1 July 1801 Tonifer for a week - I dan song to has been of drown to pers Julia Markay - he has not yet cubed for his Pasfine with is no danger of Safferson going to war with mos that his object was to be at peace with all the world but most parkentely with log land - he and himself whe a Republican but for that very meason he delested Bornfaste (and his government which that no Hasand lame That They of Shrefeld, will bring dis grower on his memory by must him him about hearles man synthey of the Sacottes futs me in mind of asbery of pour modeli (annie Camplelle) oh had Mel Goir inher how and desired him to play "the bumbbell, are coming " - ne can niel & will not play that for Deil a Bane of the bumplules touth I the -Milongall has not yet drawn on his aust- and wisheld pay o her he has chand with you - I wonder you gave advantage but bouch to about - Cunner ham at have her asking me of you was histered them the 20 week in each of their lands - hor but haple 130 - on m but it has cart up to king - there is such an here somehour that I ofen wind or they keep their back Hall no she canno mink of Francy the Prosen without his approbation you I wonder what he will say to it round ho the NE again and there we long too go sough

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

RB/837/271 Page 1 of 2

1 July 1801

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.

That story of Stonefield will bring disgrace on his memory. He must have been a bad hearted man – your 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" – no 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 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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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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Bob's letter has made his mother easy – he seems to be very happy in London.

RSM 1 July 1801

Wm Simpson Esq

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2 July 1501 an Rain or all over - you seen to have had much more of to there an Low had . I depe they have had more of it to the South - Mr South a the South of Talmouth the Country second who burnt up and that the vanu and the Case when he came to yorkshim grashward - but the broks in the andthe Courses suched to be in the most throng state - song I am to en the fines vising en at in distin I had a bhit inthe Dunear last night he is a currous Tellew fand gives one a great deal of ourseus information as to the most of carrying on Burns in duran - he (he me all his mandures for raising many in 93. and again in 97 when the Back stept when he said he was as much firsted as in 93 -- money he says is very coars in Lindon just now and will be onow so of the Stagention en the Vale of Produce outines - for it is upon the talk gaves in the Sale of goods that money is rained - this is a way of ans willy for The Pluy of Scaraly of money which and not occur to me lufue -I The says Down's never men so much staken in 93 - that he has never recovered to and that The was the man by his good nerves that carried the house that them - I understand a young Down is when in as a tartree - which will forbibly Alm been subfled to you - is there on wind of they gre? -But Dryhorn attacked me lest mythe for an arommodulum of 5000 - the mast I pur him off by telling him that the in a din to gur it to him while in has many new factories andouths for it upon his Stock durands - he said he muy drin on bouts and Much wi mo breathe present golden offerly of laying out what came in These on me Pinheus in the Storts that he only unaled this 2 yee a few mentes to enous him to pay his streemed Tay for the his Plents hear I had wlaugh how out of it and one parte that he was at me before the hat this mired

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

RB/837/273 Page 1 of 2

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 for the plenty or scarcity of money which did not occur to me before. He 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. Is there no 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 etc 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 would consider it as a great favour this

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aucommadation - I will see our motive was that he had a muchest wants to be all to tale moderate that he was ableted to borsons The money as he means only to gove her own note for onemy I let how we man advanced money on that way - a frefred me so had that I appled to write to you and Ann of his ond cale on Daturdy morning I shall bet him Rown what you said to sto - or tets on that I am to say to him he is a strang. Think - so they tells me Then An Forenow. We its Lew -

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

RB/837/273 Page 2 of 2

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.

RSM 2 July 1801

Wm Simpson Esq

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Franks anderson is just the man whow opener I and have followed in shelpan of Consainse - I have sent it to Mongray - but I supporter Lever to Modundas is gene I cannot think he will desire her to serveres - and of he affermen her hupony the Pension to willbe and agreed boreundum and som her from Deflections I shall call on Low first how I am out and Juy ally the and deles RBank and aliver you - their article has advanced quely der in Linen - whit a dismit Trisfut of all hinds Invisions Kuping up - no appearance of lainit any they we my P to which you remark on per you the orlater - who is theke and well be up at you Seficial - low it was too much he expect he melt or long dale a Bale typeorge is honey whom his with her highland Someon fromvections - but he is an herest benewlest and many a few mortland he helps up -I had Quean & Balle low of Pink suppery will me last night and much servines Information about the Ways of doing in Limber I got from the former - I ligare to who the Chief from her speaking favourely of every mirled he had had to do with Titt Dunas - the Bank of En Downles - ale the Banky hours he proposed highly and own men them my friends the the and Casher of the Bash . In of he much of the Importance of their Support flaberally to him and to the country at large in 93 - in Llygy who on B of 640 metered a 23 300 tolo of your on Themakes he though ale was over - but he called out on of the Donehrs - bas when him and as her of himeunt Monty he old ahir - sio the consequences higher him - Mediriches. work been the Bile missioned and his him they had asked to to it from condition that he was not apply again for 2 checks then and the standing before the Bank state and in making by the Boll from the and the thing we want to

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

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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 Mrs 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 recollect anything in my P to which your remark on poor Vinegar Peter relates – who is he?

George 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 Governor and Cashier of the R Bank. He spoke much of the importance of their support and liberality to him and to the country at large in '93. In February '97 when the Bank of England 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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Retire markey cally yound I find the Bow jule at this have was in a private friend mit in our hands - or yours Mus being Mr. I had him, I dad not what white white ish meant to come or new Dunne - to in only to never North wither hours to be his called juice now to day, he is much obliged to you his during get his Thurs to agree to Mup this tole he

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

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Robin Mackay called 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.

