

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" - he said Niel I will not play that for De'il a Bane of the Campbells Bulk I like - McDougall 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 - 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.

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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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.

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*Bob's letter has made his mother easy - he seems to be  
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*Rd Mc  
1 July 1801*

*Wm Simpson Esq*

*R*

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RSM

1 July 1801

Wm Simpson Esq

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2 July 1801

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

I had a chat with Duncan last night he is a curious Fellow and gives one a great deal of curious information as to the mode of carrying on Business in London - he told me all his Manoeuvres for raising money in '93, and again in '97 when the Bank stopt when he said he was as much pinched as in '93 - money he says is very scarce in London just now and will be more so if the Stagnation in the Sale of Produce continues - for it is upon the Bills given on the Sale of Goods that money is raised - this is a way of <sup>accounting</sup> accounting for the Plenty or Scarcity of money which did not occur to me before -

The says Down's nerves were so much shaken in '93 - that he has never recovered it - and that Free was the man by his good nerves that carried the house through then - I understand a young Down is taken in as a partner - which will probably have been notified to you - 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 for till his Rents here come in - I tried to laugh him out of it and we parted but he was at me before breakfast this morning to say that he had considered it as a great favour this -

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

RSM

2 July 1801

Wm Simpson Esq

P

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RSM  
2 July 1801

Wm Simpson Esq  
P

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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 any thing in my P to which your remark on poor Vinegar Peter relates - who is he? - Geo Macintosh's Highland

Pride will be up at your Refusal - but it was too much to expect you would melt so long dated a Bill - George is heavy upon us with his highland concerns and connections - but he is an honest benevolent Fellow and many a poor Nordland he helps up -

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

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Wm Simpson Esq

Adm  
3 July 1801

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

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6 July 1801

Your frighten me with good Mr R's apprehensions of another '93. I do not believe I would now have nerves to carry me through it but I would fain hope we shall never see such a time. To be sure the magnitude of our transactions is frightful witness those of this day - but surely these W Indian remittances are natural Bills - and when the Trade of the Kingdom is so extended it is unavoidable our being overburdened with it - Our Leeward Island Fleet is all arrived safe - tho' you 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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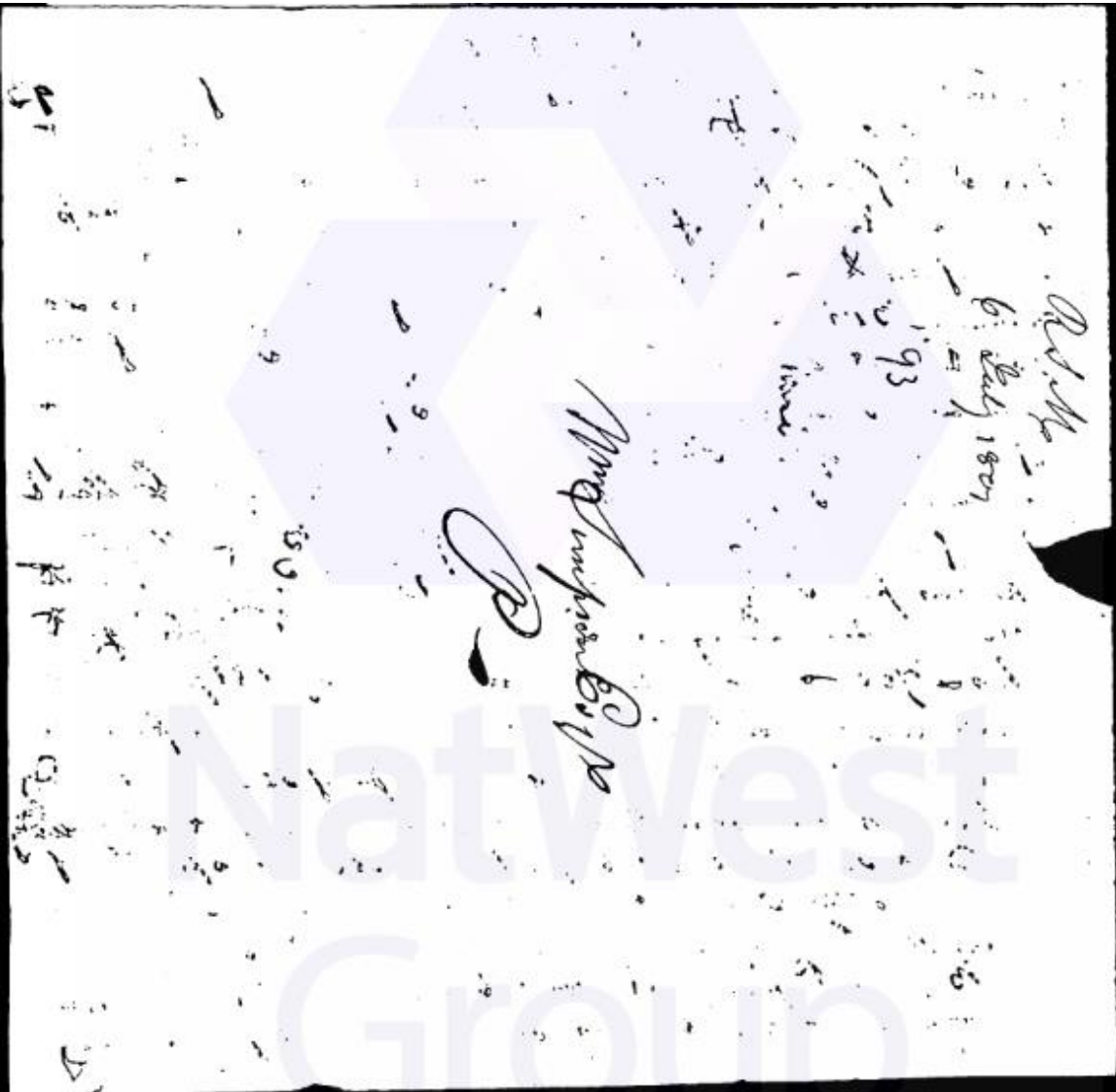
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RSM

