armed neutrality - Mr Dale has a letter from Lisbon with an account of the most humbling conditions of the Peace there. English ships of all kinds to be excluded - the town to be garrisoned by French and Spaniards - the British factory and their property immediately to be shipped for Britain. I wonder Willie Robertson is thought of for a judge. Fraser Tytler would make a very good one but has the Solicitor given up thoughts of it?

We had at last a good shower yesterday afternoon and some heavy plumps this morning which will have a happy effect upon the country - the potatoes particularly will be benefited by it and that is of great consequence -

Heavy demands on us to day to pay duties etc which should soon fill the Receiver General's coffers. I believe I mentioned to you that Dennistouns alone had 40m duties to pay. We shall soon need another supply of notes above 40m given out of the chest today.

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8 July 1801

Yesterday's Mail against you is rather a damper - but these fine Rains should keep up our spirits they will have the happiest effect upon the crops particularly the Potatoes - at the earnest desire of the Ladies at Airdry I rode out after 6 last night and was delightfully met returning before 8 this morning - my company was desired to be a landlord to Mr & Mrs Liston who came there in the evening after dining with Thom. Hopkirk at Hamilton - I had a great deal of very agreeable conversation of Information from the Ambassador - Jefferson's words to him on receiving the accounts of Bonaparte's advancement were that he never thought him a Patriot or a good man - but that now he had shown himself to be a hypocritical Tyrant and a Scoundrel - Our democrats don't speak so of him Mr L goes to his place at Damhead to day - he is Mr R's neighbour I think they should be acquainted - It is a constant warm soaking Rain here this day but the Ground will require to all - I am glad to see meal down 3^d with you - I hope it will fall every where Mr R's 32m advanced is as great an Eye sore to me as it can be to him - but I firmly believe if you & he were here to be more - without breaking the last houses altogether it is impossible to return more Bills than we have done - you should take into view the extra sums we have done by order for M N S & Co Sharp & Mackenzie & Co and the Increase of late of sums deposited the amount of which last Saturday was only 86m short of the total of Glasgow Bills discounted - we cannot however expect the difference will long be so little - the Excise men will be at us some of these days -

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The Indorsers of that 3m Bill on London sent you are very good
but the sum being so large I settled it with them that the sum
should be in their account 10 days till we had time to know if it
was refused acceptance the Business are one of the first houses
in Jamaica. John and James Stirling called - they were
enquiring if you had sent the acquittance they wanted
and which your Counsellor was to manage. I suppose you
have forgot it. Jamie McDowall has sent the Saddle bags
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9 July 1801

Still the warm Rain continues, and if we get a hot sun after it
how the appearance of the country will revive! and what thankfulness
ought it to excite towards the Author of all our mercies -
I'll be curious to know who is the Laird of Dairsie. I hope
it is some Fife man - it is a bonny Property - I think it was
30m General Scott paid Lord Elgin for it - how all his land
is flying away - how strange it is that nobody makes an
offer for any of my nephew's pretty little Farms near Dunfermline
which one should think he find many more Merchants than these

Large Estates - you see how the Callant is drawing
on London - that £1000 Bill is upon the first agents there
who have agreed to accept for 2/3d the value of what Produce
he consigns and sends them Bills of lading for - Andrew Smith
has got him to consign part to his friends Finlay Bannatine & Co. The Callant
showed me his house at Jamaica's letters to him from which it appears they have shipped of produce
part arrived and part on the way to the amount of above £45000 - Stg this will pay all his instalments
due the last the 1st current making 13/4 per £ of his debt. They write that they have made no bad
debts nor sacrifices and it will appear that they have £119000 property on hand after these
shipments the value of which they promise to have all home in the course of this summer and fall
and if they keep their word all his debts will be paid by the end of the year and a good sum over. This
puts him in good spirits he is lucky in his remittances too only 16 hundreds sugar - it is chiefly cotton,
some rum and coffee and these articles will sell with some profit. As soon as he sells he gives the
purchasers Bills to the holders of his instalment notes. But what enormous sums these are for an
obscure individual to owe. Yet that is the way we do Sir.

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

RB/837/281

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9 July 1801

Still the warm rain continues, and if we get a hot sun after it how the appearance of the country will
revive! And what thankfulness ought it to excite towards the author of all our mercies.

I'll be curious to know who is the Laird of Dairsie. I hope it is some Fife man - it is a bonny property. I
think it was 30m General Scott paid Lord Elgin for it how all his land is flying away. How strange it is
that nobody makes an offer for any of nephew's pretty little farms near Dunfermline which one
should think would find many more Merchants than these large estates.

You see how the Callant is drawing on London - that £1000 Bill is upon the first agents there who
have agreed to accept for 2/3d the value of what produce he consigns and sends them Bills of lading
for. Archie Smith has got him to consign part to his friends Finlay Bannatine & Co. The Callant
showed me his house at Jamaica's letters to him from which it appears they have shipped of produce
part arrived and part on the way to the amount of above £45000 - Stg this will pay all his instalments
due the last the 1st current making 13/4 per £ of his debt. They write that they have made no bad
debts nor sacrifices and it would appear that they have £119000 property on hand after these
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puts him in good spirits he is lucky in his remittances too only 16 hundreds sugar - it is chiefly cotton,
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obscure individual to owe. Yet that is the way we do Sir.

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

Mrs Gray had not sent off her letter to Mr Dundas. (and on seeing
honest Frank Anderson's opinion she resolved not to send it -
I wrote Willie to get a Power of attorney for him to draw the
Pension for her - Is Mr Dundas not come down yet
They say Mr Pitt is coming with him or to follow him if
so I hope he will visit Glasgow - will you give him a credit
on us? It has cleared up now 4 o'clock and as
the Mercury rises we shall have fair weather.

Recd
9 July 1801

Wm Simpson Esq

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

RB/837/281

Page 2 of 2

Mrs Gray had not sent off her letter to Mr Dundas and on seeing honest Frank Anderson's opinion
she resolved not to send it. I wrote Willie to get a power of attorney for him to draw the pension for
her. Is Mr Dundas not come down yet. They say Mr Pitt is coming with him or to follow him if so I
hope he will visit Glasgow. Will you give him a credit on us? It has cleared up now 4 o'clock and as
the mercury rises we shall have fair weather.

RSM

9 July 1801

Wm Simpson Esq

P

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10 July 1801

We got 20 Books of new stamps - 10 of each kind -
David Kessack a poor Printer was charged with falsifying
stamps and laid in prison, but as it appeared to be the
work of a worthless son he was not brought to Trial (and
I believe is liberated) - there was a story that Willie Gillespie
had some connection with this business but I hope there
is no truth in it - as to Watson's Payments I know
not what to say - the sums to D Smith I should suppose
are chiefly to procure London Bills as your par is lower
than ours - but I do not recollect any sums paid by
D Smith as you mention - Mr D is always for cutting off
Watson's account as useless & troublesome - I am not clear about
this - as far as a Banker's account can be useful there is
to be so as they tumble over more cash with us than any
other house and they have generally a large sum over
sometimes above 20m - to day it is 14m - they
are agents for Greenock Bank - I cannot think Gammell
and have this money lodged with us at least in their name
and they solemnly assure me, that this agency business
they manage so as not to operate to our prejudice -
You must judge on the whole whether we should go
on with them as we have done - or not -
Adam Keir's Bill for the Friday's Balance must always fall
due on Tuesday but why the Bill should so often lie
against us on that day I know not - to day you sent it in
the afternoon - any new arrangement with him will be better
negotiated between you & him as I never see him here
The returned Bills to day were well covered and are all
taken up - the large one was endorsed by H Hardie & Co a house
Carrick is partner in - it was paid by all his trash of small notes

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

RB/837/282

Page 1 of 2

10 July 1801

We got 20 Books of new stamps - 10 of each kind. David Kessack a poor printer was charged with falsifying stamps and laid in prison, but as it appeared to be the work of a worthless son he was not brought to trial and I believe is liberated. There was a story that Willie Gillespie had some connection with this business but I hope there is no truth in it.

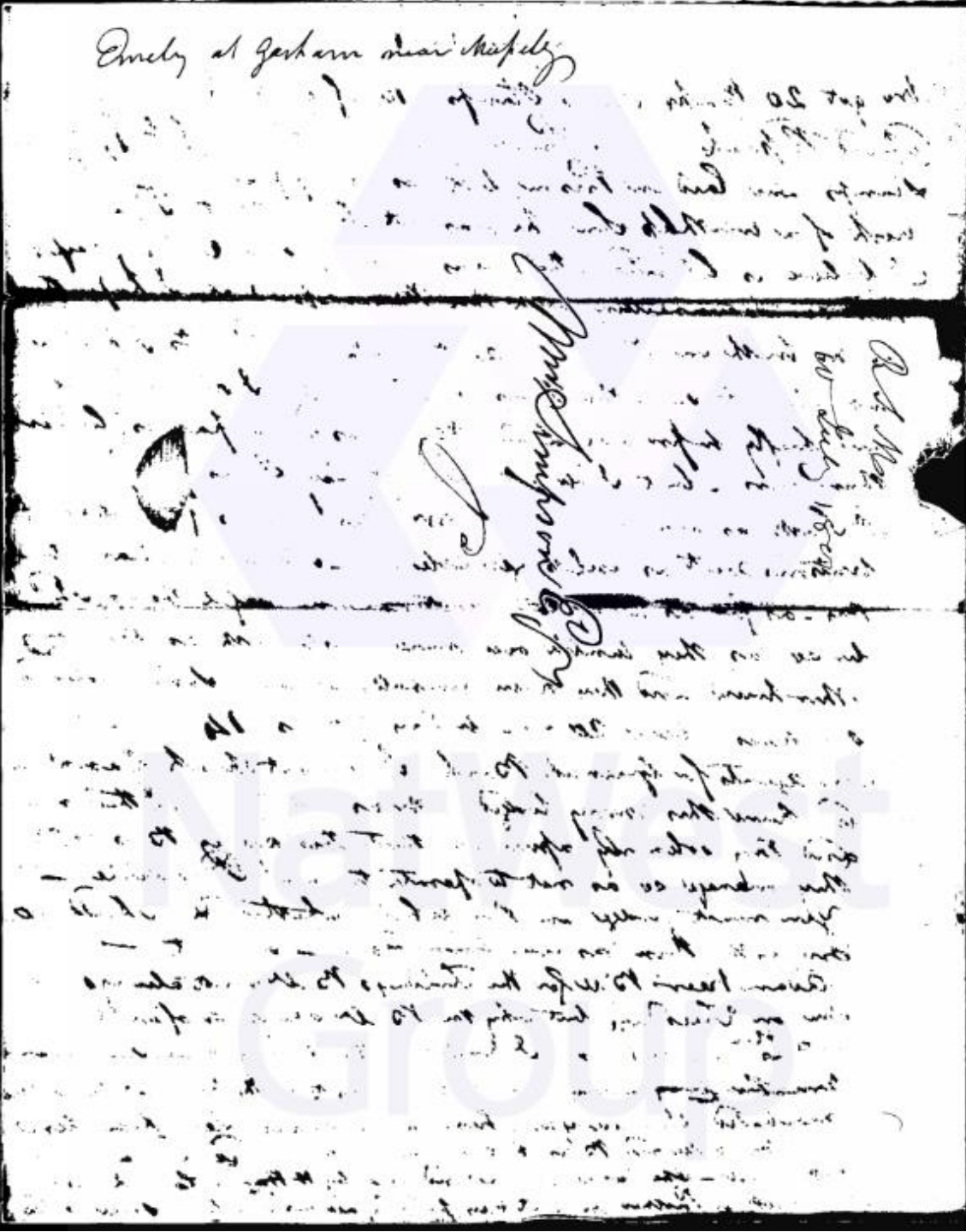
As to Watson's payments I know not what to say - the sums to David Smith I should suppose are chiefly to procure London Bills as your par is lower than ours, but I do not recollect any sums paid by D Smith as you mention. Mr D is always for cutting off Watson's account as useless and troublesome. I am not clear about this - as far as a bankers account can be useful theirs should be so as they tumble over more cash with us than any other house and they have generally a large sum over lodged sometimes above 20m - today it is 14m - they are agents for Greenock Bank. I cannot think Gammell would have this money lodged with us at least in their name and they solemnly assure me, that this agency business they managed so as not to operate to our prejudice. You must judge on the whole whether we should go on with them as we have done or not.

Adam Keir's Bill for the Friday's Balance must always fall due on Tuesday, but why the Balance should so often be against them on that day I know not - any new arrangement with him would be better negotiated between you and him as I never see him here.

The returned Bills today were well covered and are all taken up. The large one was endorsed by H Hardie & Co a house Carrick is partner in - it was paid by all his trash of small notes.

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

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Emily at Garham near Mussely

RSM

10 July 1801

Wm Simpson Esq

P

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Friend James has not yet paid his Interest - but promises to do it out of the first good Bill he can get - That is a most weighty business and wholly supported by the R Bank - his Bills I believe are all good - but taking them at all times to any extent and at 6/mo often frightens me - He has hard Bonds and many other payments to make of late - to greater extent than he could ever make Pig Bills to meet them - yesterday he was obliged to borrow a £600 Bill from King which I was under the necessity of doing altho he got a good sum on Monday and it is at 6/mo. That business is a heavy load up on my mind and I cannot yet see a prospect of it coming into a state so as to require the same kind of accommodations as others get. I wish they would get some moneyed Englishman to take a share of it. While writing this comes James. He tells me all his discounts this week were condemned beforehand - that he goes out to Muirkirk on Saturday and must carry money with him to pay the men and a large sum he must get Bills made to bring me. He has one payable in London an Irishman's for above £400 - but it is at 7 months from beginning this month. I refused it the other day but must now I suppose take it.

Another vexing thing - Peterkin our cleverest teller after being 16 months without a loss - the beginning of May he lost £200 - and about a fortnight ago another £100 - he was rather proud & conceited of his former accuracy - but this has humbled him - he has been through all our customers who had transactions on the days he lost the money, but can make nothing of it. Some months before he had £200 over - how shall we do with these things

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, undated [the 'PP' on the reverse indicates that this was a postscript addition, enclosed with another letter. It was found next to the letter of 10 July 1801, so probably dates from around then]

RB/837/284

Page 1 of 2

Friend James has not yet paid his Interest, but promises to do it out of the first good Bill he can get. That is a most weighty business and wholly supported by the R Bank - his Bills I believe are all good - but taking them at all times to any extent and at 6/mo often frightens me. He has hard bonds and many other payments to make of late, to greater extent than he could ever make Pig Bills to meet them - yesterday he was obliged to borrow a £600 Bill from King which I was under the necessity of doing altho he got a good sum on Monday and it is at 6/mo. That business is a heavy load up on my mind and I cannot yet see a prospect of it coming into a state so as to require the same kind of accommodations as others get. I wish they would get some moneyed Englishman to take a share of it. While writing this in comes James. He tells me all his discounts this week were condemned beforehand - that he goes out to Muirkirk on Saturday and must carry money with him to pay the men and a large sum he must get Bills made to bring me. He has one payable in London an Irishman's for above £400 - but it is at 7 months from beginning this month. I refused it the other day but must now I suppose take it.