RSM

3 July 1801

Wm Simpson Esq

Ρ

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6 July 1801 You fuglen on with good Mr B; appelensums of another 93 but I was fain hope we shale never sur the Magnetial of our transactions is fightful interes Three of this day - but purely thin is Inher Vanteus natural Bell - and when the France of the They low is extinded it is unavoidable our hours our shere of toandew Island that is all arrived sofe - the you en of the Shops of that Shut men when - I am harrafeed to day be descent Bolls for otuties. and parkenterly by the Gallant It I wa do not give him morning for fait Bills - a the ink gre you & 3.2. 6 - you have him mor fortunto then me how - There were down drups of Rain or Sale but not men thin land the dust - it was just so gete And so she threatens to lay - but mo Rain the speak of how althou I har then him him heavy showers Boy the Proposless Purpts to Jack brugh I shall return

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

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6 July 1801

You 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 having our share of it. Our Leeward Island fleet is all arrived safe, though you see several of the ships of that fleet were taken. I am harassed today to 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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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 6 July 1801

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> RSM 6 July 1801 [in a different hand:] '93 Wm Simpson Esq

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7 July 1801 The universations how were not suffer by then w Indea befores - all our ships with number I har of 26 and ap - 26 an one That fortight is a windreful Inenan in our Truck-not mear or many when I came how - this may in part account for the increased sumber of Bles and increased direction for descents - but thele Inclans I am an hanging their Lugs about the fine of Lyar- Me fre are ever seems to go of firthy will Commissione Lots a quantity the other day to Mulgrovers at 801_ That is a good from - I wish Then Vames San when 10 of to for his 100 Per that at any out must bring a great dim god the gun them some Relief -An unaccurred that the demand for the fortherest has faller off whereby after an considered matters or will entitled there and alipanten ofer all my gen up the armed neutrally and Ih has adder from Lober with an amount of the most humbley Considered of the Frank Thew - English Ships ale kinds wher exchided - on Jum when gamp hed I ufwerterlen Relaston is thought of for a helpe - Traver Teler in make a very good one but has the Tobacter given up thrugtly of it? On had at last a good Thomas yould my afternoon ans Theory plumps this morning which will him a happy upon the boundry - the Tolewas parkented untile las it and that is of qual boning neme houry demands on is to day to pay otutes of which should by the Surgineral's Coffers - I believe I mentioned by the show he down had 40 m duties to pay on she sow new another supply of rutes above 40 m

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

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7 July 1801

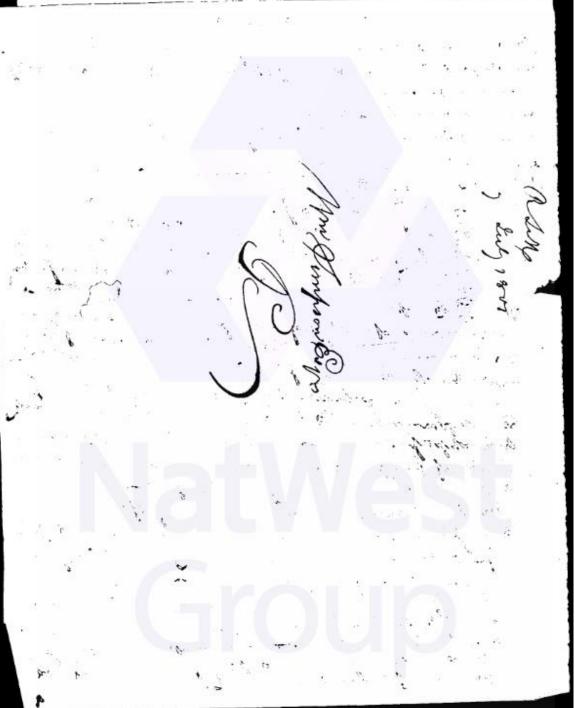
The underwriters here will not suffer by these W India captures – all our ships to the number I hear of 26 are safe – 26 in one fleet for Clyde is a wonderful increase in our trade – not near so many in a whole year when I came here – this may in part account for the increased number of Bills and increased demand for discounts – but the W Indians I see are hanging their lugs about the price of sugar – the fine however seems to go off pretty well – Dennistouns sold a quantity the other day to the grocers 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. 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 today 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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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 7 July 1801

RB/837/279 Page 2 of 2

RSM
7 July 1801

Wm Simpson Esq
P

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8 hely 1801 The Keep up Der Sports May will have the happent that upon the book parkentily the Thatus - at the carnet desire of the clases at linding I mide out after to last onight and was delightfully met networming before & this missed - min company was dered when adanded to Mag Mos Les ten who came them with evening after during on the Thom Hoffert at Ramellow - I had a great deal fung agreeable tomorales of Information Late the ambap advan Tipperson's words to that he man thought him a Palnet or a good man men he had shown himself to be a hypocritical dy - Our democrats don't speak on med gres to her place at Sankind to day - he is no It; night our I think they she he acquainte In a combant warm ocching Claw how then De but Milymond who sequen it ale - I am glad en med down 3 " with you - I hope it will fall wary when Mr K 1 32m advance is as quest an Eye Bells Than we have done - you 62 lake who hew the extra sims in hund done by order for Me N Salo - The pythakeren w _ and the desire of late of Dums depented who la at us some of the days -

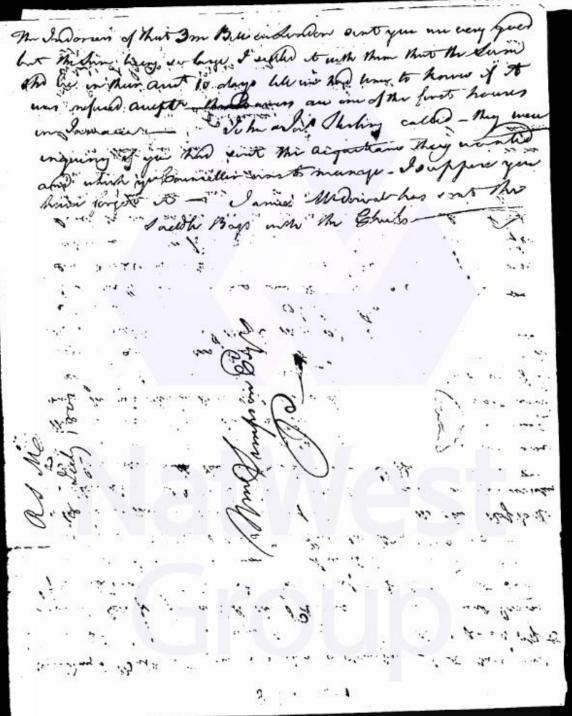
Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 8 July 1801

RB/837/280 Page 1 of 2

8 July 1801

Yesterday's Balance against you is rather a damper – but these fine Rains should keep up our spirits they will have the happiest effect upon the crop 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 and 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 3d 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 and he were here it would 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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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 8 July 1801

RB/837/280 Page 2 of 2

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 with the Checks.