6 July 1801

[in a different hand:] '93

Wm Simpson Esq

P

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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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8 July 1801

Yesterday's Breeze against you is rather a damper - but these fine Rains should keep up our spirits they will have the happiest effect upon the crops particularly the Potatoes - at the earnest desire of the Ladies at Airdry I rode out after 6 last night and was delightfully met returning before 8 this morning - my company was desired to be a landlord to Mr & Mrs Liston who came there in the evening after dining with Thom. Hopkirk at Hamilton - I had a great deal of very agreeable conversation of Information from the Ambassador - Jefferson's words to him on receiving the accounts of Bonaparte's advancement were that he never thought him a Patriot or a good man - but that now he had shown himself to be a hypocritical Tyrant and a Scoundrel - our democrats don't speak so of him Mr L goes to his place at Damhead to day - he is Mr R's neighbour I think they should be acquainted - It is a constant warm soaking Rain here this day but the Ground will require to all - I am glad to see meal down 3<sup>l</sup> with you - I hope it will fall every where Mr R's 32m advanced is as great an Eye sore to me as it can be to him - but I firmly believe if you & he were here 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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The Indorsers of that 3m Bill on London sent you are very good  
but the sum being so large I settled to with them that the sum  
shd be in their acct 10 days till we had time to know if it  
was refused accept<sup>d</sup> 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  
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Saddle Bags with the Checks

As Mr  
to Sir  
1801

Wm Simpson Esq

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9 July 1801

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

I'll be curious to know who is the Laird of Dairsie. I hope it is some Fife man - it is a bonny Property - I think it was 30m General Scott paid Lord Elgin for it - how all his land is flying away - how strange it is that nobody makes an offer for any of my nephew's pretty little Farms near Dunfermline which one should think 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

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

RB/837/281

Page 1 of 2

9 July 1801

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

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

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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 — as 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.