Another vexing thing - Peterkin our cleverest teller after being 16 months without a loss, the beginning of May he lost £100, and about a fortnight ago another £100. He was rather proud and conceited of his former accuracy, but this has humbled him. He has been through all our customers who had transactions on the days he lost the money, but can make nothing of it. Some months before he had £100 over. How shall we do with these things?

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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, [the 'PP' on the reverse indicates that this was a postscript addition, enclosed with another letter. It was found next to the letter of 10 July 1801, so probably dates from around then]

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pp

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13 July 1801

If you were not a Banker yourself I should send you a challenge for calumniating the whole Trade by calling them Jews - no there are some honest men among them - and not far from the Cross of Edinburgh on both sides - I thought of you on Saturday - it was just that day 2 years I dined at P Green - whether I shall ever be there again is a matter of great doubt with me - but I should like to see your northern front now - I think the ground should be sufficiently soaked now - we had much rain Sunday afternoon - some heavy Plumps yesterday - and a good deal last night - if we get heat after this here the country will revive in after this week I suppose you will be very quiet in Edinburgh - we never see any difference here - will good Mr R never come west again to see his Child? - It is provoking that Bill of Jo Monteith's on Goldsmids being allowed to come back merely for their not paying the notary which I suppose is 2/6 - To be sure Goldsmid should have paid it, but if he would not Monteith would much rather pay double as let the Bill come back - he paid the charges - and I had no other way of doing than taking the Bill again as a Bill at sight - I hope Down will take care not to let the next come back. Goldsmid are rich people, and John draws upon them by order of a Hamburg house. I hope Paterson has accepted Napier & Co's Bill - they sent him a number of Bills discountable they say by the time their draft fall due -

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

RB/837/285

Page 1 of 2

13 July 1801

If you were not a banker yourself I should send you a challenge for Calumniating the whole trade by calling them Jews - no there are some honest men among them - and not far from the cross of Edinburgh on both sides. I thought of you on Saturday - it was just that day 2 years I dined at P Green. Whether I shall ever be there again is a matter of great doubt with me, but I should like to see your northern front now. I think the ground should be sufficiently soaked now. We had much rain Saturday afternoon - some heavy plumps yesterday, and a good deal last night. If we get heat after this to the country will revive. After this week I suppose you will be very quiet in Edinburgh - we never see any difference here - will good Mr R never come west again to see his Child?

It is provoking that Bill of Jo Monteith's on Goldsmids being allowed to come back merely for their not paying the notary which I suppose is 2/6. To be sure Goldsmid should have paid it, but if he would not Monteith would much rather pay double as let the Bill come back. He paid the charges, and I had no other way of doing than taking the Bill again as a Bill at sight. I hope Down will take care not to let the next come back. Goldsmid are rich people, and John draws upon them by order of a Hamburg house.

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Jamie Buchan will not be pleased at his Bill being
returned, but as his friend Hosie is not here I could
do nothing else with it - ask him if ever we are
to get Barrachnies Balance.

how much is Barrachnies Balance?

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

RB/837/285

Page 2 of 2

Jamie Buchan will not be pleased at his Bill being returned but as his friend Hosie is not here I could
do nothing else with it. Ask him if ever we are to get Barrachnies Balance

[In a different hand:] How much is Barrachnies Balance?

RSM

13 July 1801

Wm Simpson Esq

P

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14 July 1801 - a great day at Paris
I hope to witness ~~the~~ ^{an} overturn there

The first time I meet with any of the Watsons I shall be at the bottom of their Edinburgh transactions - I quite agree with you that all the speculations about paper ~~current~~ ^{current} affecting the prices of grain are nonsense and that nothing but a full crop will bring them down and that not do it at once - and make all these theories appear as they are the baseless fabric of a vision - I am glad you think so well of the present crop. I would fain think so too - but I cannot forget how we were deceived by appearances last year -

Mackenzie has just been with me - most earnest that we should subscribe the agreement with the other ~~creditors~~ ^{creditors} to recall the sequestration - he showed me a letter from the Trustee and commissioners recommending the measure and saying that on the full view of the matters they did not think there would be a sufficiency from the Trust funds to pay 20/ per £ Principal and Interest - also a letter subscribed by some of the Principal ~~creditors~~ ^{creditors} agreeing to the measure to which he wished me to add our name - I told him that the Bank had in a manner agreed to the Proposal but it was under the idea that they would get full payment of Principal and Interest in the end. Now the proposal is that after completing payment of 14/ per £ by the Trustee next month, the remaining 6/ per £ should be payable by Sharp & Mackenzie's notes at 6.12.18 24 & 30 months without any Interest. As this was new to me I told him I could not do anything in it without authority from Edinburgh. So let me know what I am to say to him. He seems to have no doubt he will

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

RB/837/287

Page 1 of 2

14 July 1801 - a great day at Paris I hope it will be an overturn there

The first time I meet with any of the Watsons I shall be at the bottom of their Edinburgh transactions. I quite agree with you that all the speculations about paper ~~current~~ ^{current} affecting the prices of grain are nonsense and that nothing but a full crop will bring them down that will do it at once, and make all these theories appear as they are the baseless fabric of a vision. I am glad you think so well of the present crop. I would fain think so too, but I cannot forget how we were deceived by appearances last year.

Mackenzie has just been with me - most earnest that we should subscribe the agreement with the other creditors to recall the sequestration. He showed me a letter from the Trustee and commissioners recommending the measure and saying that on the full view of the matters they did not think there would be a sufficiency from the Trust funds to pay 20/ per £ Principal and Interest - also a letter subscribed by some of the Principal creditors, agreeing to the measure - to which he wished me to add our name. I told him that the Bank had in a manner agreed to the proposal but it was under the idea that they would get full payment of Principal and Interest in the end. Now the proposal is that after completing payment of 14/ per £ by the Trustee next month, the remaining 6/ per £ should be payable by Sharp & Mackenzie's notes at 6.12.18 24 & 30 months without any Interest. As this was new to me I told him I could not do anything in it without authority from Edinburgh. So let me know what I am to say to him. He seems to have no doubt he will

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

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Page 2 of 2

get all the creditors to agree excepting Mr Carrick whom I understand he means to take off. He says another dividend is to be paid by Anderson's 25th current which will reduce the debt to him and us. If you agree how are we to do with the Interest as far as relates to these Bills on Anderson's and Charles Hamilton. It is not reasonable that we should lose the Interest on them. What a falling off – a few months ago he was to have a reversion of 30m. The land estate is to remain I think in Trust until the instalment notes are paid. I begged him to send the whole to Jamie Buchan to show you but he insisted on my writing you.

Heavy demands on us today to pay duties etc, and these rich lairds who have no duties to pay are as ill as others – the great Spiers must have a £800 discount – it is comfortable however that there is not one Bill lying over this afternoon.

RSM

14 July 1801

Wm Simpson Esq
P

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15 July 1801

These cross Balances are most unaccountable things - but if you must give blood - I am glad it is not in this way poor James Monteith is doing - I am told just now he is gone into a shop and throwing up a vast quantity of blood - this is the return of his old complaint it will be much if it do not carry him off and then of what avail his great Fortune - I wish it may not be worse with you next week for I see the Excise men will be on you - you see the large discount to the Collector and payable on Monday - he brought me the inclosed letter from Broughton to send you - after taking the name from it - he bade me send it you altogether but beg you would show it to none - After this letter he said he could not possibly remit in the way it was settled with you. He thinks if you are not particularly acquainted with Broughton you should get Mr Bruce to go with you to him and try to get matters arranged as you wish - and as he will be in Edinburgh before next remittance he will call upon you and give you all the assistance in his power if necessary.

Thanks for your invitation to P Green - no place I would like better to see, but it is impossible - I could only leave there on Saturday afternoon - and be obliged to return Monday morning before Sunday - drinking your works - drinking you to health and eating your Peaches I do not think a work of necessity or mercy - and how could I possibly see you without seeing my son & his Family - my poor daughter at Halls & my good old friend Mr Dundas at Duddingston etc - all this could not be accomplished on a Sunday - and more days I do not see how I could be absent from this without stopping the machine here - or leaving my mind in firm distress which I should not think of - I cannot let him do the work when he will take no wages -

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

RB/837/290

Page 1 of 2

15 July 1801

These cross Balances are most unaccountable things, but if you must give blood, I am glad it is not in the way poor James Monteith is doing. I am told just now he is gone into a shop and throwing up a vast quantity of blood. This is the return of his old complaint it will be much if it do not carry him off, and then what avail his great fortune.

I wish it may not be worse with you next week for I see the Excise men will be on you. You see the large discount to the Collector and payable on Monday - he brought me the inclosed letter from Broughton to send you. After taking the name from it, he bade me send it you altogether but beg you would show it to none. After this letter he said he could not possibly remit in the way it was settled with you. He thinks if you are not particularly acquainted with Broughton you should get Mr Bruce to go with you to him and try to get matters arranged as you wish, and as he will be in Edinburgh before next remittance he will call upon you and give you all the assistance in his power if necessary.

Thanks for your invitation to P Green - no place I would like better to see, but it is impossible - I could only leave this on Saturday afternoon and be forced to return Monday morning to spend the Sunday admiring your works, drinking your blue and eating your peaches I would not think a work of necessity or mercy - and how could I possibly see you without seeing my son and his family - my poor daughter and sisters at Halls and my good old friend Mr Dundas at Duddingston etc - all this could not be accomplished on a Sunday. And more days I do not see how I could be absent from this without stopping the machine here, or bringing Mr Dale in from Rosebank which I could not think of. I cannot let him do the work while he will take no wages.

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We have 2 pr of Saddlebags and I meant to have sent you
with the Box yesterday but forgot - we shall send them next week
if you don't want them sooner

This is our Glasgow Fair day - you can't imagine what
a number of Country bodies are opening depts with us
and calling for their debts - the names are so numerous now
particularly those under the letter M - (the Mcs) that when
a man comes in of that name with a Receipt it takes us
a long time to find out his name in our Index -
a good deal of Rain today - but not yet too much

Wm Simpson Esq

R

Leitch & Smith give a fine Turtle today to the West India
Club - The Dean sends me a Plate of it - I wish
I could transport it to Barebones - I never saw such
a crop of Gooseberries as is in the Bank garden and
the more valuable that there are few in the country - I sent
a Basketful yesterday to a Country Gentleman

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

RB/837/290

Page 2 of 2

We have two pair of saddlebags which I meant to have sent you with the Box yesterday but forgot.
We shall send them next week if you don't want them sooner.

This is our Glasgow fair day - you can't imagine what a number of country bodies are opening
deposit accounts with us and calling for their Interest. The names are so numerous now particularly
those under the letter M (the Mcs) that when a man comes in of that name with a receipt it takes us
a long time to find out his name in our index. A good deal of rain today, but not too much.

Leitch & Smith give a fine turtle today to the West India club. The Dean sends me a plate of it. I wish
I could transport it to Barebones.

I never saw such a crop of gooseberries as is in the Bank gardens, and the more valuable that there
are few in the country. I sent a Basketful yesterday to a Country Gentleman.

RSM

15 July 1801

Wm Simpson Esq

P

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

16 July 1801

Poor Jas Monteith died this morning - what an instance of the vanity and uncertainty of every thing here below - It seems he was much agitated yesterday morning in a dispute with Edington about some water fall at his cotton mills - and this brought on it is supposed his old complaint - he had several fits of throwing up blood thro the night - about 8 o'clock he sent for Mr Buchanan his wife's brother and in presence of one of his brothers delivered him up his contract of marriage which was very proper - it is uncertain if he has made any settlement - if he has not his older brother John will get the heritage which will be a great succession - the moveable property which will be a great succession - the moveable property too should make all the brothers rich - it was said when he was married he was worth 50m and he must have made a good deal since -

Mackenzie has been with me - I told him what you say. He is sadly disappointed, and has a long story to tell. He owns a debt to a Bank is different from one for goods on which there has been a good profit charged, and he hinted something about getting a friend to give us a letter engaging to see our interest paid. I told him I was not sure if our gentlemen would quite approve of that plan, but that his best way was to go on with the subscriptions to the letter by all his creditors here, and then he might step in to Edinburgh and speak to you and his other creditors there. In the meantime I promised not to mention your refusal to any, so there the matter stands.

These duties are a plague. Dennistouns have been at us for an extra discount of 1300, and made a merit of their having given us lately 10m of good government Bills. I was obliged to take a £750 Bill and returned the other.

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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 July 1801

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16 July 1801

Poor James Monteith died this morning - what an instance of the vanity and uncertainty of everything here below. It seems he was much agitated yesterday morning in a dispute with Edington about some water fall at his cotton mills, and this brought on it is supposed his old complaint. He had several fits of throwing up blood through the night. About 8 o'clock he sent for Mr Buchanan his wife's brother and in presence of one of his brothers delivered him up his contract of marriage, which was very proper. It is uncertain if he has made any settlement. If he has not his older brother John will get the heritage which will be a great succession. The moveable property too should make all the brothers rich. It was said when he was married he was worth 50m and he must have made a good deal since.

Mackenzie has been with me. I read him what you say. He is sadly disappointed, and has a long story to tell. He owns a debt to a Bank is different from one for goods on which there has been a good profit charged, and he hinted something about getting a friend to give us a letter engaging to see our interest paid. I told him I was not sure if our gentlemen would quite approve of that plan, but that his best way was to go on with the subscriptions to the letter by all his creditors here, and then he might step in to Edinburgh and speak to you and his other creditors there. In the meantime I promised not to mention your refusal to any, so there the matter stands.

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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 July 1801

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Page 2 of 2

The Emperor Russia I hope will be Alexander the good. This settlement with him should I think give spirit to the trade with the continent and occasion a demand for the articles of W India produce which are so dull.

I shall let you know about rice tomorrow. We have a great deal of rain today. I wish our farmers may not now be crying out for drought.

Pray do you consider George Dunlop & Co as yet very safe.

RSM

16 July 1801

Wm Simpson Esq

P

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18 July 1801

We cannot hold out a fortnight I think without new supplies as the Stirlings will be with you on Monday and John will be coming next I suppose immediately - you may send 10 or 15m by him of £20s and £10s these with what we can get up from the Banks in case of need will carry us through - our small notes are low too - but we have as many as will do till your special messenger come - I wish you had been yourself.