RSM 8 July 1801

Wm Simpson Esq

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9 July 1801

State the warm Row continues, and of we get a fest Sun after to how the appearance of the fountry were reviews! and what thunkfulnets out to to execute howards the author of ale our meries It bu currous to know who is the Land of Dierie. Shope It is some Tife man I is a bonne Property - I head Anas 30 m gent Set par Low Clyen for it - how all thing away how strange to is that netword makes an offer for any of my supher frely hale Farms near Sumporte which one of think is feld many more Minho than the. you see her the sallant is Ormery on Linden - that loce - Bill is upon the first agents there who have agreed to anept for \$15 th wales of whit Pordere he consigns and sends them But of any for - anter South has get him to ansay part who There Tenley Bamaline for The ballant of ford me his how at lamace letters to him from where vappears they have ships of Produce fast arrived and fast on the way to the and of about \$45000 - the this will pay all his Instalments dee Melait the 1 but making 13/4 FEF of his dett - May write that they have made no bad debto no Jacofies and it in appear that they have tig as Infully andahad after thew Shapments the walter of which they promise to here all home enther course of the Tummer a I they there there ale his delt will be pard by the and of the year and a good Sum one - this fits him ingent offents I heely what Parenties to only it the shy are to is ale chiefly bothers - some Pour of offer and then articles with sell com some profit - as som as he sells he qua the Parcharers But to the how on of his Intelment mites to one you that is the way we do fire

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

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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 Fifeman – 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 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.

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hunt Frank and rooms opinion she rouled but to sele to the sound the Borows for him to draw the Persun for him to draw the Persun for him to draw the

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

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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

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10 July 1801 bro get 20 Buchs of new Stamps - 10 of each kind -David Reports a Lever Pounter was charged with filesty on slumps and land in this on, but as it appealed when the noch of a worthly son he was not brought to Friel and I believe is blinded - there was a Story that where gellefee And some warelun with this Brings is me bouth in to - a to bottom's layouts I know me what to any - the Sums to Do Smith I the suppere an chiffy be for come human Balls as your far is then ours - but I do not merthet any hims paid I Trush as you mention _ mond is always for outling of watson's aut as unlife formble one I am not clear about Mrs - as for as a Bundon's sunt can be useful heurs she but so as they winth over more cash with as then an Ther hour Ind they have generally a large dam overlinger sombines above 20m - to day it is 12m - This are agents for Greenech Bank - I cannot think Gamale and have this mony broken with us at least in their name My solenny april me, that this every Business My many so as not to operate to our Drigue must judge on the whole whether he wh on with them as we have done - or not Quam Keer's Bill for the Thodays Bull muto always fall ohn on Tresdays but why the Bull should so often he The networked Bills to Day were well arread and are all John up - the lane one was andered by H Hather to a house Gorach a Tadam in - town had to ale his track of smile sales

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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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.

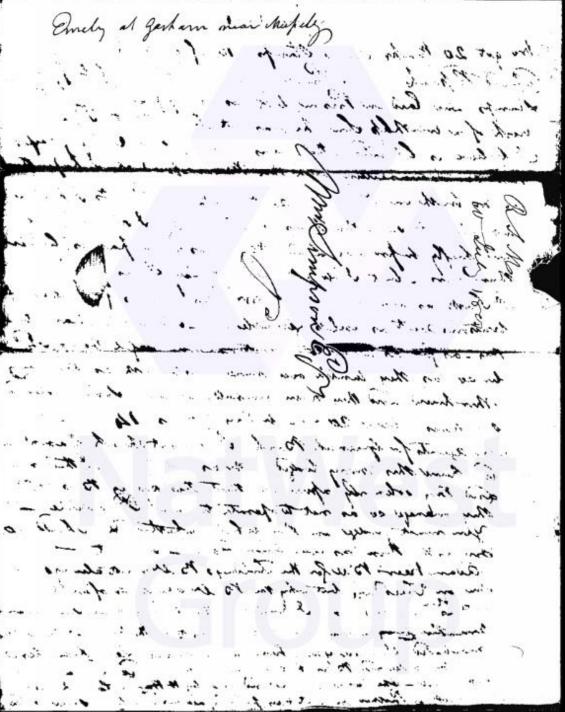
Adam Keir's Bill for the Friday's Balance must always fall due on Tuesday, but why the Balance should so often be against them on that day I know not – any new arrangement with him would be better negotiated between you and him as I never see him here.

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

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And James has not yet four her but frances how it and of the first good Bile he can get - that is a most wighly Burnets and whiley emplowed by Mill Bank- his Bills I heliew are all grown - but when them at all times to any Extent and at phul - often freghens me - he has the Binds afond many Mus payouts to make of the to greater by tent them An ested even much Py Bales to met thin - yesterly um oblige to berrow a Store Bille from They who lives when the mepty of doing with he get a gladem as ming and it is at phile that Business is a heavy upon my own of famely yet our apropert of it coming ente attete so as to requen the same hand of ausmorbeling as others get - I wish they and get some moneyed Englishman to anhe where of it - while water this encomes Immes he likes me all his discounts this week were condemned hope hand - that he gues out to meesthert on Saluny and must carry miny with him hoping the min and alarge Lun he must get Bles made a long me - he has one peryter inderden and Inchmenis for about Lyon - but it is it Tomorks fundagenmy of this anoth - Infered to The other day but must new toupper late it another verying Thing - Otterhen our cleverest Valler after being it months what a help - The legening of may be lest toco - and about a forthy to ago on the 166 - he was nother proved sconcerted of his farmer accuracy - but this has humbled him - he has been Mri all our bushmen who had Transactions on the he bost the many - but can make nothing of it to Down months before he had trees our I how wo 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

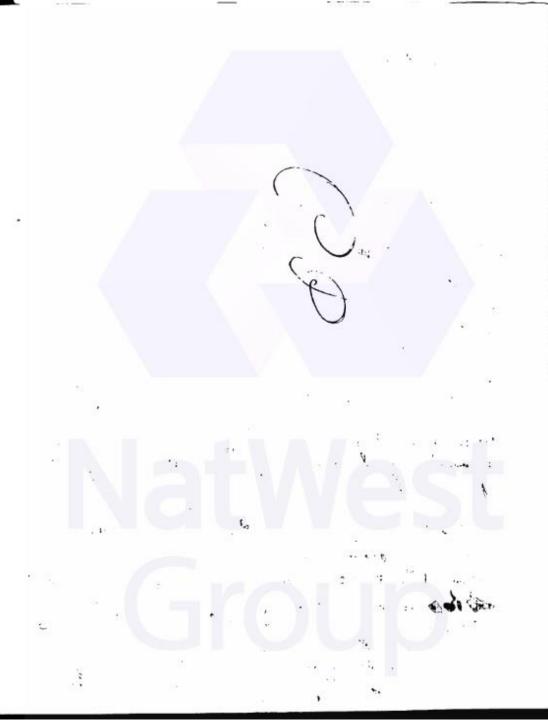
Friend James has not yet paid his Interest, but promises to do it out of the first good Bill he can get. That is a most weighty business and wholly supported by the R Bank – his Bills I believe are all good – but taking them at all times to any extent and at 6/mo often frightens me. He has hard bonds 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]
RB/837/284