Robt M  
9 July 1801

Wm Simpson Esq  
P

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

RB/837/281  
Page 2 of 2

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

RSM  
9 July 1801

Wm Simpson Esq  
P

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10 July 1801

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

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

RB/837/282

Page 1 of 2

10 July 1801

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

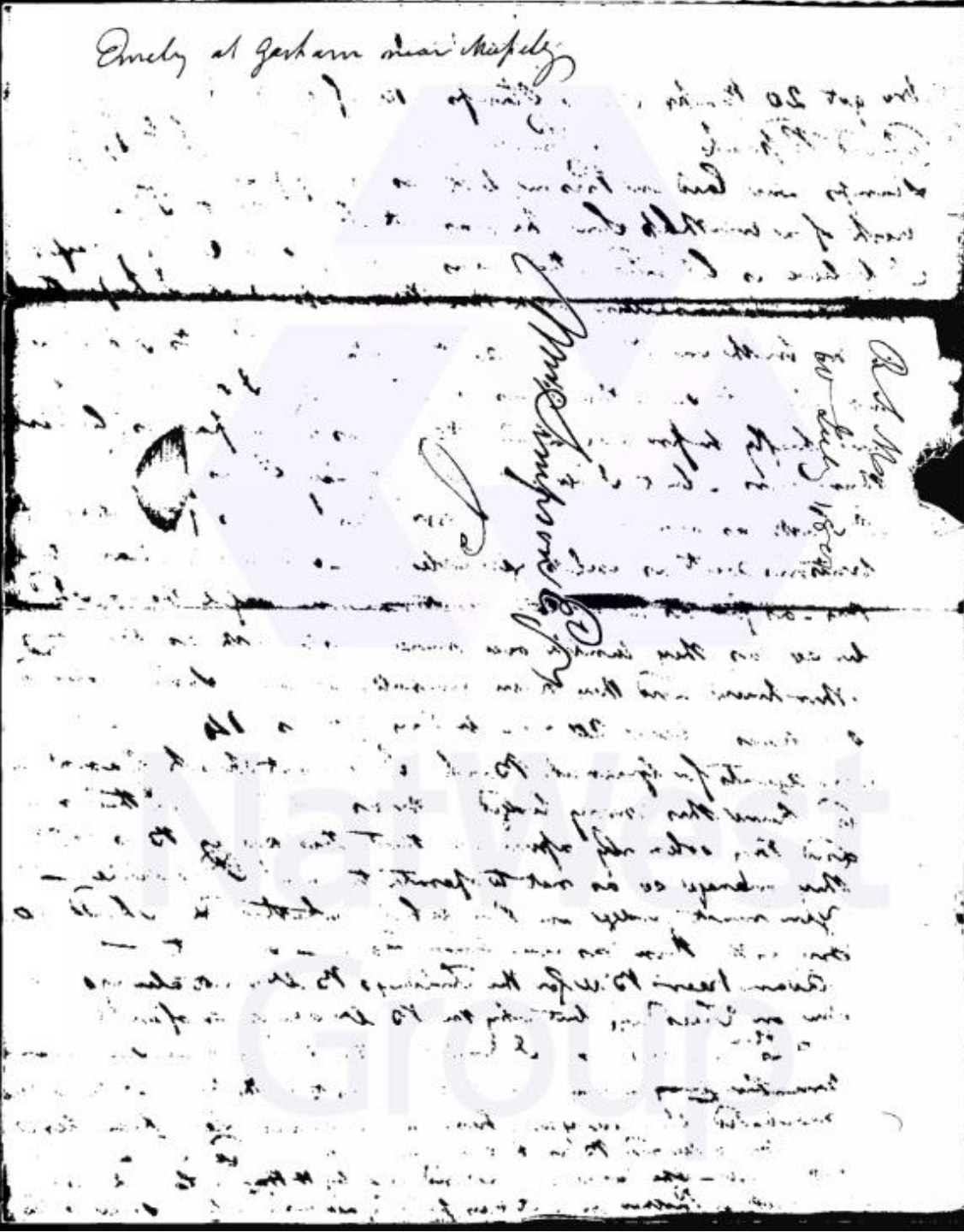
As to Watson's payments I know not what to say - the sums to David Smith I should suppose are chiefly to procure London Bills as your par is lower than ours, but I do not recollect any sums paid by D Smith as you mention. Mr D is always for cutting off Watson's account as useless and troublesome. I am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

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

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

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

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Page 2 of 2

Emily at Garham near Mussely

RSM

10 July 1801

Wm Simpson Esq

P

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Friend James has not yet paid his Interest - but promises to do it out of the first good Bill he can get - That is a most weighty business and wholly supported by the R Bank - his Bills I believe are all good - but taking them at all times to any extent and at 6/mo often frightens me - he has hard Bonds and many other payments to make of late - to greater extent than he could ever make Pig Bills to meet them - yesterday he was obliged to borrow a £600 Bill from King which I was under the necessity of doing altho he got a good sum on Monday and it is at 6/mo. That business is a heavy load up on my mind and I cannot yet see a prospect of it coming into a state so as to require the same kind of accommodations as others get. I wish they would get some moneyed Englishman to take a share of it - while writing this comes James he tells me all his discounts this week were condemned before hand - 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 & conceited of his former accuracy - but this has humbled him - he has been thro' all our customers who had Transactions on the day, he lost the money - but can make nothing of it - some months before he had £100 over - how shall we do with these things