There's a very agreeable Gazette today I am told for I have not yet seen it - these Frenchmen have made a more powerful resistance than we could have imagined - but they must I think soon give up - we don't think here there has been too much rain yet. I would fain hope the corn that has been laid down will yet rise. There is a charming day. Mr Dale and I are going to dine with Gilbert at his bonny place 10 miles below and take my wife for a pining. Willie does not seem much to lament James Monteith's death - he looks to the advantage which John will derive from the event as promising something to himself. And if John keeps to his Professions and Promises to Willie, he will get something from him - but as to the other partners I have no doubt he will grip as fast as ever and keep all he can from them. They say he has been making more money than any other man here of late.

I should hope William Pinkerton will take care of himself from what you wrote before of some of Thomas's accepters not being duly paid. I told him when he gave us the last small Bill that we would take no more and put him on his guard. I am happy in the prospect of seeing worthy Ally.

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

RB/837/292

Page 1 of 2

18 July 1801

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the Bank's cashier, 18 July 1801

RB/837/292

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RSM
18 July 1801

Wm Simpson Esq
P

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20 July 1801

Willie is all out of his calculation - Monteith & Graham's friend came forward with some hundred pounds which enabled them to pay I think it was 9/1 per £ and upon that they got their discharge both from Reynolds Monteith & Co and the Bank. Their debt to the Bank was but small to Reynolds & Co they owed above 2m and I shall be much mistaken if ever a Monteith pay a shilling of it. This discharge was given by your approbation and before the Bank had resolved to give none.

Mr Dale is gone down the water with James's funeral a great cavalcade all the way to Drem the other side of Dumbarton - that he might be with his wife - he will certainly cut up well and there cannot be better hands for the operation than his brothers. What a strange vain world this is - James I suppose had fixed upon 100m as his object - and if he had got that he would just have been for squeezing & fighting on till he had doubled it - I'll be curious to know what the Stirlings make of you. This delightful weather and your delightful place this morning will put you in good humour - we had a most pleasing walk out yesterday and none of us ever saw a more beautiful spot than Gilmerton - it does ones heart good to see the fields looking so well - from the immense quantities of potatoes in the most promising state, I should think there will be 3 or 4 months' food for the country from them.

I shall tell the Collector what you say. In comes honest Ally. He is to drink tea with me and after that take a walk when we shall have all the wise men of the East through our hands. We shall have difficult work of it tomorrow morning - only 38m coming in and many heavy demands I see upon us. A large Bill from Walter E MacLae who seldom sends. A £2300 Bill due 15 August from Thomas Hopkirk's house who say they will not apply again for weeks etc.

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

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Page 1 of 2

20 July 1801

Willie is all out of his calculation - Monteith & Graham's friend came forward with some £100 which enabled them to pay I think it was 9/1 per £ and upon that they got their discharge both from Reynolds Monteith & Co and the Bank. Their debt to the Bank was but small to Reynolds & Co they owed above 2m and I shall be much mistaken if ever a Monteith pay a shilling of it. This discharge was given by your approbation and before the Bank had resolved to give none.

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The Dean comes in and says we are as slack as the Edinburgh Bank there is an uncommon quietness this forenoon - but it will be made up tomorrow - Poor William Pinkerton has called to tell me his brother Thomas has really stopt and he never apprehended danger till I gave him the hint about a fortnight ago when we took a £160 draft from him - that is all we know at least directly from himself - Carrick has £480 - and Archie Graham £230 - his other bills are to rum sellers in all about 4m - William is a very honest man and assures me that his own property is more than sufficient to pay the whole of his bills - he will not pay a shilling - but what a cruel thing in Thomas to take in this honest man so and force him to sell his subjects. I advised him to make up a just state of them and when he gets his brother's state to lay both before his creditors which he is to do.

William tells me Thomas and Carrick are advanced in London to the great comfort of the West Indians - Excessively hot. What a Balance Gilbert has against us. Your barometer will be low tomorrow 13m.

20 July 1801

Wm Simpson Esq

~~Received of Wm Simpson Esq the sum of £160 in full of the draft of the 16th inst.~~

What a dasher this Thomas Pinkerton has been - William tells me that to his knowledge he made 20m by one contract with the Govt and 10m by another - all William had was a commission for buying his rum for the navy he has £700 value on hand which will go so far for his relief.

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

RB/837/293

Page 2 of 2

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[scored out passage concerning Bob Ingram's plans to erect a monument to his grandfather]

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RSM

20 July 1801

Wm Simpson Esq

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21 July 1801

Samuel Wilson is a grocer and esteemed a very good man -
You may see his name often in our list to the West Indians
who will sell him any quantity of sugars - Poor Pinkerton
I wrote you of last night - excepting a £160 - we have no
Bills of his but such as are indorsed - Stirling's lad tells
me they did not go to Edr on Sunday as they intended owing
to Mrs James Stirling having unexpectedly arrived at Drumpelher
on Saturday night - She had been at Buxton and James was going up to her. The visit
was going up to her - The visit however awaits you.
I hope we shall be able to fight through this week without
any supply of notes - We have given out a great many
to day - and now the Jamaica Fleet is arrived with
with bring further demands - one of Stirling's ships
arrives this morning and as the others were at her back and
the wind fair they will be all in by this time -
I wish we may not be taken in by these great Bankers
Bill to Archibald - he promised to take it up to day - but
he sits off for Liverpool yesterday - to work it out there - his
Partner assures us there is no danger to us and that he
will take it up this week - I wish it may be so - I made
him subscribe the notification on the day it was returned
but I am doubtful if we shall not send it to Liverpool to look
after the first indorsers - Archibald duly advised them of the return - among them all I think we
hardly lose in the end - Bob popped in this morning from Liverpool - the great folks there told
him they never saw trade so dull, but I hear the advices from London and Hamburg are more
comfortable today.

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

RB/837/295

Page 1 of 2

21 July 1801

Samuel Wilson is a grocer and esteemed a very good man. You may see his name often in our list to the West Indians who would sell him any quantity of sugars. Poor Pinkerton I wrote you of last night - excepting a £160 we have no Bills of his but such as are indorsed. Stirling's lad tells me they did not go to Edinburgh on Sunday as they intended owing to Mrs James Stirling having unexpectedly arrived at Drumpelher on Saturday night. She had been at Buxton and James was going up to her. The visit however awaits you. I hope we shall be able to fight through this week without any supply of notes, though we have given out a great many today, and now the Jamaica fleet is arrived which will bring further demands. One of Stirling G & Co's ships came this morning and as the others were at her back and the wind fair they will be all in by this time.

I wish we may not be taken in by these great Bankers Bill to Archibald he promised to take it up today, but he set off for Liverpool yesterday to work it out there. His partner assures us there is no danger to us and that he will take it up this week. I wish it may be so. I made him subscribe the notification on the day it was returned but I am doubtful if we should not send it to Liverpool to look after the first indorsers. Archibald duly advised them of the return - among them all I think we should hardly lose in the end. Bob popped in this morning from Liverpool - the great folks there told him they never saw trade so dull, but I hear the advices from London and Hamburg are more comfortable today.

What merciful weather. It must bring everything forward and I Trust yet give us plenty.

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Robert Monteith has brought me the foreign Bills sent James and has opened an account for the Heirs of James - He tells me that his Property is valued low he thinks in his Books and the whole is 80m after paying his debts which in running Bills is nearly 20m - The Brothers give him the Power of managing the Business till 1 January when they will fix their future Plan - I hope his Indorsation of the Bills will do in the way it is - I made him add Per Procurator as that is what the London Bankers look to. James's settlement is very sensible - £3000 to a sister's 3 children liferented by his mother - £200 a year to the father, reduced to £150 to his wife James' stepmother if she survives him, and the Principal sum £3000 to go to 3 children of the second marriage. £20 a year to an old landlady - all the rest to be divided equally among the 4 sons -

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Pray send the note to Scott Moncrieff & Watson.

[in another hand:] Monteiths

RSM

21 July 1801

Wm Simpson Esq

P

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22 July 1801

I was afraid to open your P this morning dreading a terrible
Balance against you - how agreeably was I disappointed and so
was honest Ally - 6m is wonderfully little considering the
Collector's and Gilbert's Bills - next week I hope you will
turn the Chase - that long Bill to Jo Gordon should rather I
think be in your favour at the Exchange - but the sum falling
off so much is unaccountable - I must learn from Gilbert's
son how his Balances come to be so heavy - It again escaped me yesterday
to send the saddlebags with the Box but I have settled it with Ally to take them on on Saturday and any
mixtures we have ready to go with them.

And any mixtures we have ready to go with them
Willie I find is so far right - Jas Hamilton (one of the
acting Partners of Reynolds & Co) it seems got a letter from
Robt Monteith saying that notwithstanding the discharge if ever fortune should
smile upon him he would repay that debt, but though he is the most honourable of all the brothers I
believe, I have no dependence upon that promise - and he will hardly yet think fortune smiles upon
him. He has a cancerous complaint in his throat a dreadful malady and altho it is better, it will
probably soon cut him off. It is wonderful what devices we fall upon to reconcile our consciences to
our Interest - besides he will only think of the half of the debt, and that Graham should answer for
the other half. I rode out last evening to Westburn and Rosebank and was feasted with the
appearance of the fields which is wonderfully improved by the rains and if this delightful weather
continues we shall yet have plenty. May it please God with all these blessings to give us grateful
hearts to him. Such a crop of oats and potatoes as Mr Dale has I never saw particularly the potatoes.

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RB/837/296

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22 July 1801

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23 July 1801

I called on Love with Mr Marjoribanks' order but he was just sending off the last of his rice for Liverpool where the price is 36/ and at London it has got up to 42/- I then went to Reid and got him to promise to send the 3 tierces at 30/- it and the sugar will go by Monday's Boat - it is too late for today's - it is surprising the rice should rise so on the approach of harvest and the prospect of immense quantities arriving from India - all this shows what a deficient crop the last has been -

Upon consideration I thought it best to send Archibald's returned Bill to Grahams at Liverpool yesterday with directions to notify it to all the obligants and get security if not money - Archibald however had regularly notified the return by letters to his indorsers - and the drawers are the same with the accepters - I met just now with one of the Finlaysons who told me that all their debts would be paid in 10 days but I don't believe him. Our 13 Jamaicamen are arrived and a valuable fleet it is - as you see if we have paper enough we have property against it -

Capt Stenhouse popped in after your letter was sent off last night - a good part of the large notes by him will be used next week and we shall look for your new wares by the end of it - I suppose Stenhouse will get his monthly pay now from us - the odd I don't think I ever before saw or heard of any of the corps but himself. They don't seem to be Lothian Lairds. If our Governor come west I hope he will look in upon this Branch and let us see a Duke in the office.

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

RB/837/298

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as well given her draft on you as desired Jamie Buchanan
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been told that since she wrote the letter she had
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I don't care though you refuse it to learn her
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Wm Simpson Esq

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Wm Simpson Esq

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24 July 1801

It costs you hard hammering to make my thick skull take in your
•Edin operations - I see them now - and wish next Tuesday may
not lower your barometer - I showed Ally what you wrote about
the Chesterhall estate and asked if he meant to buy it - he goes off
tomorrow morning at 9 and takes all our saddlebags with him with
4 or 5m mixtures to help you on Monday - Bob Monteith has
just been with me showing me a letter from Whitefield & Co
saying that as the Bill we sent you last week was negotiated after
James's death was irregular they could not accept it, but would accept
his Bill as administrator - so we are to get a new Bill by
him payable on the same day with no other delay to
replace the other - I was much struck yesterday by hearing
that poor Hubert Marshall who married Jo Stirling's eldest daughter
has totally lost his judgement, and his surgeon tells me there is
no hope of his recovering it - it is an imbecility which has
been to him gradually coming on for some months - what
a calamity - and what a melancholy situation for the poor girl. She had
a child and it died a few weeks after birth - I see we remitted you 14th current a Bill drawn by him
on a Stuart Edinburgh £256 8 June 4/mo. I hope the acceptor is good - we understood it as
connected with his barrack business. I do not think he has had any other Bill
with us for a twelvemonth -

I have to day a letter from a worthy young friend of mine
Mr Adderly who came here recommended to me by Mr Lees
was some years at our college and is now private secretary to his
father in law Lord Hobart. He writes that a dispatch was just received from General Hutchison
dated 1 June confirming the accounts we had from Lord Elgin - that the
number of prisoners who had surrendered from 9th to 20 May
was 1600 of their best French troops - that the convoy taken
was very valuable consisting of all kinds of clothing, wine, spirits
etc and about £5000 in money - that the action with

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

RB/837/299

Page 1 of 2

24 July 1801

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the Vizier who attacked them continued 7 hours and the French
retired after losing 3 to 400 men killed and wounded - that a
body of 1500 Mameluke Cavalry under the successor of Maurat
Bey had joined our General in favour as he states to none
in the world - that he expected the most serious good effects
from this junction from their intimate knowledge of the country
and the great influence they have with the inhabitants
and that the first division of the Army from India arrived
at Cossair the 14 May - This is all very good
intelligence and it does not appear in the London papers
I have seen

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

RB/837/299

Page 2 of 2

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One of H Marshall's partners says he thinks the Stuart on whom the draft is, is Scott Moncrieff & Watson's clerk. Bob knows nothing of it, but says if Stuart accepts he has no doubt he will pay it probably from some insurance business.

RSM

24 July 1801

Wm Simpson Esq
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Ad. Me
24 July 1801

Wm Simpson Esq

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the draft is, is Scott Moncrieff & Watson's clerk - Bob knows nothing
of it - but says if Stuart accepts he has no doubt he will pay
it probably from some insurance business

25 July 1800

you find in my friend Adderly's intelligence confirmed by the Gazette this morning - on the whole the view it gives of our affairs in Egypt is very favourable - it is strange that notwithstanding all the good appearances at present stocks should be in a sickly state - these things are out of our depth - it would be most fortunate if a brisk demand was to come from the continent for our produce for if it does not I fear that we'll be in a still more sickly state - none of your rain has come here we have hardly had a cloud these 10 days - never was there finer ripening weather and if it continues 2 or 3 weeks we shall have a general harvest. In my evening rides I am delighted with the sight of the crops of all kinds and if it please God to continue this fine weather, I think we must have plenty in the land for man and beast. The hay will indeed be dear but there will be plenty of other fodder.

Ally and his bags will I hope get safe to you tonight - a most unfortunate accident happened yesterday at Hamilton 3 ladies - two Mrs Ewings and the wife of Charles Gibson our old teller were in a chaise - the horses took fright and ran off - the chaise was smashed to pieces the ladies thrown out and dreadfully hurt - one Mrs Archibald Ewing (daughter of Jas Sword) had her thigh and arm bones both broken - her face and head terribly mangled - her life thought to be in the greatest danger - I wish they would give over these abominable races, and take to Fletcher's play whipping of tops - they say he has got a great deal in bets that he would keep up 5 tops at once 10 minutes - this is innocent amusement.