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13 July 1801 If you new not Mariha youlf I stand and your Challings for culumnatory the whole Trade by culting them deers -no there are Some hovert men among them - and mer for for the prop of Edr en both sides - " thought of your on Salutary - it was just that die 2 years I dived at Plynen whither I stall ever by this again or a malley of quest devet with me - but I . show the to up northern Front new - I think the Sprind should be sufficiently socked new - in had much rain alumany afternoon - some hany I lumps yesterday - deed a good deal last might - I waget heat after this how Mulowalny were in afer this week I see pore you will be very quet in Golen his mines do any defenme here - will good Me Re never ame west again to an his Child ! - It is providing that Bill of So Mentelles on Goldsmed, being alleved to come back merely for their not forg the netery and I suppose is 2/6. To be sur Goldsmed And here pand it - but fle ant monterthe we much nother pary double as but the Bell come lack - he had the charges - and I had no other way of doing than laking the Bill your as Mile at light - I hope Down wer the can not what Mr Carpt own back - lyther and are much infe. and Sohn Drows upon them by order of a Hamby house I hope Palemon has anoped Napuer les 13 le May And how or number of Bills discountable they day by

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 Calumnating 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.

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.

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varied to when whe not he pland at he bole being melioned that on her Then Horize is not here I will do not here I will obe method him if were ine are

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

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4 holy 800 - a great long The first from a met with any of the to alsoms ung actions -The specialities about paper part attacker grows ou rungener and that mathers but bring them deried and think not oneho aly the Thartes afferm on this are Michaelle Labre of Never - I am glad you think in will of the Emp. I'm four thenh er two last I cannot fo his were deaded by appearances la should overche the agreement with the other top Trushe about inevinding the drawer and that on the full View of the makers they did out thinks som of the Innespectors agreen with eller towhich he maked me to all our name - Ithe him Mr. Bank had in a manner agreed to the Troperal but it was who with the they had get full Tayout of principal avoit in the end - new the Preferal Mint after congleating Payout of 14/ 95 by the In most month. The remaining 6/ \$ state he fell do any thing in it inthout authory hi 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

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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 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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I would be men to the Af he some anther dudend in he for the after the source 25th Gast with will reduce the delt to him ales - if you agree him any one to do with the butto as far as nelates to there Bills on aharrows of low for Mantton-tos not how a ownersion of 30mheavy demands on us totalay befray duly go - and there ned Lacrots must have a \$500 dient to is comfortable inner or Mut there

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 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

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There info Bulanes are ment unacconstitute. Things - but fryen nearly good Blind - I am glas to is not in the way four cal mentetto is duing , I am he just now he is good with a Ship and throwny up a vest quantity of 1860 - this in the Fetition of his to bouglant It will be much of to do not carry him of fam there of white I wish to may not be worse you must week for I sow the Gover men willer on you. en the large don't to the bolt and puyele on man brought me the intered Live from Broughten to a few taking the name from it he had me also it you attenthe but by you find show it to nime - after the shear has evid he med not faturely went in the way to was elect with you Marke forge Includen to Place - no place I with bester to en but ter imperible - I while only leave the on Santiany afternoon - and lukered to return mander be Span Michaelay - During yoursho - driking yor 10 au and ealing agest caches it wo not think with of neufoly Mercy - and how and I fufilly en you instant every In this camely - my pure daughter whiters at Halls I do not en how, I will be absent from the withent shopen Mr Mehre here - in brong my mind in frim This best when he will like no ways

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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O NatWest Grans

we have 2 prof Indoletage and I meant to have cent your un the Mos gentered but forget - we shall can them supplied of your don't next them some of Country leves our opiners defit ands with us and watery for their Inth - Mr Names our or numerous now harbentuly those under the bles M - 10he Mes 1 mit when a man comes in of that manie with a Rut to takes as a long ham to fell gut his same in our todays a good ahal of Rain to day - but med yet the mid Inducted - Man afore Turk to day whetherto. I and transport to to Barelones - I never sow suit a long of Good works as in the Balgarden sand the more whathe that the aut for in the leavily strent a Bashet for your of to aboutly get

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

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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

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16 Ly 1801 Pour las Montests ded this morning a what anstrolowe of the Canity and unesthing of every they have below - it seems he was much agetar yestery morning in a duple with Edwylow about some ander The at his locken mes - and this Congto on to is supposed his Do Complaint - he that everne that of throwing up Blad thro The rights about 8 oldert he and for momentumen herbirts that and in Theremes of one of his Monthers deluted him up his Controlly marriage which was very proper - It is uncertain the has made any Sulment of he has not his allow Bow John will get the Herdage which will be a great buspin - the moveable Properly which make all the Brothers wiel - trens and when I was shown 50 m and he must have Markense has been with me I mad him what youngoing he is only disappointed. has a long Shory will - he own, a ditt to a Back is different from our for goods on white there has a Inew hofgin is a Leen enjaying to en our tate Jond - I Tale him I was not some of our gente challe was to go on with the Subscriptures to the Letter all his Combles him - and this he anyto in the mean how I phonesed not to minher attin for an ophow dist 11300- and

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

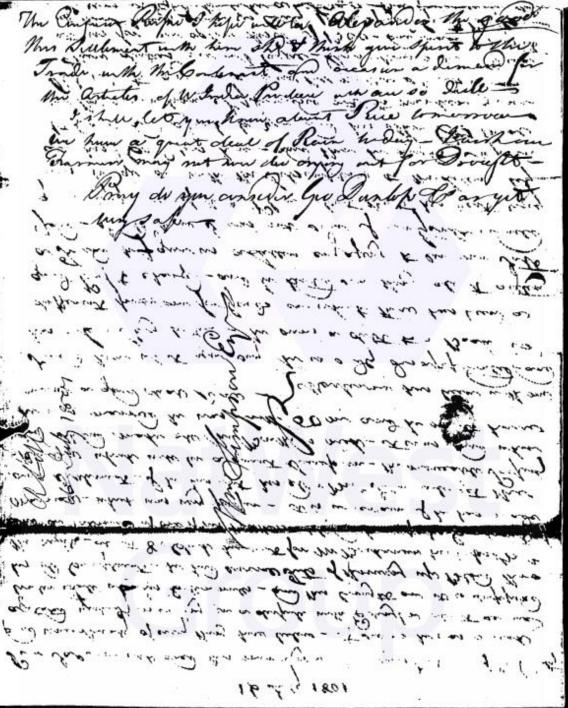
Poor James Monteith died this morning – what an instance of the vanity and uncertainty of everything here below. It seems he was much agitated yesterday morning in a dispute with Edington about some water fall at his cotton mills, and this brought on it is supposed his old complaint. He had several fits 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.