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

RB/837/284  
Page 1 of 2

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

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

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

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pp

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13 July 1801

If you were not a Banker yourself I should send you a challenge for calumniating the whole Trade by calling them Jews - no there are some honest men among them - and not far from the Cross of Edinburgh on both sides - I thought of you on Saturday - it was just that day 2 years I dined at P Green - whether I shall ever be there again is a matter of great doubt with me - but I should like to see your northern front now - I think the ground should be sufficiently soaked now - we had much rain Sunday afternoon - some heavy plumps yesterday - and a good deal last night - if we get heat after this here the country will revive - after this week I suppose you will be very quiet in Edinburgh - no more on 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 did not Monteith would much rather pay double as let the Bill come back - he paid the charges - and I had no other way of doing than taking the Bill again as a Bill at sight - I hope Down will take care not to let the next come back. Goldsmid are rich people, and John draws upon them by order of a Hamburg house. I hope Paterson has accepted Napier & Co's Bill - they sent him a number of Bills discountable they say by the time their draft fall due -

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

RB/837/285

Page 1 of 2

13 July 1801

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

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

how much is Barrachnies Balance?

Wm Simpson Esq  
P

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

RB/837/285

Page 2 of 2

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

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

RSM

13 July 1801

Wm Simpson Esq

P

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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 25<sup>th</sup> 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 & 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 beg'd him to send the whole to  
Jamie Buchan to show you but he insisted on  
my writing you

RSM  
14 July 1801

Recd

Wm Simpson Esq

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

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  
P

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15 July 1801

These cross Balances are most unaccountable things - but if you must give blood - I am glad it is not in this way poor James Monteith is doing - I am told just now he is gone into a shop and throwing up a vast quantity of blood - this is the return of his old complaint it will be much if it do not carry him off (and then of what avail his great Fortune - I wish it may not be worse with you next week for I see the Excise men will be on you - you see the large debt 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 had 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 Edin 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 day - 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 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 -

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

RB/837/290

Page 1 of 2

15 July 1801

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

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

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

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

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

Rd. M.  
15 July 1801

Wm Simpson Esq  
R

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

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

RB/837/290

Page 2 of 2

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

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

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

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

RSM  
15 July 1801

Wm Simpson Esq  
P

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16 July 1801

Poor James Monteith died this morning - what an instance of the vanity and uncertainty of every thing here below - It seems he was much agitated yesterday morning in a dispute with Edington about some water fall at his cotton mills - and this brought on it is supposed his old complaint - he had several fits of throwing up blood thro the night - about 8 o'clock he sent for Mr Buchanan his wife's brother and in presence of one of his brothers delivered him up his contract of marriage - which was very proper - It is uncertain if he has made any settlement - if he has not his older brother John will get the heritage which will be a great succession - the moveable property perhaps which will be a great success - the moveable property should make all the brothers rich - it was said when he was married he was worth 50m and he must have made a good deal since - Mackenzie has been with me I told him what you say he is sadly disappointed and has a long story to tell - he owns a debt to a Bank is different from one for goods on which there has been a good profit charged - and he hinted something about getting a friend to give us a letter engaging to see our interest paid. I told him I was not sure if our gentlemen would quite approve of that plan, but that his best way was to go on with the subscriptions to the letter by all his creditors here, and then he might step in to Edinburgh and speak to you and his other creditors there. In the meantime I promised not to mention your refusal to any, so there the matter stands.

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

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 1 of 2

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

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

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

RSM

16 July 1801

Wm Simpson Esq

P

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18 July 1801

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

There's a very agreeable Gazette to day I am told for I had not yet seen it - these French men 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 had fair hope the corn that has been laid down will yet rise - these is a charming day - Mr Dale & 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 know 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 Mr 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~~ happy in the prospect of seeing worthy Ally

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

RB/837/292

Page 1 of 2

18 July 1801

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.

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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  
P

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20 July 1801

Willie is all out of his calculation - Monteith & Graham's friend, came forward with some hundred pounds which enabled them to pay I think it was 9/1 per £ and upon that they got their discharge both from Reynolds Monteith & Co and the Bank - their debt to the Bank was but small to Reynolds & Co they owed above 2m and I shall be much mistaken if ever a Monteith pay a shilling of it - This discharge was given by your approbation and before the Bank had resolved to give none. Mr Dale is gone down the water with James's funeral a great cavalcade all the way to Drem the other side of Dumbarton - that he might be with his wife - he will certainly cut up well and there cannot be better hands for the operation than his brothers - what a strange vain world this is - James I suppose had fixed upon 100m as his object - and if he had got that he would just have been for squeezing & fighting on till he had doubled it - I'll be curious to know what the Stirlings make of you. This delightful weather and your delightful place this morning which put you in good humour - we had a most pleasing walk out yesterday 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.