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

RB/837/300

Page 1 of 2

25 July 1801

You would see my friend Adderly's intelligence confirmed by the Gazette this morning. On the whole the view it gives of our officers in Egypt is very favourable - it is strange that notwithstanding all the good appearances at present stocks should be in a sickly state. These things are out of our depth. It would be most fortunate if a brisk demand was to come from the continent for our produce for if it does not I fear that we'll be in a still more sickly state. None of your rain has come here we have hardly had a cloud these 10 days. Never was there finer ripening weather and if it continues 2 or 3 weeks we shall have a general harvest. In my evening rides I am delighted with the sight of the crops of all kinds and if it please God to continue this fine weather, I think we must have plenty in the land for man and beast. The hay will indeed be dear but there will be plenty of other fodder.

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RSM

25 July 1801

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27 July 1801

Mr Marjoribanks seems indeed to be rather unlucky in his little speculations - for I am told today Rice is likely to fall - & likely to fall much more - Reid I think has charged too high for the sugar - but I suppose it is very good.

Your Remarks on the general Prevalence of Insanity are too just - one would think the half of mankind are somewhat awry in the head - poor Hubert I hear is daily worse and more imbecile - how little we think of the unspeakable mercy we enjoy when we have the exercise of our Reason.

I understand the Bill on Stuart was for rum sent him and there is no doubt it will be paid. The Stirlings are now in Edinburgh and will no doubt have seen you. I have given the young chap who writes the state in your letter a lecture which will make him more careful in future.

We have often demands on us for Bills on Down to a Hunter & Johnston here tea dealers who do no business with us in any other way - they cannot have occasion for such large Bills for themselves - it must be a cover to some of our remitters. I should like much to know who it is - will you write to Down to send you down 4 or 5 of these drafts they are generally about 2m - or perhaps you may have got them down already.

What is the meaning of this fall in the stocks - I suppose it must be owing to the Prospect of Peace being more distant than ever - this as a mortifying circumstance. The loss of the Hannibal - but we must have a different account of the matter - we shall be sadly off this week only 35m coming in - but I see a great deal coming due in August.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 27 July 1801

RB/837/301

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we have had a great deal of rain yesterday and day which I
fear will lay much of the corn —
Bob goes into Edin^{burgh} this afternoon — he brings over a parcel
of Bills he has got for Prom^{ises} to discount — I desired him to
carry them to you and pay the /8 per cent as we had no room
for East Country Folks' Bills — so he will be at you with
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 27 July 1801

RB/837/301

Page 2 of 2

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27 July 1801

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29 July 1801

very I am that our Friend is no better - while any degree of Fever remains one cannot help being anxious about him - you will mention him daily -

38m was a frightful quantity of blood - after all that the Receiver General took from you - you must have a good constitution that can stand such bleedings - but after this turn I hope you will get it back from the Old B--ch -

I am curious to see these Bills on Down to Hunter & Johnston if they are not to send you down any parcel of discharged drafts in the course of a week or two, you may write them to send you 2 or 3 of these drafts last paid -

Stirlings I suppose will call before I send off this and they will tell me how you have settled it with them - the 56m will hardly carry us through Tuesday - when we can issue none that come in at the Exchange. The credit side of Peterkin's cash book is from 70 to 90m (and but a small proportion of small notes - so far not to send us a further supply beginning of the week - we shall only begin to pay out the new stamps on Monday as I see the new act only commences at 2 from 2 half - all the old stamps in the house and that will come at the Exche on Tuesday we shall return by our messengers with all the old stamps but those of 1/2 & 2/ - I wish you to convey yourself on Monday night and if you had not stay longer you might carry all off with you on Wednesday morning -

Hugh Hamilton has just been asking me if the Edin Banks are under any alarm and taking any measures respecting this invasion - I told him you have never taken notice of it to me but certainly government expect the attempt -

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

RB/837/302

Page 1 of 2

29 July 1801

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It is past 7 and no word of Messrs Stirling.

RSM

29 July 1801

Wm Simpson Esq

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31 July 1801

You may return the inclosed by the Box and tell me how far you agree with Henry in his general statements by some odd mistake the sheet from Page 32. to 49 is from a Publication upon quite a different Subject - the Irish Law - so I have not sent it - The Interruption is provoking but we shall see all right and at full in the Book when it comes -

I saw MacCreary's opinion about Bank Notes but thought it did not go the right way as the Judge and the jury to give for the Plaintiff that it might be referred to the 12 Judges - when the Bank of England legally refuse gold I wonder how there can be any question as to other Banks when they offer B of E notes as that Bank is the known Depository of specie.

I was scolding Reid for charging so high for the sugar but when he showed me how fine it was I could not say much. Mr Marjoribanks should have mentioned the price. James Ewing I find paid 88/ for the fine parcel I mentioned to you, and he is selling at 10 shillings per let.

I am expecting to get Jo Taylor to execute Mr Ramsay's commission on better terms than Reid - Love has no rice.

I think it best to send you back the saddlebags per Mr Stirling by Mr McNeil with what mixtures we have ready to help you next Monday £4567.

I have given him a note on you per £19950.

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

RB/837/303

Page 1 of 2

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RSM
31 July 1801

William Simpson Esq
Royal Bank
Edinburgh

Per Mr Mcniel

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31 July 1801

I refer you to my other P of this date by Hayfield who will call upon you tomorrow morning with a vengeance. The sum was so large that I thought it right to give him a slip of paper for it which he will present to you. I hope his writer McNab will find out some flaw in the rights or incumbrances that will postpone the payment till after Monday. Writers are seldom at a loss in that way when it is in their Interest. McNiel & Co had 24m in their cash account this morning. Finding that Reid would not sell his rice under 30/ I got John Taylor to give it at 29/ so he is to execute Mr R's commission. He is to send it by the track boat on Monday and when he tells me the name of it and the marker which he promises tomorrow I shall write to Middleton. I rejoice Mr R continues better. I knew the Director's object in his visit to London. What uncomfortable East Country weather this is – but I hope it will soon change.

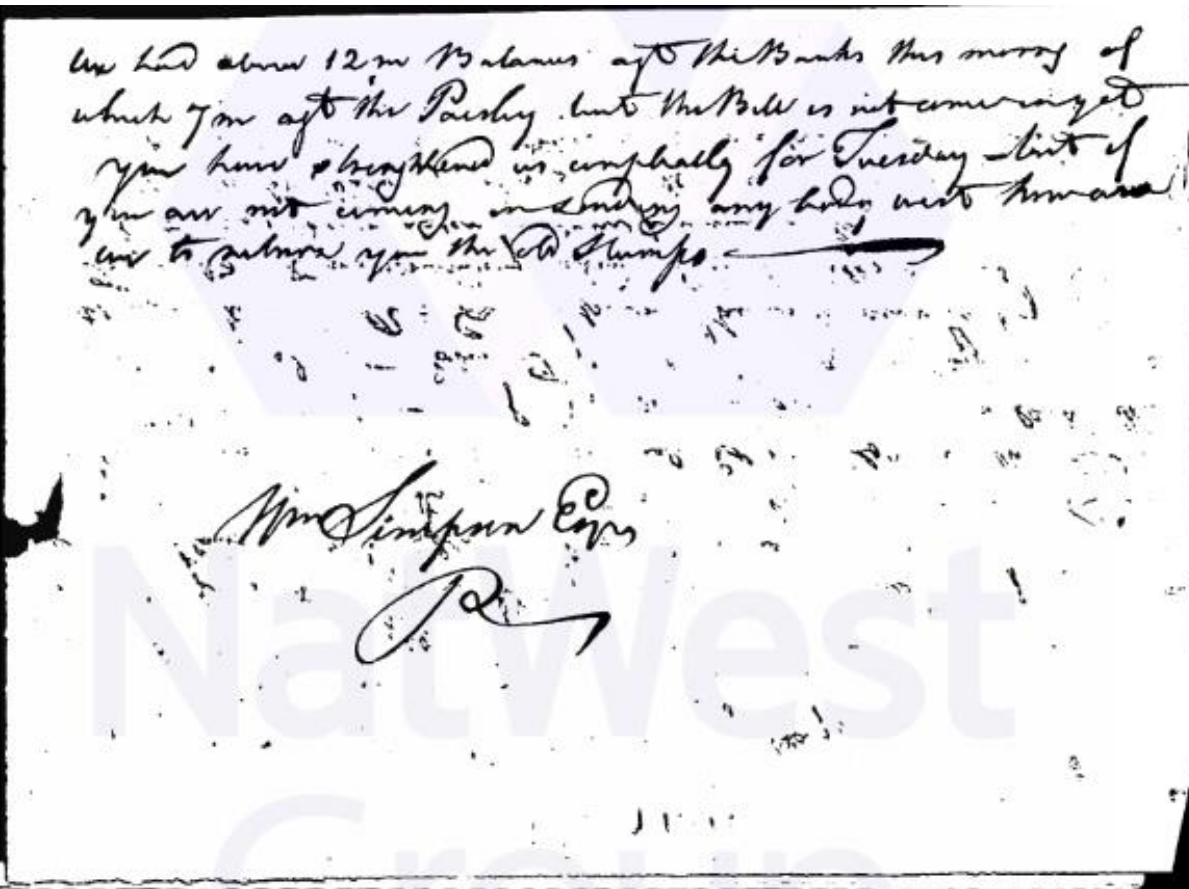
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We had above 12m Balances agt the Banks this morn of
which 7m agt the Paisley but the Bill is not come in yet
you have strengthened us compleatly for Tuesday but if
you are not coming on Sunday any body will return
us to return you the old stamps

Wm Simpson Esq
P

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We had above 12m Balances against the Banks this morning of which 7m against the Paisley but the Bill is not come in yet. You have strengthened us compleatly for Tuesday, but if you are not coming or sending anybody west how are we to return you the old stamps.

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1 Aug 1801

I called at the Tontine for Johnny Grey Brecks last night to thank him for his care - but he was gone out - and when I called this morning I was told he was not out of bed - but I will try to find him this evening and see if he will take the bags back with the old Notes - our 104m new should serve us a long time - what dull tedious work it must have been to you to make them -

The Stocks I see are further down today but there is a stop the press in one of the Papers they tell me that accounts had come to Mr Otto which revived the prospect of Peace and had again raised the Stocks - you know I look for no Peace till the French Govt is overturned and as there is no appearance of that if I had stock I had sold out - there's a fine day - and as the mercury is up I do form hope we are going to get good weather - let us be thankful for the many blessings we enjoy to make a wonderful difference in our favour we have got the Northern Confederacy so cleverly overturned

how our drawings on you keep always in some proportion and increase as our remittances to you - the sum is very large this week - I wonder how they do the business on your terms - by the bye Duncan told me a thing which I never heard before and surprised me viz that the Bank of England, instead of refusing to discount Bills on Bankers, made it a practice when they had a larger sum than they thought right of any Banker's acceptances to send them to take up 20 or 30m of them before due - this he said he knew to have been frequently the case particularly with regard to Bills on Down and Moffat upon whom more Bills were drawn than on any other Bankers.

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

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1 August 1801

I called at the Tontine for Johnny Grey Brecks last night to thank him for his care, but he was gone out, and when I called this morning I was told he would not be out of bed. But I will try to find him this evening and see if he will take the bags back with old notes. Our 104m new should serve us a long time. What dull and tedious work it must have been to you to make them. The Stocks I see are further down today but there is a stop the press in one of the papers they tell me that accounts had come to Mr Otto which revived the prospect of Peace and had again raised the Stocks. You know I look for no Peace till the French Government is overturned and as there is no appearance of that if I had Stock I would sell out. There's a fine day - and as the mercury is up I would fain hope we are going to get good weathers. Let us be thankful for the many blessings we enjoy. It makes a wonderful difference in our favour our having got the Northern Confederacy so cleverly overturned.

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1 August 1801

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3 Aug 1801

I am glad Hayfield's payment is put off till tomorrow - how
melancholly a man of McNab's years & vigour being cut off
in so foolish a way - I have not heard any thing said of this
Dunlop who is in the Gazette - but he must be one of the old
Garnkirk family - James's natural son would never have been
so designed - I rejoice Mr R continues better - the fine
weather will I hope revive and restore him. What happy
effects would a few weeks of this weather have. In my
yesterday's ride I saw new corn laid -
Poor William Pinkerton called to show me a state which his brother sent him of his affairs by which it
appears that he owes 52m and has only 27m good debts to pay it besides 30m in a Demerary estate
which if forced to sell would not bring more than payment of the mortgages on it. So it is a bad state
and never was anything so cruel as his taking in his brother here for about 4m - that is nearly all his
property - and a sober industrious man he is. When he told me before that we had only one of his
Bills £160 odd I took his word for it - but sorry I am to find that we have a larger one which he
supposed had gone to another hand £325 sent you 26 May - I think the whole must be good in the
end but such lyings over are very unpleasant. From the sale of some rum he had on hand and some
other funds he proposes to pay 10/ per £ by November. I advised him to convey his subjects (which
are valuable pieces of ground) to Trustees and get their acceptances at distant dates for the other
10/. He thinks that might be got out of his brother's estate but is to call a meeting of his creditors
tomorrow and will follow what plan they advise.
The enclosed from Henry shows that they are somewhat alarmed in London.

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

RB/837/308

Page 1 of 2

3 August 1801

I am glad Hayfield's payment is put off till tomorrow. How melancholly a man of McNab's years and
vigour being cut off in so foolish away. I have not heard any thing said of this Dunlop & Co is in the
Gazette - but he must be one of the old Garnkirk family - James's natural son would never have
been so designed. I rejoice Mr R continues better - the fine weather will I hope revive and restore
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the other half of his letter relates to his Publication. I shall send you it with John Gray. I got home only this forenoon. He goes in direct tomorrow. He scrupled much about taking charge of the saddlebags but as he is to take two young ladies from Mr Dale's with him I at last got him to agree to breakfast with them and Mr Dale here and take the post chaise from this in that case he will take the bags. I am almost afraid to Trust anybody with such a valuable package as it will be. I would fain cross the old notes.

For Ramsay's Rice does not go till Wednesday. It would have gone by this day's Bizl but the name was not known before I might advise Mr Middlow. It should have been sent to care of some Person at Bainsford or Grangemouth.

Wm Simpson Esq
4 Aug 1801

Wm Simpson Esq

1800. 625000. 2100. 5. 11. 100

1801

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

RB/837/308

Page 2 of 2

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RSM
3 August 1801

Wm Simpson Esq
P

[some scrap figures; not transcribed]

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4 Aug 1801 -

I hope Johnny Graybricks & his valuable bags are by this time safe in old Reekie - he alleged it was a mere farce the young ladies being to go with him - the truth is when Mr Dale at whose house they are went home yesterday, they are so fond of the place and his daughters that they fell a crying at the thought of parting so he sent me a note at night to tell Mr Gray that as he had disappointed him he would pay the half of the chaise. I thought it better the Bank should pay it.