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

RB/837/291 Page 2 of 2

The Emperor Russia I hope will be Alexander <u>the good</u>. 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

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18 July 1801 bow cummit hold out a forthregit I think without our Supplies as the Shotop will be with you anothery and John will be coming next I supper immedially - you may and 10 \$ 15m by him of \$20 ! 120 ! Then with white me can get up from the Bouts in love of new wee carry is their - our soule notes are low two - but me having as many as well do the you special befragen come I mak you to be him yoself. There's a way aprecieté Congille to day fait had for thus not yet sun it - Her fried me her made a more purciful Pur warme there we chan have imagined - but they must I think over growing - we don't think here Then has but to much rown yet - Ind fain hope the Sporn that has been town Jum will not mise - There is a charmy day - modale a I am going to down with Gilbert at his benny plan sometis halve fand whe my wife for a pining - within dues not seem much hi lament James Montelli's death - he lucks to the Durantell which Ishn will derive from the East as promisery something to homself and of John Reeps to his Porfpers atomises to bretw - he will get something from him - but as to the other Parlners & how no donot he will goof as fast as ever (and help all he can from them - they say he has been making more money man any other man of tale I show hope wow Tinherhow will lake care of himself from What you wish before of some of Thomas i authors out heary duly the I had how when he you as the last engle track the the own of such on more and put him on he qual -

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

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18 July 1801

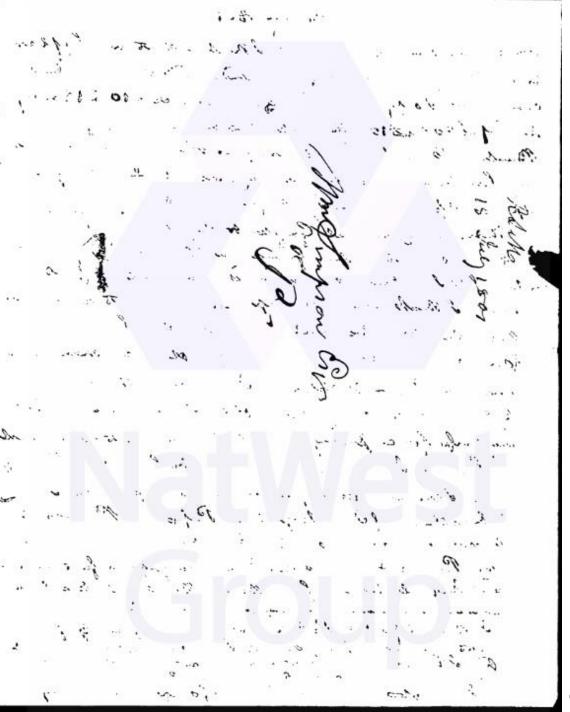
We cannot hold out a fortnight I think without new supplies as the Stirlings will be with you on Monday and John will be coming West I suppose immediately, you may send 10 or 15m by him of £20s and £10s these with what we can get up from the Banks in case of need will carry us through. Our small notes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

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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 July 1801

RB/837/292 Page 2 of 2

RSM 18 July 1801 Wm Simpson Esq

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20 they 1801

Willie is all out of his palentahin - trouble Sprahamis Tonered, came forward with some hundred provides which extend them before thereto to was 9/1 fet and upon that they got their desolt luch from Keyouts multhele and the Band - the out to the Bank was but smaller to Physiles : also they own about 2m fam I shall be much mustaken our in Montest Grey a Shelling of N - This dis se was given grappulation and before the Board had medded to get new Im (Dole is give dear theliales with James I Turent a great Cavalande ale the way to drew the othersale of Duntarten - that he might be with his life - he will certainly ent up will and these cannot be lucer hand, for the Openhouse than his Monthers - what a stronger warn where this is - dames of suppose has forged upon 100m as an Obrail-and if he there get that he should good have been for ogungery of golling on the he had I'l le wrows to know what the thistopy make of you - this delightful weather and you delightful flow that morning while fut you in gold humber -And a most pleasing Please on Saluting and more I'm a mon beautiful spirt than Gellests .. it does ones quantities of Potatoes in the most promising State , I should think there will be 3 or 4 souths out for the bounty from them I she he Mulsolluler what you very houset ally - he is to drink Then with me and after that lake a walk when we shall hime ale the wire mean of the bart there our hund difficult with of to to morning - only 38m army many heavy demands I see upon us - a large Belle him beather 3 Mentes who bellow sonds - Lasco- Bu In 15 auf from Think phich, time who in they will intapply again for with sow

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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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.

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 and 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 would put you in good humour. We had a most pleasing ride on Saturday and none of us ever saw a more beautiful spot than Gilbert's. It does one's 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.

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The Dean comes in and ongs we are as slack as the Edstante there is an uncommen quelado this forenoon - but it willle made up timerrow -Per William Ponkerton has willed to tale me her More Morning has neally to fee and he never approbable Danger will of gover him the heart about a fauthright ask when we list a & Bo Inft for him - that is all only and at least dendy from travely - barred herd 480 - and and and frustam 128 I - her other triles an to Pour Alless in all about 4 m - when is a very honest man and a pury me that he own Tesherly is men them sufficient to pay the of his the all making a single - but what a only this us ho Sufer in this threat ments and force him to eits What a Darker this The Pinherson has been - William lelle me that when Knowley he much 20 m by one to has 2700 & Value on the whom you suffer 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

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 if his brother should 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.

What a dasher this Thomas Pinkerton has been. William tells me that to his knowledge he made 20m by one contract with government 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.