The stamped Bill checks go in the Box & and by next opportunity we shall be able to send you most of the remaining old stamp notes in this quarter - I shall give Mr Mackay to the extent of £200 - when he calls for it and send you his Receipt - My nephew's letter is very good - I wish poor fellow he may keep his good principles - I am pleased to see somebody inquiring about his father's lands but I have little hope when there is no competition a decent price will be offered. Did not his necessities require a sale I have little doubt the subject would soon bring a much higher price than he can now expect.

We have had a prodigious pressure upon us today being the first week of the month and 55m coming in. I had great hopes we should have cut down the Balance a good sum, but all the world and his wife have been at us - and though we have displeased many by returning Bills, the sum done will leave little over. What fighting work this is - when shall we see things easier! Duncan tells me he is to send us £1600 tomorrow on Moffat & Co at 20 days to pay for his brother here on a mortgage on houses. He is going to the East Country and will call on you. He wishes to see Stow to tell him some old stories.

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

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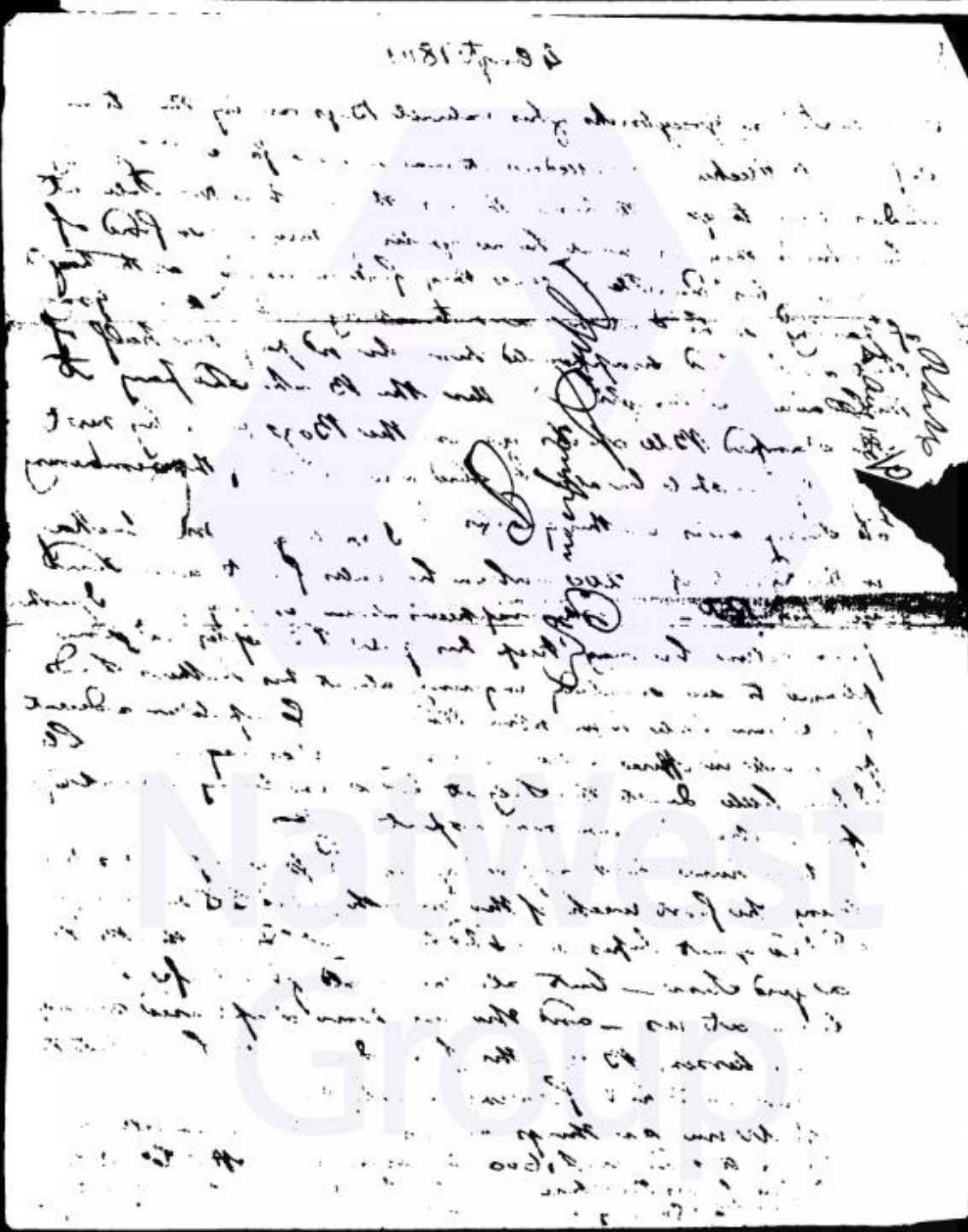
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 4 August 1801

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RSM

4 August 1801

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5 Aug^t 1801

I am glad you got the Balance in your favour yesterday - I put
you in spirits at dinner - the first time I can get hold of
Archie Hamilton I shall get at the bottom of his Balances against us
(and let you know - it is a plague having to do with that old
B--ch - grudging the stamps I suppose she seems to be making
all her payments here in small notes - a man brought in no
less than £2800 - of them in payment of ~~debts~~ to day with
come direct from Gilbert - this is quite insufferable - it's strange
they will not act like other Banks - McNeil tells me all
that passed with him at Edinburgh - and that he has bought
the Estate of Loup at £12900 - payable next Whitsunday - 5m
of it to remain for payment of annuities & 7m only be payable.
From the rental it seems to me a good purchase. He says it is for a
highland friend but that if he does not like it he will keep it to himself, and I suppose there is no other
highland friend in the case. So poor McNab died yesterday. What a world of vanity!

John Monteith has settled with his brothers' representatives. They are to give him £14000 with
interest payable by quarterly payments in the course of 2½ years. Adam the younger brother has
closed with them at 15m payable with interest in 6 years. The other two brothers are to carry on James
Monteith's business and I think it likely some other house here will join them. You may tell Willie this if
he calls. Our two poor partners who could not pay up their share of our losses are now the richest of
the company - such the changes in this vain world.

W Pinkerton's creditors met yesterday - being in the forenoon I could not attend. He and his brother
called this forenoon to show me the sederunt and ask our acceding to it, which I declined till I should
send a copy to you and have your opinion. He is to pay 10/ per £ in November and to hold his
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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 August 1801

RB/837/310

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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 August 1801

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in the hope that the other 10/ will by that time be paid from Thomas's estate. If not then the subjects
to be sold. I wished him rather to convey his subjects in Trust and his Trustees to become bound.

I hope your P tomorrow will tell me that Jo Gray delivered you the bags.

Was there ever such merciful weather. I suppose you will begin to cut down wheat next week. The
farmers I hear offering to contract for potatoes at 8d per Peck. What immense quantities there will be
of them. Duke Hamilton has one park of 80 acres of them.

Friend James looked in this forenoon. He is to pay you Ally Bonar's interest in a day or two.

RSM

5 August 1801

Wm Simpson Esq

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6 Aug^t 1801

It is a good Gazette we have this morning - an excellent
supplement to the former - what a bold attack of the former's
we may say it covers our Navy with glory - better than
the French when they took a stranded ship - what pity
they did not get her back - but how dreadful must
the explosion of two 112's have been and how awful their
crews not fewer I suppose than 2400 men all going to
the bottom at once - I am glad Mr R continues better
you should give him no rest till he sets off for Buxton
This is the season and it always does him good - poor
Thom Hopkirk is laid up with the gout in town
and longs to be able for a journey to Buxton -
I see you are in the dead horse way as well as myself
and your hungry curs will not perhaps be so easily
driven away as some of ours - who is this Lady Primrose
to marry - I should not like to be connected with the family
I enclose is the copy of the settlement of Pinkerton's
Estate which I mentioned to you yesterday - let me
know if we shall subscribe - the writer tells me
Carrick approved of the measure but did not
subscribe till he consulted his Partners -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
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attack of Sir James's we may say it covers our navy with glory better than the French when they took
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I am glad Mr R continues better you should give him no rest till he sets off for Buxton. This is the
season and it always does him good. Poor Thom Hopkirk is laid up with the gout in town and longs to
be able for a journey to Buxton.

I see you are in the dead horse way as well as myself and your hungry curs will not perhaps be so
easily driven away as some of ours. Who is this Lady Primrose to marry. I should not like to be
connected with the family.

Inclosed is the copy of the settlement of Pinkerton's creditors which I mentioned to you yesterday.
Let me know if we shall subscribe. The writer tells me Carrick approved of the measure but would
not subscribe till he consulted his partners.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
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RSM

6 August 1801

Wm Simpson Esq

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7 Aug 1801

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

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7 August 1801

What a Barbarian to rejoice at the destruction of two 112s think of above 2000 poor wretches sent to the bottom at once – yet you will say better they than our honest tars. I see the Democrats are mourning over the loss of men, and victory to us gives them no joy. I have not seen the Gazette today but the Dean tells me there is in it the most spirited feat that has been performed this war, by Lord Cochran. I went up to tell my wife of it as he is her cousin, but she takes no credit for it as she says it is the Gilchrist blood.

Come West and see the Duke's 80 acre park. Was there ever such delightful weather. Prices must come down fast as the new grain comes to market. I am rather sorry however that those who imported with partly patriotic views should lose much. Malcolm McMurrich has two fine cargoes Quebec wheat arrived 10 days ago. Sandy Dunlop has another cargo they tell me they cannot get an offer for it and some bakers who had agreed to take part have drawn back. The wheat harvest in the South of England must be nearly over. We have an odd story going here yesterday and today – that Sir James Campbell with his comptroller etc are all removed for dual practices. You will know if it is true. If it is I hope Jamie McDowal will succeed – and much need he has of it. I wish he were out of trade. He is a torment to me.

Poor Jo Gilpin seems to have made a narrow escape. I don't wonder at his seeing what was going on and who could have supposed sharp that would be going. What was the cause of it?

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8 Aug 1801

Was there ever such a Body as this Nelson. He seems to have followed out Lord St Vincent's orders - "Nelson I have no Instructions to give you but just to play the Devil with the French in your own way" how I long to see tomorrow's accounts for as yet we are in the dark as to what has been done - I hope the creature himself is safe for he seems to be the instrument Providence has chosen for the chastisement of our enemies - we must have lost a number of brave fellows by the French batteries.

Yes we are well clear of Director Curis - but if our Collis are not so powerful they are much more numerous - seldom a day passes without having half a dozen of them upon us.

Pinkerton has just called and I have subscribed both his papers - he is a very simple hearted honest man and I think may be depended on that he will not encumber his heritable property more than he says. It was villainous in his brother to take in such a man. You may return me the copies in any box.

Love just sends me a note saying that if any of my friends want rice he can now supply them with a few tierces at 26/.

Another delightful day - I am going about 7 miles to dine with Professor Jardin.

Pray what state is the Frontispiece now in - is not the roof on. A fine chield Captain Trotter came with Colonel Wight to drink tea with me last night and see Jo Pattison's mill. He asked if I knew Mr William Simpson, Edinburgh. I said I was so well acquainted with him that I wrote him two letters every day. He stared.

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

RB/837/314

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

RB/837/316

Page 1 of 2

10 August 1801

What a disappointment yesterday – and again today. It would appear Lord Nelson has done nothing of consequence. I have no doubt however he has done all he could. But the French had not I suppose such an armament as we supposed or they were out of his reach. It is so far lucky only one life is lost.

That is a bad scrape Sir James has got into, but I am glad there is nothing fraudulent in it and I should think he would soon be reposed. It will be hard indeed if they take the 15m from him and displace him also.

Edward showed me a letter from his brother William about John's wound – it was very near being fatal. The fellow that fired shot should be severely punished.

McNiell tells me the price of Hayfield was to have been paid today but he wrote his man of business not to pay it till tomorrow, as he supposed that would suit you better. The £1000 he brought west he supposed would not be called for till Martinmas as would take that time to clear the arrestment, but it seems it must be lodged in a Bank in the name of his man of business & W Kellie. This is the £1000 you are desired to pay to Mr Menzies and he has wrote that it must be lodged in the Royal. He goes to Hayfield tomorrow for two months and wants me to go with him! Yes a two months' excursion would be a novelty to me. We had a review of 500 horse today in our Green. I should have liked to have taken a peep of them as I never saw so many horse together but I found it impossible. My wife went – was frightened at the mob and returned without seeing anything.

So you think nothing of Henry's lucubrations. I think if they tend to show that Paper Credit does not the ill ascribed to it, they will do much good.

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Friend James says he will pay up this week - for that
and other purposes he has much to melt with us -
£100 silver will never answer our occasions - you
must try to make it the £200 weekly -
I met with Archie Wallace Gilbert's Partner on Saturday
and examined him narrowly - he declares that the large sum
of our notes they get in arises almost wholly from the payments
they get in of Bills discounted by all the B--ch's Branches
sent them and the Bills discounted by themselves which
are sent to Edin and sent back to them and that it is only now and then that our notes
are sent in those by the Ayr and Greenock branches. He thinks full 2/3 of the
notes that come into them in payments are ours -

10 Aug 1801
Wm Simpson Esq

I find the B--ch has sent circular Letters to all her pups to contract their discounts. Garden of
Hamilton Garden & Co Greenock told me this and that the people were crying out against them
loudly and quietly for this -

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

RB/837/316

Page 2 of 2

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11 Aug^r 1801

I must keep that note you send me of the commencement of your harvest - it is a curiosity - the good & cheap years I see always began early - and as this season is only 1 day and that was Sunday later than '98 - I hope we shall have as full markets as we had that winter - an early harvest is of vast consequence - and never did a season promise better than this - what delightful weather (and a season promised better than this - what delightful weather).
Now I should like to see that handsome front - but I have no expectation of ever being out of sight of St. Andrew's steeple. There are jaunters enow besides - one would think the whole country breaks loose at this season - almost every day some traveller pops in upon me - our Governor it seems is to be here on Friday. Trotter I understand is one of the Mortonalls, but as you are his acquaintance he is surely yours. I have not seen Corbett since his Return. Thom Hopkirk is so well again that he proposes returning to Hamilton today, and soon going to Buxton. Mr R should not delay going there in this fine weather. You see Nelson makes very little of what he has done. I hope he will be at them again.
Poor Peterkin has been in sad distress since Saturday by the loss of £57 your letter this morning clears it up. Your friend Edward and his neighbour Scott who state these Bills the one in the Bill book the other in the letter had stupidly stated only the principal sum of that Bill though the sum paid was for principal and interest. As the cash book was Balanced on Saturday we had no other way of rectifying the error but by stating the difference as a Bill on London today.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 11 August 1801

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,
the Bank's cashier, 11 August 1801

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RSM

11 August 1801

Wm Simpson Esq
P

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12 Augt 1801 -

You had better desire Mackay to call on me we must see to accommodate him for the sake of so large a family - if he would only be satisfied with £100 now and then it would be nothing but seldom any begin with us without becoming weekly customers. I was very angry at Sandy Allan this morning. There is no doubt Cole & Co have much more produce in their hands than he has drawn for. He sends them by this post Bills of Lading for 3m value more by the June Fleet with orders to insure - so I dare say they will now accept he has 12m value coming by that fleet mostly cotton and coffee. I shall speak to the Collector in the evening. As he and the Greenock Collector and Mr Jackson of the Post Office remit only 6 or 8 times a year large sums and grudge the stamps I thought it not worth while to dispute that with them to gain their favour as to the time of payment in Edin - or to them of them only we never charged the stamps - but now they are so high I begin to grudge this - shall we make them pay it? Corbett has been telling me all that passed in Edinburgh. He made a strong push to get Willie named Trustee but it would not do and I am afraid he has not experience for such a weighty business, and when the old B--ch was against him he could not expect it. What a sad business this is for her, and what a madman Hay Smith must be.

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

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Page 1 of 2

12 August 1801

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RSM

12 August 1801

Wm Simpson Esq
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13 Aug 1801

Our Glaswegians know nothing about these holidays of yours
and we not think of stopping the wheels of Trade in honour
of his Royal Highness's Birthday - Peterkin has
never found out his £200 - he has applied the £100
he had over about a year ago to the Reduction of
the shortcoming in the Bill only stands over -
it was shaped in George not to send in the spoilt
Bill stamps with the rest - they will go next box
I hesitated about taking that Draft
chest -

of McDowal's on Reed Irving & Co. but having their
solemn assurance that it ^{was} accepted - and all their
former drafts having been regularly accepted I had
not courage to refuse to us without it they would
not pay the days wages - how thankful should I be
to see James in another line -

Our Factor for Monteith & Co's affairs tells me he had
been at John to try if he would now with the great fortune
he had got buy the company's printfield which he possesses at
a Rent of £250 a year, the price of which he goes far to
enable them to wind up their ^{affairs} and pay their debt to
their Partners - John threw away about 12m of their
money on that field and as it was all his own doing
one would have thought he might have now offered a handsome
price for it at least 10/ per £ but no he is not of that metal
he said he would give no more than the price he formerly offered.
I think it was £4500 payable in 3 or 4 years instalments without
interest - and that he could provide himself otherwise - such a man

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

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13 August 1801

We Glaswegians know nothing about these holidays of yours and would not think of stopping the wheels of trade in honour of His Royal Highness's birthday. Peterkin has never found out his £200 - he has applied the £100 he had over about a year ago to the reduction of the shortcoming so the Balance only stands over. It was stupid in George not to send in the spoilt Bill stamps with the rest. They will go next box. Send silver tomorrow for we have only one bag in the chest. I hesitated about taking that draft of McDowal's on Reed Irving & Co but having their solemn assurance that it would be accepted, and all their former drafts having been regularly accepted I had not courage to refuse it as without it they could not pay today's wages. How thankful should I be to see Jamie in another line.

Our factor for Monteith & Co's affairs tells me he had been at John to try if he would now with the great fortune he had got buy the company's printfield which he possesses at a rent of £250 a year, the price of which would go far to enable them to wind up their affairs and pay their debt to their partners. John threw away about 12m of their money on that field and as it was all his own doing one would have thought he might have now offered a handsome price for it at least 10/ per £ but no he is not of that metal. He said he would give no more than the price he formerly offered. I think it was £4500 payable in 3 or 4 years instalments without interest - and that he could provide himself otherwise - such a man.

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RSM

13 August 1801

Wm Simpson Esq

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14 Aug 1801

Nelson seems to have suspended his operations and you see how light the French make of his operations at Boulogne. Never were our newspapers more barren - I fear our folks are doing no good in Egypt otherwise we must have heard from them. I have sent your letter to Mackay and shall see what he says when he calls - of the returned vouchers I can make 0 - but that two of them went to Andrew. I promised to dine with him tomorrow and I mean to tell him that I don't like this under hand way of his drawing money from this - it was from our discounts to Cross by way of supporting the coal works that I suppose the money was got to give for these Bills on London - you see what contrivances Corbett falls upon to raise money. The Dean happened to be here when he called with this Bill on Leith, and he being Corbett's other Banker I desired him to take his share of this wind business - these rich houses I told them were the greatest load up on us.

The Balances with the Banks are somehow unaccountably heavy against us today. 11m to the Thistle. I cannot imagine how this should have been - but it will operate against you on Tuesday. Collector Corbett is in the country. I have not yet met with him.

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

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There never was a more diabolical Trick than was played to
John Pattison on Wednesday - his two eldest sons went to the moors
the night before - on that forenoon a letter marked P express but by
the P Post came to him saying that one of his sons' guns by accident
went off and the whole shot was lodged in his neck - and
as his companions were like to go distracted - he had sent the boy
to his house at Monkland church - desiring him immediately
to come out with one or two surgeons etc - John instantly
ordered a chaise & 4 - and got two surgeons - but from the
place very different from that the boys went to - began to
suspect it was a forged letter - it proved to be so - the
boys came safe home - he is making inquiries after the writer, resolved to prosecute him. Mrs
Pattison is lying in - had she received the letter I believe it would have killed her.

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

RB/837/320

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14 August 1801

Wm Simpson Esq

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15 Aug 1801

I shall take care of the Drummer's Business and call on Jo Maxwell with the certificate the first evening I can get out -

It is a good story of honest John - and well may it apply to the John I have been unfortunately connected with - what Nerves he must have to see his Partners almost ruined by him - and to be possessed of so much Property, as he certainly now is - and instead of any desire to relieve them - he withholds all he can from them and seem anxious on every occasion to make the hardest possible Bargain with them for these very Subjects on which he had lavished so much of their money and by which he is now making so much money - what strange Characters there are in this world!

I have often said to you what an inclement Country you live in! - while with you it has been vile foggy weather here it has been most delightful - yesterday to be sure the Air was thick - but no Fog and the Farmer said it was the best possible filling weather - I broke my Rule of never dining abroad but on Saturday - and went with my wife on the earnest request of the Dean, at 4 o'clock to dine at Jordanhill with the Oswald Family etc. Mr Oswald said it was the best day for the Country we could wish - its wonderful what Improvements the Dean has made at Jordanhill - the house - Approach quite changed - what great things you moneyed folks can do - while we poor Bodies look on and admire our parts however in the least troublesome & expensive - This is good news from Egypt I hope will be confirmed tomorrow

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

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Page 1 of 2

15 August 1801

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It is a good story of honest John - and well may it apply to the John I have been unfortunately connected with. What nerves he must have to see his partners almost ruined by him, and to be possessed of so much property as he certainly now is, and instead of any desire to relieve them, to withhold all he can from them and seem anxious on every occasion to make the hardest possible bargain with them for these very subjects on which he had lavished so much of their money and by which he is now making so much money. What strange characters there are in the world!

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RSM

15 August 1801

Wm Simpson Esq

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17 Augt 1801

I was much disappointed in not getting an extra Gazette yesterday - but you will see the good news confirmed to day - I have a letter from my young friend Lord Hobart's Secretary with a copy of Took's letter - by this time I hope the French are extirpated from Egypt - it were well for mankind if they were extirpated from the Earth - we are indeed sadly pulled down as you say (and chiefly by the richest People here - what answer shall I give to the enclosed you'll remember David borrowed 7m to pay his land at Christmas per a Bill payable on Whitsunday. He paid it by a draft on Simon Fraser due about this time for 5m, and by his own acceptance to Archibald Smith per 2m. That is the Bill due in Sept. - shall I say we shall renew it or not - he is an anxious man and will be impatient to hear from me - I would fain hope Jamie Walker will close a bargain for the Tobago estate - but if not he will be long enough before I can expect to touch the money the Bond under his father only in 8 years - not likely I shall see it paid - but I advised him rather to sell at any terms as he is to - a pretty well you are making of your front to go and enlarge my Bond with it - but I hope she has more sense than to be taken in by Externals - speaking of Externals I mean saw any thing more perfectly shewing than Adam's upon his premises at Drumpelzier - it is really a princely place - we had every thing in an elegant style and the greatest profusion of trout - but I could not get him by himself to touch him up about the discharged vouchers - he had bought Robert Mackay a good Aristocrat and Monkland a wife a sad Democrat and some others betwixt and some others between the two - we have often had Indian meal scones but never porridge - I suspect the goodness of yours is from Mrs S giving good milk to make them - which we have not.

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

RB/837/324

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the first shower I have seen of a long time we had this morning -
but it soon cleared up and the wind having changed we have now
a delightful day - another heavy Balance I see against us with
Gilbert - this and our Friday's Balances will come against you tomorrow
and I fear cut you up sadly - it is quite unaccountable
this heavy Balance

13 Aug 1801

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, 17 August 1801

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Page 2 of 2

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18 Augt 1801

Robert McNair tells me there is no such thing as ground Rice sold in
casks - the grocers with a small hand will grind what they can sell
and sell it in pound weights - any body that wants ground Rice
he says will get it much cleaner & cheaper by grinding it themselves.
Mrs Bonar sent him a mill cost 7/6 by which he grinds what
he wants in great perfection - he was telling me that he and
the other Trustees of the late Mr Brown of Newton who held about
40 shares of old Bank Stock are thinking of selling part of these
shares to pay off debts - and he begs I will get notice to him
from you of the present selling price of that stock - let me know
in course - he was the other day at his estate in Ayrshire
and says there never was so heavy a crop - what a downfall
there is like to be in prices - coming here he told me he met
the mill man and a number of boys after him calling meal
at 1/9d - Potatoes are selling at 10d our large peck 4 1/2d
the County Committee he says have yet a large quantity of
Pease and can't get on hand and their loss on the whole
he believes will be little short of their 5m credit with us
the Town Committee will lose more - but how happy that
there is so good a prospect for the Poor - Mr McNair
however is quite astonished at the lowness of the prices
offered for Salkeld's crop - he spoke of getting double these
prices for some he had sold - Dr Nelson is to be at them
again I suppose we shall hear on Thursday of his having
done some mischief to them more than by the last attack
but I wish the body himself may not be knocked in the
head - what a delightful day - there will be much
cut down with you today - our Leeward Island fleet
is arrived - but no sales of sugar

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

RB/837/328

Page 1 of 2

18 August 1801

Robert McNair tells me there is no such thing as ground rice sold in casks. The grocers with a small hand will grind what they can sell and sell it in pound weights. Anybody that wants ground rice he says will get it much cleaner and cheaper by grinding it themselves. Mrs Bonar sent him a mill cost 7/6 by which he grinds what he wants in great perfection. He was telling me that he and the other Trustees of the late Mr Brown of Newton who held about 40 shares of old Bank Stock are thinking of selling part of these shares to pay off debts, and he begged I would get notice to him from you of the present selling price of that stock. Let me know in course. He was the other day at his estate in Ayrshire and says there never was so heavy a crop. What a downfall there is like to be in prices. Coming here he told me he met the mill man and a number of boys after him calling meal at 1/9d. Potatoes are selling at 10d our large peck 4 1/2d. The County Committee he says have yet a large quantity of Pease Indian corn etc on hand and their loss in the whole he believes will be little short of their 5m credit with us. The town committee will lose more, but how happy that there is so good a prospect for the poor. Mr McNair however is quite astonished at the lowness of the prices offered for Salkeld & Co's crop - he spoke of getting double these prices for some he had sold. So Nelson is to be at them again. I suppose we shall hear on Thursday of his having done some mischief to them more than by the last attack but I wish the body himself may not be knocked in the head. What a delightful day - there will be much cut down with you today. Our Leeward Island fleet is arrived, but no sales of sugar.

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

RB/837/328

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H Love tells me he gets his rice ground at Partick Mills and sometimes grinds a tierce at once. He calls it ground at $3\frac{1}{2}$ d per let. Rice down to 21/ at Liverpool and likely to be much lower from the great quantity expected from India. I just met with Jo Stirling and he says you behaved most nobly to him. He is anxious to know exactly what Bills are in the circle of Herbert Marshall's. Will you look if there are any in your hands with his name. I can't find any but that I sent you on Stuart, and I think there is only one, though he supposes there are two.

RSM

18 August 1801

Wm Simpson Esq

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19 Augt 1801

These Blood Balances are serious things - and if that old B--ch persists in this oppressive measure I fear it will be worse & worse - to contract their discounts to such a degree and in so rapid a manner is enough to overset the credit & Trade of the Country - There is no saying how serious the Effects may be and by now they will be felt more than by themselves - Were such a course to be followed by the Royal here - I cannot conceive how things would go on - a general Bankruptcy had be inevitable -

I have wrote David that you say, the very inconvenient we must not refuse him but that you hope he will not ask another Renewal.

What spunk you have after losing so much Blood to make such good Puns on my Bird

You may tell Mr Allan we considered Brown & McNab as very safe - they desired to keep the Bill a night so we can only tell you tomorrow if it is accepted - I called at the Parade last night - and was introduced to the Duke by Colonel Wight - he said he knew my name well - and chatted half an hour with me - his health greatly improved by his visit to Cheltenham - he lives in the barracks like any other soldier - seems to be very voggie of his men - the finest Corps I ever saw - I told him there was a dispute whether his or Lord Dalkeith's Regt was the finest - he said his men were fully as good but that Lord Dalkeith's made a better appearance on the field being more expert in their exercise. He is to call at the Bank some day soon and I am to go with him to John Pattison's mill.

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

RB/837/329

Page 1 of 2

19 August 1801

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Rob McNair not wishing to ask a man of 86 Jo Wallace
to subscribe his new Bond - proposes Edington in his place
I suppose we can have no objection as the other surety
is so good - There is the hottest day I ever felt
it pleasing to think how the grain will be
filling ripening & cutting down
we shall surely have something from Hutchison & Nelson
tomorrow

Wm Simpson Esq
19 Aug 1801

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

RB/837/329

Page 2 of 2

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RSM

19 August 1801

Wm Simpson Esq

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

20 Augt 1801

I shall tell Robert McNair when he calls what you say about O Bank Stock - under the present direction I do not think it is a desirable Property - O for a month or 6 weeks of this fine weather - but if this full crop is brought safe in I have no idea what the effect will be upon the landed interests and farmers. There must be a wonderful tumbling in rents (and consequently in the price of land) - but the farmers can well bear a squeeze and let them take it - 3^d per Peck for Potatoes and the digging is beyond anything I have heard of -

I thought of you when I saw Lord Adam's death in the Papers - he was a most respectable character - who will succeed him in the Castle and in the Regiment? It must be some Scotchman in the highest favour - had Sir Ralph lived he would have been the man. What age is young Lord Aberdeen - I remember his mother Miss Baird, but I believe she died soon after Lord Haddo - what an instance of the nonsense of gathering money this of Grinlay's - the wife to have only £50 - and such a fortune to go to a boy he never saw -

Just now a letter from the Watsons which I told their lad I should forward to you and leave you to do as you pleased and I returned the Bills till I should hear from you - I am not fond of taking them as it will swell our list so much and we have enough to do to keep it within bounds without them. But do as you please - I desired Ally to tell you of the conversation I had with Jamie Watson. If you remit the 6m send me back the note of the Bills that I may compare them with it - we see from it how some of our customers are obliged to go to them, as they cannot get all they want from us. Mr Allan's Bill on Brown & McNab £300 is returned accepted -

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

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Page 1 of 2

20 August 1801

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What an unlucky business this has been at Boulogne
to lose so many brave fellows for nothing – how the French
will crow – and cover themselves with glory

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

RB/837/331

Page 2 of 2

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20 August 1801

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

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22 August 1801

It's vexing the Collector being so long out of town, but his lad told me he expected him home tomorrow night and I have sent him a line to wait him, so I hope he will write on his arrival. We shall leave the wise folks alone to settle Lord Adam's appointment as neither you nor I have a chance for any of them. What blessed weather. I am just going to mount my pony and take a ride to Hamilton and dine with Thos Hopkirk. I expect to see many fields of sheavers. I am as well pleased you have not taken Watson's Bills. We have only 32m coming in next week which will distress us sadly for it will be impossible to keep within that sum.