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

The Dean tells me sugars 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.

RSM 20 July 1801

Wm Simpson Esq

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21 July 1801 you may on his name often in our List to the west Indians who will she him any quantity of Sugars - Poor tinkertin I work you of last night - epupling a Libo - in law me Both of his but ours as are indired - stronge Da me they did not go to Edwar Sunday as they intended a Mis for Shiling Lang mayfull of artived attachunfiler Solwang night - she had been at Bang her and its was going up to her - Mr Visit herewor amounts you I show in still be all to fight. When this week withint any Supply of rutes - Mr an hum gover out a quet & day - and men the Samuela that is arrived who bring farther demands - one of Shoking Goldes Shops our this merry and as the others were at her back and the wind fair they were ber all in by this time -I winh we may not be when on by there great Brokers But to andilad his promoted to take it up to Day-but. he so of fiderapid yesterdy to work wont thew - his Voulen apries us them is no danger to us and that he and who it if this wied - I wish to may be so - I mide him gues only the nelification on the day it was returned but I am doutful for The not sind who Linesperd the hoch after the first Indianess: and feel duly and aired handly how in the end - Mod puped on this morning for Inrespect - the great with their (his him they means san Tride ou duling but I hear the dones from dondine Nankingh aw more omfortable to hange whit merigal weather . It must brug every they forward

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

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21 July 1801

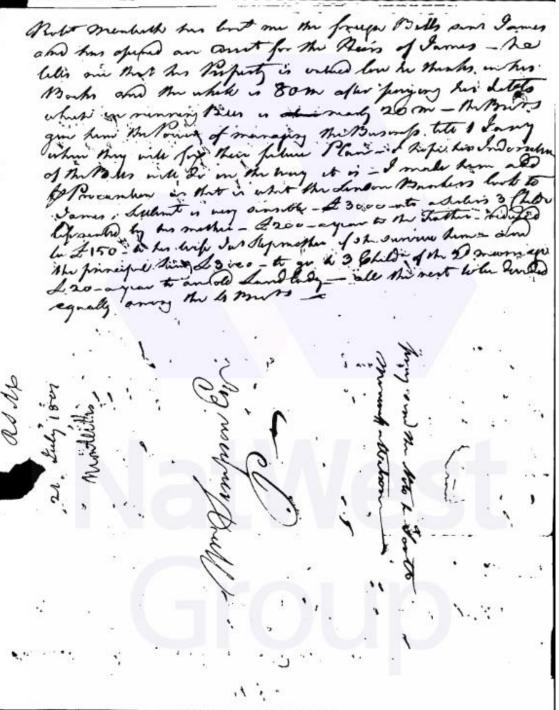
Samuel Wilson is a grocer and esteemed a very good man. You may see his name often in our list to the West Indians who would sell him any quantity of sugars. Poor Pinkerton I wrote you of last night – excepting a £160 we have no Bills of his but such as are indorsed. Stirling's lad tells me they did not go to Edinburgh on Sunday as they intended owing to Mrs James Stirling having unexpectedly arrived at Drumpelier 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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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 21 July 1801

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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 Procuration 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 four brothers.

Pray send the note to Scott Moncrieff & Watson.

[in another hand:] Monteiths

RSM 21 July 1801

Wm Simpson Esq

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22 July 1801 I was afrald to open of I this merry deladers a territo Ball affin - how agreedy was I desappetered sand un huntally - 6 m is wonderfully link and done Collulars a Gilberts Bles - most week I hope you will turn the Chave - that by But to Sugardon & nother I off on much is unaccionable - I must leave from Son how his Balancer arms to be so heary exaged me yerling to sond the Sastalet ags with the too and any morphires in him strady to go with theme wille I find is so for right - Jas Hamilton (one of the Put Montethe saying that meluntes thindy the desis Thertern should smith upon the las refay that de The he is the most honorable of all the town, I believe -I have me dependance upon that promise - god we hardly get think Fortune smiles upon him he has a atthe to a tetter, it welchoolably even out him to well of what deines we to reconcile our to our Interest - busides do well only think of hulf of the dett, and the Graham & Dansuar I sode ont last aring to healbern buil to bleam and with all then Blefrings to gene as go as modale has I never some particularly the Polistics

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

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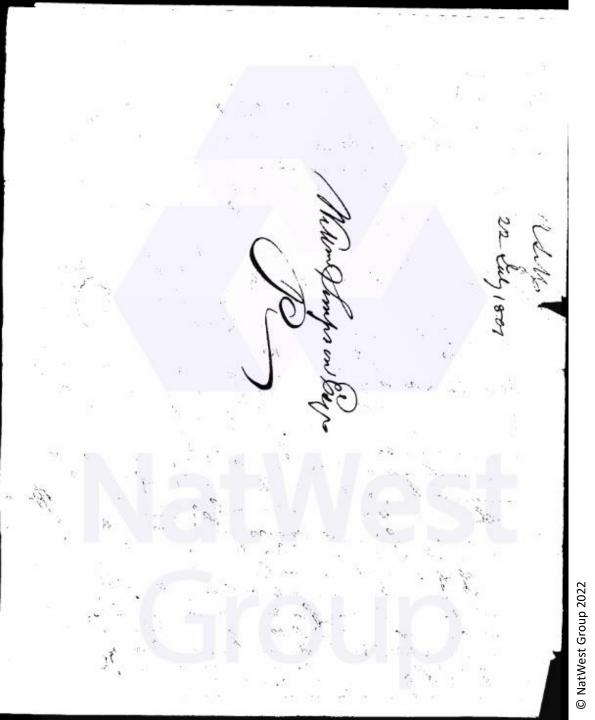
22 July 1801

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.

Willie I find is so far right – James Hamilton (one of the acting partners of Reynolds & Co) it seems got a letter from Robert 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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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 22 July 1801

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RSM
22 July 1801
Wm Simpson Esq

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23 /2 1800 I willed on Love with Mr Mar junbands order but he was just ginding of the last of his Rive for Leverful when the former 361 and at Lowon A has get info to 1/2/ I then ment to Paid and get him to promew his find the I Tienes at 3 of - it and the tiger who go by memory, Boat - et is he let for he days - It is Surfining the Rue De mere so on the approach of Harvest and Me profect of emmena quantities arrivery from India - all this shows what a deferent loop the last has been ayour annulum I thing to best hopen and est winfred Bett to bywhem's at Livespeel yesterdy with directions to note to ale the obligants and get treaty of not money and however has negatively neles the return by Letters Why It orsers - and the drawers are the same with the aufters I met just me with one of the Tunky own's wholed me Must ale their dette water peled in to Pays but I dest Culiew him - and 3 Samaces min an arrived a valuable That to is - so you see of me have Saper enough we how Jupesty at to Capt Suntine pople in afew you Sileer was cent of last might - a good fact of the large wites by him who when my tweets and wichell luck for your mus waves by the and of t - I suppose thinkens well get his monthly pay new from us - to bod I don't Much I wer before our or hand of any of the books but himself. My Dont seem to the Litheau Labord. If any Governous some west I hope he waste lock in .. upon this Branch and ho is so and the in the opino

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 23 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 all 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, so you see if we have paper enough we have property against it.