Is it possible Nelson is to be at them again. Surprising we have no official intelligence from Egypt.

22 Aug^r 1801
It's vexing the Collector being so long out of Town - but his lad
told me he expected him home tomorrow night and I have
sent him a line to wait him - so I hope he will write on
his arrival - we shall leave the wise folks alone to
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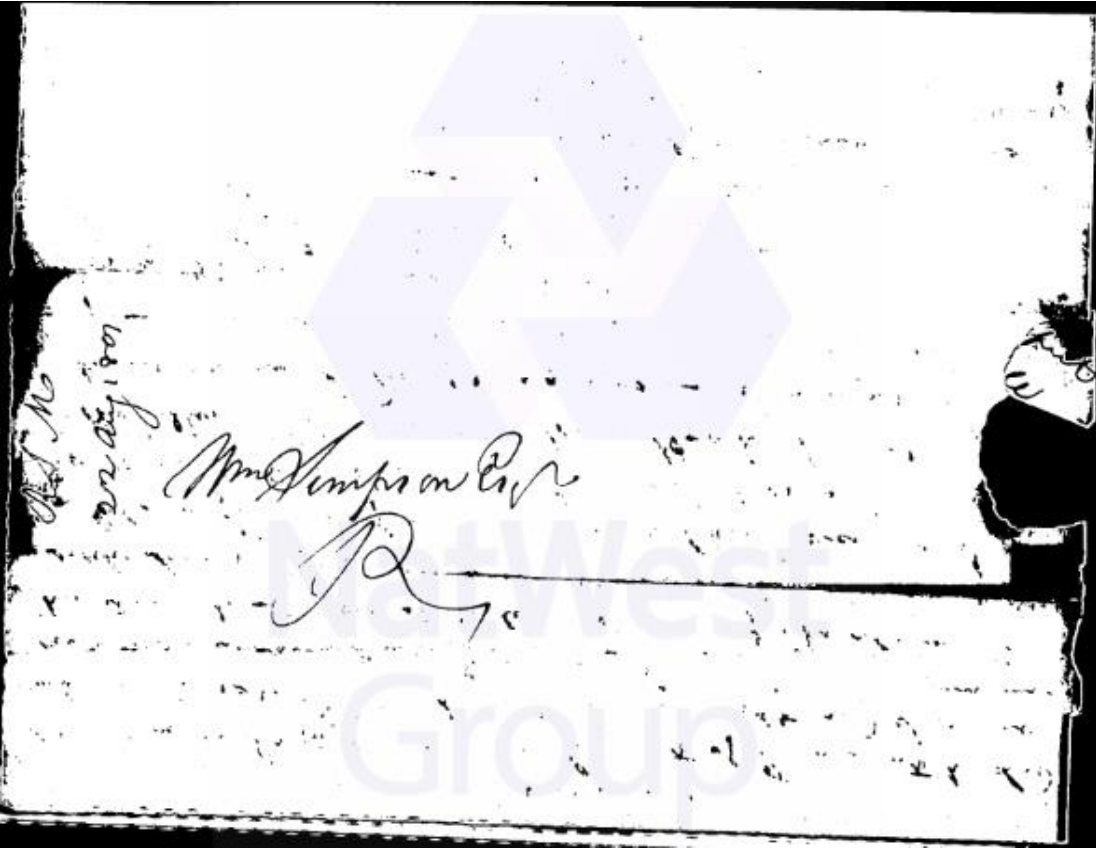
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 22 August 1801

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RSM

22 August 1801

Wm Simpson Esq

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24 Augt 1801

altho the B of Engl do not give out Gold I thought the Bankers
were overflowing with it, and that you could have got what
you wanted - some months ago we had too much of it - you
may send us £500 - B of E small notes, for we must have
something to accommodate Travellers - those going to England
are better pleased with Paper than Gold - but the former will
not do for those going to Ireland - The Collector came
home last night and was at me this morning - he seems
much disposed to put things upon the footing we wish -
but says to write the letter Mr Bruce desires and bring
a demand upon him to remit the money weekly which
they have been threatened with - Mr Shaw is this - and
he begs me to press you to follow it - that you will call
tomorrow morning on Mr Bruce - get him to go with
you to Mr Pearson - together he has no doubt you will
get Mr P to write him a proper official letter on
the subject - and then he will proceed as we wish -
he is by this post to write Mr Bruce fully how it is
better managed so I have only to refer you to him and
the upstarts a letter from Mr P on Thursday in the night
set all to rights - so as he may get a Bill on Wednesday
next week at 3 in place of 2 ds date -

The small Box came in the Bk Box this morning in my
charge of Geo Mackintosh it contains a silver watch and
a bag of money left by a poor Dragoon at Durham who
died lately for his mother - I have sent it to George but I
suppose you paid 3/2 carriage if so I must get it from him -
Still delightful weather - I had a pleasant ride on
Saturday but was surprised to see so little cut down
a good deal however will be done this week and I suppose
much is done already with you - The Duke's Regt firing away
on the Green at his Review.

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

RB/837/335

Page 1 of 2

24 August 1801

Although the Bank of England do not give out Gold I thought the Bankers were overflowing with it and that you could have got what you wanted. Some months ago we had too much of it. You may send us £500 Bank of England small notes, for we must have something to accommodate travellers. Those going to England are better pleased with paper than gold, but the former will not do for those going to Ireland. The Collector came home last night and was at me this morning. He seems much disposed to put things upon the footing we wish, but says to write the letter Mr Bruce desires would bring a demand upon him to remit the money weekly which they have been threatened with. His plan is this, and he begged me to press you to follow it - that you will call tomorrow morning on Mr Bruce - getting him to go with you to Mr Pearson, together he has no doubt you will get Mr P to write him a proper official letter on the subject, and then he will proceed as we wish. He is by this post to write Mr Bruce fully how it is to be managed, so I have only to refer you to him, and he expects a letter from Mr P on Thursday which will set all to rights, so as he may get a Bill on Wednesday next week at 3 in place of 2 ds date.

The small box come in the Bank box this morning is by desire of George Mackintosh. It contains a silver watch and a trifle of money left by a poor Dragoon at Durham who died lately for his mother. I have sent it to George, but I suppose you paid 3/2 carriage. If so I must get it from him. Still delightful weather. I had a pleasant ride on Saturday, but was surprised to see so little cut down. A great deal however will be done this week and I suppose much is done already with you. The Duke and his regiment firing away on the Green at his Review.

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I had a letter from Jamie Walker on Saturday informing me that he had upon the matter concluded a bargain for the sale of the Tobago Plantation at 16m payable in 7 years - but could get no British Security - the Purchaser lives there and gives not only security upon the subject sold but upon his other negroes and property there. This holds out but a distant and somewhat uncertain prospect of my touching my money - but any thing better than the footing we were upon - The crops are to be consigned James for the payments which will make it a profitable transaction for him.

I cannot conceive how these Balances with Gilbert come to be so high against us - nearly 6m of our notes came in to them this day - The sum is 14m.

Recd 1
24 Aug 1801

Wm Simpson Esq

I have delivered your message to friend James who seldom misses calling me every forenoon. He says the Muirkirk carts are going to Edinburgh this week. By them I suppose you could get some more Discounters.

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

RB/837/335

Page 2 of 2

I had a letter from Jamie Walker on Saturday informing me that he had upon the matter concluded a bargain for the sale of the Tobago plantation at 16m payable in 7 years, but could get no British security. The purchaser lives there and gives not only security upon the subject sold but upon his other negroes and property there. This holds out but a distant and somewhat uncertain prospect of my touching my money, but anything better than the footing we were upon. The crops are to be consigned James for the payment which will make it a profitable transaction for him.

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24 August 1801

Wm Simpson Esq
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25 Aug 1801

Lord Elcho's arrangement w^d do vastly well - and how proud it wd make you to have a Prince of the Blood your next neighbour by a bye we should hear of his visits at P Green - The military people speak highly of the Duke of Kent -

It's odd there is no word of Madeira I am told in today's Gazette and Nelson seems to think a little before he make another attempt. Thom goes to Buxton in a week or two and wants the Laird who has been a cripple with rheumatisms of late, to go with him. I should have informed you of McAlister & Bryson's stop, but I did not think of it as we have not a bit of paper with their name on it in the office. One Bill indorsed by them was taken up by the other indorser this day. I have long thought they would end this way. McAlister is gone off supposed to America - our old Teller Archibald is gone there we have not yet got payment of his £300 - returned Bill on Sir Michael Crombie & Co. - it is with the Grahams at Liverpool who think they will make the value out of the parties there and I am daily expecting to hear of their having done so. Pinkerton's returned Bill we have placed to debts in suspense No. 2, and I suppose it must stand there till the money comes in from poor William's funds - That story of Hibberts I shall never mention - but I am sorry for it as they were esteemed a first rate house and I seldom see that cobbling work do good in the end -

I called at Gilbert's last night to investigate further how these heavy Balances come so uniformly against us. He gave the same account as Archie Wallace - I mean Archie Hamilton's father is in the country - all of our notes that had come in this week past from Branches was only £2500 - and there may not be more for some weeks to come - so that the amount of our notes arise almost wholly from the payments they get in here of the Bills only largely discounted at the different Branches, and the Bills discounted by themselves which they send into Edinburgh and are sent back to them before due.

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

RB/837/338

Page 1 of 2

25 August 1801

Lord Elcho's arrangement would do vastly well, and how proud it would make you to have a Prince of the Blood your next neighbour. By and bye we should hear of his visits at P Green. The military people speak highly of the Duke of Kent.

It's odd there is no word of Madeira I am told in today's Gazette and Nelson seems to think a little before he make another attempt. Thom goes to Buxton in a week or two and wants the Laird who has been a cripple with rheumatisms of late, to go with him. I should have informed you of McAlister & Bryson's stop, but I did not think of it as we have not a bit of paper with their name on it in the office. One Bill indorsed by them was taken up by the other indorser this day. I have long thought they would end this way. McAlister is gone off supposed to America. Our old teller Archibald is gone there. We have not yet got payment of his £300 returned Bill on Sir Michael Crombie & Co. It is with the Grahams at Liverpool who think they will make the value out of the parties there and I am daily expecting to hear of their having done so. Pinkerton's returned Bill we have placed to debts in suspense No. 2, and I suppose it must stand there till the money comes in from poor William's funds.

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I called at Gilbert's last night to investigate further how these heavy Balances come so uniformly against us. He gave the same account as Archie Wallace - I mean Archie Hamilton did for his father is in the country - all of our notes that had come in this week past from branches was only £2500, and there may not be more for some weeks to come - so that the amount of our notes arise almost wholly from the payments they get in here of the Bills on Glasgow discounted at the different branches, and the Bills discounted by themselves which they send into Edinburgh and are sent back to them before due.

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

RB/837/338

Page 2 of 2

I observed in Gilbert's counting room a vast quantity of small notes packing up to be sent to Greenock a great part of which will no doubt come back in payments to us. I asked if they sent no large notes. He said they had few to send and you will see by the inclosed note from him how they are here – this system of paying large sums in small notes is followed by no other not the meanest Bank – it is quite insufferable and renders that vile old B-ch a perfect nuisance. What shall we do – for it is impossible in the hurry of our receiving payments which is generally from 2 to 3 o'clock to count over such large bundles. Yet in payment of Bills can we refuse them? You see the expedient Archie Hamilton has fallen upon and accordingly we have taken an order on GH&Co as agents for £2500. But after the story of James Dunlop I tremble at doing anything on that way.

RSM

25 August 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, 25 August 1801

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Page 1 of 2

I have by this post a letter from Jas Walker informing me of his having concluded the sale of the Tobago Plantation at £17000 - this purchaser to have this year's crop - but before the deeds are made out it is necessary that the mortgages be laid before the attorneys - he therefore begs I will write to Messrs Mansfield & Co to deliver mine which is in their possession to Mr Jameson who has his directions and will call on them for it - I suppose they will have no scruple to do this, and as I have no acknowledgement from them of the deed being in their hands I think it needless to trouble them with a letter - you can say the needful to them -

Yrs RSM
25 Aug 1801

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25 August 1801

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

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RSM

25 August 1801

Robert Scott Moncrieff Esq

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26 Augt 1801

These Balances are indeed vexing things and if matters go on here extending in this manner I fear they will become large and yet I know not how it is possible to contract our issues without doing mischief and defeating our own purpose - you see what a heap of London Paper is come in today yet I have no doubt the Bills are all good and I know not how we would refuse any of them although some were refused. Our drawings on Down have been proportionately large. This large machine often makes my nerves shake. I scrupled about that Bill on Bristol from the Callant but am assured it is good. He needed the money and we took 20d extra discount on it.

We have got our Gazette for Cairo, but the terms don't please - it seems odd so many French should be allowed to go off with arms artillery and baggage - but I dare say there was good reason for it and I suppose there was next to a certainty of Menou agreeing to it. I saw a good letter last night from Major Lockhart (our minister's brother) of 30 regiment, dated G Vizier's Camp 10 miles from Cairo 12 June. He says he was the first British officer that ever mounted guard on the Grand Vizier - that two of the regiments from India had joined them - that the British were received before His Highness who expressed great approbation but thought it odd so great a nation as the English should not wear their beards. The Major speaks much of the bravery shown by our troops at the battle of 21st March - says not 20 of them had died since by the sword and that the army in general was healthy, the hot winds insufferable. Finlaysons have taken up the Bill on Freebairn - he says they are not stopt.