Captain 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. It's 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 his Branch and let us see a Duke in the office.

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what a foolish info that mose guess is - myst who not as well grow her don't on you as district James Buchana to draw - I'm not have taken her order of I had not been had that some she works the Star she had from to and knowled so that her draft and as beget

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 Page 2 of 2

What a foolish wife that Mrs Spiers is — might she not as well given her draft on you as desired Jamie Buchanan to draw. I would not have taken her order, if I had not been told that since she wrote the letter she had gone to Ardkonnel so that her draft could not be got. I don't care though you refuse it to learn her better manners and Jamie Buchanan will be answerable to us.

RSM 23 July 1801

Wm Simpson Esq

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C 2..... +20/V(+0|V @

24 July 1801 It cut you fond hammeny to make my thick Skew tothis you . God ofinteens - I am ohn god - of much my & Titly may mit lum yor arow to held ally whity on unhachent Mitherland Color and asked of he meant to lay to - he goes of -to movem irrarry at 9 and take ale our Inglot lags with him will 405m mybers to helf your on metaling - But Montales set has just been with me sturning me a diller from whilefully Joyling that a mittie in sent you but much was mightened after An Mew as adminutator - po we are to get a me to be by hum Joh on the come Day with no shall disn't you reflew the other - I was much should getterly by heavy the fur Muhert marshele who marked Is Shrhay's clark mufter And welly lost his budgeaut, and his Surgeon tites me there is no hope of his necessing it - it is an Indicately what has been to sum good noty comy on for some menths - what al-lamy - and what a melanchely Swelin for the purigiol oh had ablied and to do a for weeks ofer Births I see we mented you 14 Mont a Bell Irom by him on a smart But & 25to - 8 time 4pm - I hope the augus in good - un underwood it as annieled with his Barrauch Burnets - I do not think he has her any other toll with us for a bulumonth madely who came how necessaried to me by now Lees was some years at our follow and is now private herely to be There in Law down Mobert - he works That's a destaled was just not from lynd Hutchison dated & Jame confirming the durents we that from Low Elgen - that the number of Forsoners who had surrendered from gh hi 20 may was iboo of their lest Troub Trops - that the Conory laken was my wellach existering of all kinds of allothing wine fints get and about to oce - in Money - that the achieve 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

It costs you hard hammering to make my thick skull take in your Edinburgh 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 which we shall send you 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 it seems 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 accepter 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 today 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

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The Viger who attacked them continued of hours and the French orchard after lessing 3 to 400 mer helled and wounded - that a Body of 1500 manulake baraly winder the Succepor of maurat in the world - that he aspected the most series gold Effety from this Sweeken from their internels Handledge of the Gristers that the first decessed of the army of the chartelles Pirlais way he thinks the Street on whome Intis, is Scott money while is black - to be hours on they

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

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.

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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) NatWest Group 2023

25 July 1800 you for su my frend downly's Intelligene conformed by the grapelle This moray - on the whole the View it gives of our affects in togy for is very farvariely - it is stronge that meter the landing all the you superanus at present thinks of he in a outly state There though are out of our defth - it will be ment fortunate I a brish demand was to come from the borksent for one I richnes for if it does not I from that will be in a state min sicky State - none of your Rain has come here " we have hardly had abland them to Days -me Then four repeny weather afor of it combines 2003 in show have general hurerest - in my living Kides of am delighted with the eight of the land, of all Kind, and of so please good to continue this fine weather, I thinks we must how plenty in the Life for man a Beart - Millay well will be dear low there with he planty of Mer doder ally he Mays wer I hope got out it you haight a most unfortunet andent happened yesterdy at Hamilles 3 Lades - two mos Enings and multiple Chefiles on am 60 Teller wen in a Chair. - the Rosses with fight for our off- the Schow was smasted to prices she dades thrown out and dreatelly hurt-one too and living I daughter of Jas down) and her Thigh & arm Bores Cosh birther - her Love shead twenty manyted - her defo thought to bir in the queter dayer - I min they and gone ares he he keep up 5 the atome to montes - the is immoved amund

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

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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.

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 James 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.

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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 July 1801

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> **RSM** 25 July 1801

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27 July 1800 Mr Margenbacks evens under to be rather unbecky in histatte Seculations - for I am the beday There is the follow-glash mi Sugar- but I supper it is very good you Runchs on the general Frederic of Ins and one to just - one a show the half of man hand an somewhat army in the head - Just Rubert I hear is daily were dued mine embereile s how but me think of the unspeaked many we enging when me have the General four These I down and misse and themet was for Rum and him and three is me doubt to whether the Mr Shistings are Fire and who me doubt him ever you - I have que Mr your Chap who wiles shottets my Letter wheleve who will make how men coreful in falue has how for demands on in furtiles in Some to a Hunter goldnishen den Ten chalers who do no leuscon and us len any other way - they count have a for such large Biles for themelus - it must be Some of our Thouters I should like much to know there drufts they are generally whent 2m - or for may him get them down abread, what is the meaning of this how in the Stroke - I suppose it must be ony to. the Propert of Plan Ciny mine Cowlant them own - this as a mortifying Concer 1. models of the Hannibal lut an must have different around of the matter worth of this weeks out 35 m among

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 27 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 fallen and 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 is 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.

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for and lay squit deal of Run yelling at Day well for mente lay squite of the born - he brings our a somelle of Beles he has get for Primes to discount of delivery him to

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

We have had a great deal of rain yesterday and today which I fear will lay much of the corn.

Bob goes into Edinburgh this afternoon – he brings over a parcel of Bills he has got for promises 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 them.