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

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Page 1 of 2

26 August 1801

These Balances are indeed vexing things and if matters go on here extending in this manner I fear they will become larger and yet I know not how it is possible to contract our issues without doing mischief and defeating our own purpose. You see what a heap of London paper is coming today, yet I have no doubt the Bills are all good and I know not how we would refuse any of them although some were refused. Our drawings on Down have been proportionately large. This large machine often makes my nerves shake. I scrupled about that Bill on Bristol from the Callant but am assured it is good. He needed the money and we took 20d extra discount on it.

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Colt Corbett has just called and shown me a letter he has
wrote to the Board - he says it wd never do to proceed with the
Bills upon the hint of one Comr (Stodart) that every thing might
soon be overturned again - that the best way was to address
the Board and get their Authority - he mentions to them that
making the Bill payable on Tuesdays wd be much more convenient
for the Bank here and that he hopes the Board will be
disposed to encourage so useful an Institution and agree
to let the Bill be payable one day later - he also writes
Mr Pearson pressing his promoting the Reform - and to
Mr Bruce and Mr Bonar - he thanks you for the call on
Mr Bonar to morrow morning and states his assurance
and he has no doubt every thing will be settled to your liking

RSM

26 Aug 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, 2 August 1801

RB/837/340

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Collector Corbett has just called and shown me a letter he has wrote to the board. He says it would
never do to proceed in the business upon the hint of one Comr (Stodart) that everything might soon
be overturned again. That the best way was to address the Board and get their authority. He
mentions to them that making the Bill payable on Tuesdays would be much more convenient for the
Bank here and that he hopes the Board will be disposed to encourage so useful an Institution and
agree to let the Bill be payable one day later. He also writes Mr Pearson pressing his promoting the
reform, and to Mr Bruce and Mr Bonar. He thinks you should call on Mr Bonar tomorrow morning
and take his assistance and he has no doubt everything will be settled to your liking.

RSM

26 August 1801

Wm Simpson Esq

P

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27 Aug 1801

I wish the Collector may not have bungled the business by his way of proceeding altho it seemed to be from Zeal to serve us - in his letter to the Commissioners I do not think he mentioned the Royal Bank - if he did I fear it will defeat the whole scheme by rousing the old B-ch against us - we shall hear about it tomorrow

You ~~and~~ have pretty speeches for young ladies more at command than I have so I must leave you to whisper some sweet words into my Bird's ear for me - but with your Eloquence - your Front and your Front. I doubt you have quite alienated her from me and I have no chance to compete with you - my best regards however to the whole good family as I suppose they will all be with you tomorrow - I wish I could be with you - I do even prefer it to higher company & am later with the Magistrates are to entertain our Gov^r tomorrow Mr Dale & I as being of his Corps are invited and I must again break thro' my rule of never dining abroad but on Saturday

don't forget to send us silver in the box tomorrow you may also send us the B of E notes if you will not give us a small Bag of Guineas - and you may likewise send 2 or 3m small notes for they are nearly gone here - These Terms shocked the Friends don't go down with People - but I dare say it was for the best and it saves much bloodshed - I am sure I am sure for tomorrow - we have done above 1m for him this week besides the weekly guarantee Bill - and most of them Edington's Bills at 6 months. This is hard upon us, but cannot be helped -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 27 August 1801

RB/837/342

Page 1 of 2

27 August 1801

I wish the Collector may not have bungled the business by his way of proceeding altho it seemed to be from Zeal to serve us - in his letter to the Commissioners I do not think he mentioned the Royal Bank - if he did I fear it will defeat the whole scheme by rousing the old B-ch against us - we shall hear about it tomorrow.

You have pretty speeches for young ladies more at command than I have so I must leave you to whisper some sweet words into my Bird's ear for me - but with your eloquence, your Front and your Front, I doubt you have quite alienated her from me and I have no chance to compete with you. My best regards however to the whole good family as I suppose they will all be with you tomorrow. I wish I could be with you. I would even prefer it to higher company I am to be with. The Majorbanks are to entertain our Governor tomorrow. Mr Dale and I as being of his corps are invited, and I must again break thro' my rule of never dining abroad but on Saturday.

Don't forget to send us silver in the box tomorrow. You may also send us the Bank of England notes if you will not give us a small bag of Guineas - and you may likewise send 2 or 3m small notes for they are nearly gone here.

These terms granted the French don't go down with People, but I dare say it was for the best and it saves much bloodshed.

Friend James goes for Muirkirk tomorrow. We have done above 1m for him this week besides the weekly guarantee Bill, and most of them Edington's Bills at 6 months. This is hard upon us, but cannot be helped.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 27 August 1801

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RSM

27 August 1801

Wm Simpson Esq

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28 Aug^t 1801 -

I am glad you think the Collector's affair is in a good train
he has not called to tell me the contents of his letter from Edin
but if we do not carry the point I shall be clear for giving up
his Airt. for I think in that case it would rather do us harm
as good - I don't think any of the Banks here would take it
Archie Graham only allows 3 p^{er} cent on these public Airt^s and
it is enough - I should hope there is little wind
Paper among our London Bills and it is wonderful of so immense a
sum running so little is returned - The Balances I see are much against us with the Banks here today
and no wonder considering the sum we have given out
more than the other Banks particularly for London Bills -
we have done little more than 30m this week yet of
Glasgow Bills - but many a good piece of Paper we
have returned - McAlister & Bryson I am
told owe about 50m - (mostly I hope to Englishers)
and they have only about £500 of property they say
in this country - two large cargoes they lately sent off
to New York. Bryson has been long there they say. He
better than a mad man - McAlister was arrested at
Greenock. He means to pay the debt and get on
board the last ship for N York as she was sailing. It will be a
bad business for in America they tell me a debtor may put off his payment as long as he chooses. A
poor fellow porter to the late James Monteith and who remains with his heirs lost one of our £100
notes going from this office last Tuesday. He has advertised a reward of 10 Guineas for it. Desire
your tellers to examine £100 notes that are presented by unknown hands. Now for a Bouse with the
Duke so adieu.

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

RB/837/343

Page 1 of 2

28 August 1801

I am glad you think the Collector's affair is in a good train. He has not called to tell me the contents of his letter from Edinburgh but if we do not carry the point I would be clear for giving up his account for I think in that case it would rather do us harm as good. I don't think any of the Banks here would take it. Archie Graham only allows 3 per cent on these public accounts and it is enough. I should hope there is little wind paper among our London Bills and it is wonderful of so immense a sum running so little is returned. The Balances I see are much against us with the Banks here today and no wonder considering the sum we have given out - more than the other Banks particularly for London Bills. We have done little more than 30m this week yet of Glasgow Bills, but many a good piece of paper we have returned.

McAlister & Bryson I am told owe about 50m (mostly I hope to Englishers) and they have only about £500 of property they say in this country. Two large cargoes they lately sent off to New York. Bryson has been long there they say little better than a madman. McAlister was arrested at Greenock, found means to pay the debt and got on board the last ship for N York as she was sailing. It will be a bad business for in America they tell me a debtor may put off his payment as long as he chooses. A poor fellow porter to the late James Monteith and who remains with his heirs lost one of our £100 notes going from this office last Tuesday. He has advertised a reward of 10 Guineas for it. Desire your tellers to examine £100 notes that are presented by unknown hands. Now for a Bouse with the Duke so adieu.

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

RB/837/343

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I hope you consider Scott Smith Stein & Co as perfectly safe. That large Bill accepted by them was almost forced upon me by Provand of whose situation I have no great opinion.

In comes the Lord Provost with a bundle of Bills. The unindorsed notes to Jeffrey & Co 3rd current 6 months 14 of them amount £1598 being a loss by one of the corn committees' ships from America, and as the committee have 6m to pay 3rd September they cannot do without these Bills being discounted. Of 5 ships from America two were lost. The committee are to get Carrick to do the other to the same amount. I do not know how we can refuse but as the Bills are at so long date I told the Provost we behaved first to have your authority. The committee guarantee the Bills. Their loss by these American cargoes which have arrived will be prodigious. I told him if the Bills were done it would be on Tuesday and I should let him know on Monday. Much of our drafts on Down are for payment of grain, on which there has been great loss.

RSM

28 August 1801

Wm Simpson Esq

P

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I thought Commissioner Stodart had been on our interest - I find I do not understand what he means by my interest being ~~being~~ purchased by the Collector's letter - I should go shortly to work with them by telling them that unless they would take the Bills as suited us - they should shut the account. But I hope James Bruce will yet get it managed.

We had 44 sit down to dinner which was very elegant and the better of a side of a buck sent by the Duke - altho we had many good songs - it was but a dull business - not half so pleasant as the P Green Party and he - the Duke on the Provost's right and the President on his left - said very little - The Duke's health was then drunk - 1st as Col of the militia and all under him
2nd Gov of R Bank ditto
3rd as the oldest Burgess of Glasgow present

By a letter from Messrs Graham's attorney at Liverpool today, I am sorry to find they have not made out the payment of the £300 Bill on Crombie. Mcminns, the indorsers say they are unable to pay, and the other creditors of Cromie & Co have taken their Bill at 6 months which is supposed will be good. The attorney desires to know if he should sue McMinns, but says if he do, they will be obliged to do no more than give bail for their appearance next term November. What nonsense is the English law. I mean to write him today to get such Bill if even at 6 months as he esteems good with the security both of Cromie & Co and McMinns and in that case to save the expense of a prosecution. In the meantime I suppose I must place this Bill to Dr of Debts in Suspense No.2. I got from Wiley & Archibald our last indorsers

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

RB/837/346

Page 1 of 2

29 August 1801

I thought commissioner Stodart had been on our interest, and I do not understand what he means by my interest being being purchased by the Collector's letter. I should go shortly to work with them by telling them that unless they would take the Bills as suited us, they should shut the account. But I hope James Bruce will yet get it managed.

We had 44 sit down to dinner which was very elegant and the better of a side of a buck sent by the Duke. Although we had many good songs, it was but a dull business. Not half so pleasant as the P Green party would be. The Duke on the Provost's right and the President on his left said very little. The Duke's health was then drunk,

1st as Colonel of the militia and all under him

2nd Governor of R Bank ditto

3rd as the oldest Burgess of Glasgow present

By a letter from Messrs Graham's attorney at Liverpool today, I am sorry to find they have not made out the payment of the £300 Bill on Crombie. Mcminns, the indorsers say they are unable to pay, and the other creditors of Cromie & Co have taken their Bill at 6 months which is supposed will be good. The attorney desires to know if he should sue McMinns, but says if he do, they will be obliged to do no more than give bail for their appearance next term November. What nonsense is the English law. I mean to write him today to get such Bill if even at 6 months as he esteems good with the security both of Cromie & Co and McMinns and in that case to save the expense of a prosecution. In the meantime I suppose I must place this Bill to Dr of Debts in Suspense No.2. I got from Wiley & Archibald our last indorsers

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two Bills to amount of this return one £105 - drawn by
Sir Jo Stirling of Glorat payable in December which I think must be
very good - the other by one Scrimgeour Falkirk has acceptance
to themselves 4/mo £98.10 - ^{doubtful} these Bills I kept in my hands
till we saw what could be made out at Liverpool -
I am afraid Wiley & Archibald must become bankrupt -
can you suggest any way of securing the value of
these Bills to us to amount of the debt in case of
sequestration? We have also arrested in the hands
of Leckie & Ewing who have some doubtful Bills in
their hands sent them by Cromie & Co for payment
from which they expect to draw at least 10/ per £.
Altogether I think we must ultimately get our money

Ad M
29 Aug 1801
our new great trouble and
our new law - so that the first
of the year of 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, 29 August 1801

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Page 2 of 2

two Bills to amount of this return one £105 drawn by Sir Jo Stirling of Glorat payable in December which I think must be very good. The other by one Scrimgeour Falkirk has acceptance to themselves 4/mo £98.10 doubtful. These Bills I kept in my hands till we saw what could be made out at Liverpool. I am afraid Wiley & Archibald must become bankrupt - can you suggest any way of securing the value of these Bills to us to amount of the debt in case of sequestration? We have also arrested in the hands of Leckie & Ewing who have some doubtful Bills in their hands sent them by Cromie & Co for payment from which they expect to draw at least 10/ per £. Altogether I think we must ultimately get our money.

Our notes great and small are running low, so take the first safe opportunity of sending a supply.

RSM

29 August 1801

Wm Simpson Esq

P

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31 Aug 1801

I have discounted all the Bills to the Provost and given Jeffrey & Co Bills on Down & Co for near double the value - £2600 -
What sums these Corn Remittances have taken from us - I hope that Trade will soon be over and that we shall
not see such drains from the Country again for Corn -
These Bills and many others coming in (among the rest a parcel left by friend James) will make it hard work for
us tomorrow morning to keep within the mark - as I see only 43m comes in this
the first week of the month
we had a good deal of wind & Rain yesterday, but
no hurt will be done yet, and the Sheavers are busy
to day - so Lord Nelson has come back after doing
O - I am glad he shows himself as prudent as brave
its unaccountable we don't hear of the Garrison
at Cairo arriving at Toulon - they had been here
then a month ago - I wish there may not have
been some demur about their departure - There
are letters from Genl Moore quite recovered he
arrived at Cairo two days after the Convention
- I am glad to see Gilbert's Balance this week is not
so heavy against us - but you cannot wonder if the Balance
is still against you tomorrow considering our Emissions here
55m I see was remitted you in London Bills last
week - we did only 33m Glasgow Bills - Wednesday
is the Collectors day for remitting - I hope you will
get it settled with the Board so as a Bill at 3/d etc
may do

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

RB/837/350

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31 August 1801

I have discounted all the Bills to the Provost and given Jeffrey & Co Bills on Down & Co for near double the value - £2600. What sums these corn remittances have taken from us. I hope that trade will soon be over and that we shall not see such drains from the country again for corn.

These Bills and many others coming in (among the rest a parcel left by friend James) will make it hard work for us tomorrow morning to keep within the mark, as I see only 43m comes in this though the first week of the month.

We had a good deal of wind and rain yesterday, but no hurt will be done yet, and the sheavers are busy today. So Lord Nelson has come back after doing O. I am glad he shows himself as prudent as brave. It's unaccountable we don't hear of the Garrison at Cairo arriving at Toulon - they should have been there a month ago. I wish there may not have been some demur about their departure. There are letters from General Moore quite recovered he arrived at Cairo two days after the convention.

I am glad to see Gilbert's Balance this week is not so heavy against us, but you cannot wonder if the Balance is still against you tomorrow considering our emissions here 55m. I see it was remitted you in London Bills last week. We did only 33m Glasgow Bills. Wednesday is the Collector's day for remitting. I hope you will get it settled with the board so as a Bill at 3/d etc may do.

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the Bank's cashier, 31 August 1801

RB/837/350

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Have you a letter from Koops with a specimen of straw paper. Do you think it will do to prevent
forgery.

RSM

31 August 1801

Wm Simpson Esq

P

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