RSM 27 July 1801

Wm Simpson Esq

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29 July 1801 cory I am that our triend is no tutter - while any degree of Lines remains and current help being anyones about him met menters him douby 38m was a frighter durably of 5 hard - after ale that the Rudgimes hat from you - your smeet have a good forther short in stind such Bledays - but after this Turn I. you will get A back from the (de B_A I am currous to engther Bills on One to Munker , Shister of they are not be send your game day Parcell of hoch douts in the bourn of a week on two - your many write them to eting you 2003 of there with lest find -Dilings I supported call before I send of this and they; will tall me how you have stucked it with 5th in who hartly farry us the Tuelday - when ar can Jane now that come in at the Goder pulorside of Polishin back Book is from 70 h go mand but as mile Inherten of smile notes - so ful but to sind us afaither Sithly hymny of the week - wir hele only high to pay out the new Stamps on morday us I so the new act only commones at a from 2 height - all the Wo I benches in The house and that will come on the Epoche on Tready we shall return by you mufrenger with all the Blaskings myto and if ayou we of with you on any metal has just heen asking me of the

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

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29 July 1801

Sorry 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.

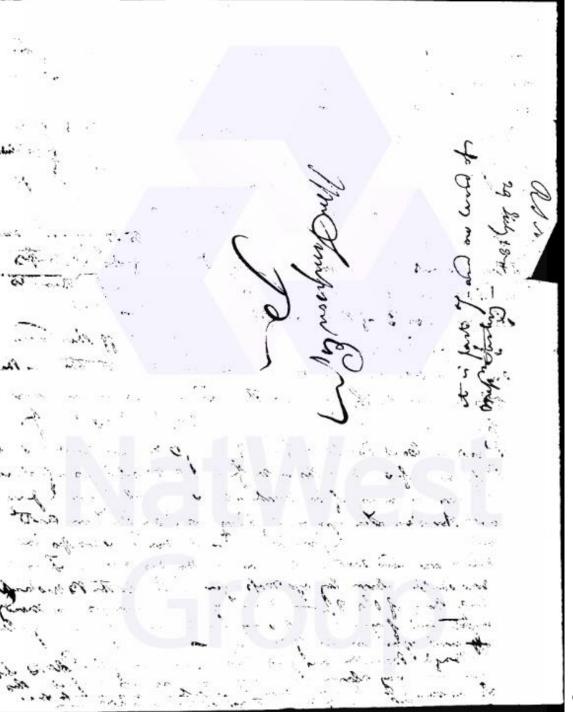
Stirlings I suppose will call before I send off this and they will tell me how you have settled it with them – the 56m will hardly carry us through Tuesday – when we can issue none that come in at the exchange the credit side of Peterkin's cash book is from 70 to 90m and but a small proportion of small notes, so fail 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 and from 2nd August. All the old stamps in the house and that will come at the Exchange on Tuesday we shall return by your messenger with all the Bills & stamps but those of 1/ & 2/ I wish you would come yourself on Monday night and if you would not stay longer you might carry all off with you on Wednesday morning.

Hugh Hamilton has just been asking me if the Edinburgh 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.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the Bank's cashier, 29 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 impled by the Bire and tate me how for you agree with Many in his general statements by some odd Muchale Mr Sheet from Pay 32. h & g is from a Pablichem again gent a defferent Subject the South Long - a I have met out I - Mr Interruption full in the Books when it weres -Hought I and out go the right way on the Indigedbe seford to the sa heiges - when the BA of light com Grally refuse Gold I wonder how there can be any greeken as to other Borks when they offer Boff muter as that to and in the Brown Deputing of Specie I was sortery Part for changing so high forthe light but when he should one how line it was I chall not Jan spiling to get to Taylor to great mothers I think to lune to dind you bout the

I hank to lust to dand you touch the Soudhlags from Shorting by moment with what my to help you my or mered on 24567-

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

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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.

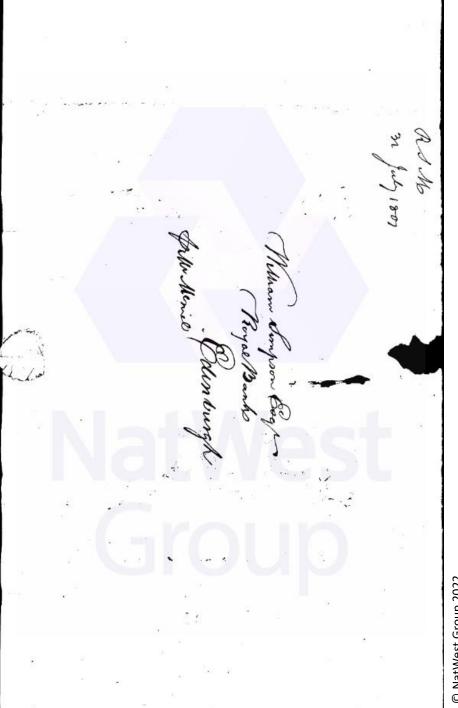
I saw the decision you mention about Bank notes but thought it did not go the right way as the judge and the jury to give for the plaintiff that it might be referred to the 12 judges — when the Bank of England can legally refuse gold I wonder how there can be any question as to other Banks when they offer Bank of England 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.

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

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> RSM 31 July 1801

William Simpson Esq Royal Bank Edinburgh

Per Mr Mcniel

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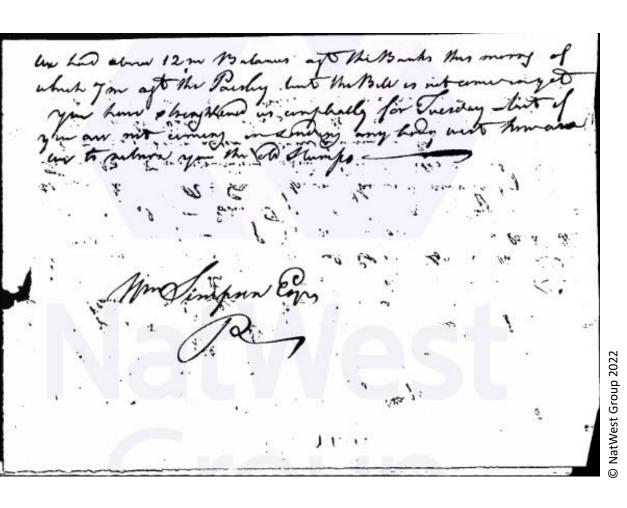
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NatWest

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

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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.

Wm Simpson Esq

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