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 1 of 2

20 July 1801

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

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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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  
P

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

William tells me Carrick and Archie Graham are the partners of the West Indians - especially Carrick - what a dasher this Thomas Pinkerton has been - your most obedt Servant RSM

Wm Simpson Esq  
P

~~Robert Scott Moncrieff~~  
~~Joint Glasgow Agent of the Royal Bank of Scotland~~  
~~20 July 1801~~

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



21 July 1801

Samuel Wilson is a grocer and esteemed a very good man -  
You may see his name often in our list to the West Indians  
who will sell him any quantity of sugars - Poor Pinkerton  
I wrote you of last night - excepting a £160 - we have no  
Bills of his but such as are indorsed - Stirling's lad tells  
me they did not go to Edin on Sunday as they intended owing  
to Mrs James Stirling having unexpectedly arrived at Drumpelmer  
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 thro' this week without  
any supply of notes - tho' we have given out a great many  
to day - and now the Jamaica Fleet is arrived with  
with many further demands - one of Stirling's Gales ships  
comes this morning and as the others must at her back and  
the wind fair they will be all in by this time -  
I wish we may not be taken in by these great Bankers  
Bill to Archibald - he promised to take it up to day - but  
he 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 if this week - I wish it may be so - I made  
him subscribe the notification on the day it was returned  
but I am doubtful if we shall not send it to Liverpool to look  
after the first indorsers - Archibald duly advised  
them of the return - among them all I think we 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  
& Hamburg are more comfortable to day -  
What merciful weather - it ought long every thing forward  
and I trust yet give us plenty

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

RB/837/295

Page 1 of 2

21 July 1801

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

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

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

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Robert Monteith has brought me the foreign Bills sent James and has opened an account for the Heirs of James - He tells me that his Property is valued low he thinks in his Books and the whole is 80m after paying his debts which in running Bills is nearly 20m - The Brothers give him the Power of managing the Business till 1 January when they will fix their future Plan - I hope his Indorsation of the Bills will do in the way it is - I made him add Per Procurator as that is what the London Bankers look to James's Settlement is very sensible - £3000 to a sister's 3 Children liferented by his mother - £200 a year to the father, reduced to £150 to his wife James' stepmother if she survives him, and the Principal sum £3000 to go to 3 Children of the 2<sup>d</sup> marriage £20 a year to an old Landlady - all the rest to be divided equally among the 4 Brothers

Ad M

21 July 1801

Monteith

Wm Simpson Esq

Pray send the note to Scott Moncrieff & Watson

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

RB/837/295  
Page 2 of 2

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

Pray send the note to Scott Moncrieff & Watson.

[in another hand:] Monteiths

RSM  
21 July 1801

Wm Simpson Esq  
P

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22 July 1801

I was afraid to open your P - this morning dreading a terrible  
Balance against you - how agreeably was I disappointed - and so  
was honest Ally - 6m is wonderfully little considering the  
Collector's and Gilbert's Bills - next week I hope you will  
turn the Chase - that long Bill to Jo Gordon should rather I  
think be in your favour at the Exchange - but the sum falling  
off so much is unaccountable - I must leave 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 Saturday and any  
mixture 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.

at this it is better, it will probably <sup>fall upon</sup> ~~cut~~ him off -  
it is wonderful what devices we <sup>fall upon</sup> 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  
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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

RB/837/296

Page 1 of 2

22 July 1801

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

RB/837/296

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RSM  
22 July 1801

Wm Simpson Esq  
P

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

Capt Stenhouse popped in after your letter was sent off last night - a good part of the large notes by him will be used my 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 - in fact I don't think I ever before saw or heard of any of the Corps but himself. They don't seem to be Lothian Lairds. If our Governor come West I hope he will look in upon this Branch and let us see a Duke in the office

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

RB/837/298  
Page 1 of 2

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/. 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 wife that Mrs Spiers is - might she not  
as well given her draft on you as desired Jamie Buchanan  
to draw - I wd 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

Ad. M.

23 July 1801

Wm Simpson Esq

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

RB/837/298

Page 2 of 2

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RSM

23 July 1801

Wm Simpson Esq

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24 July 1801

It costs you hard hammering to make my thick skull take in your  
 • Edin operations - I see them now - and wish next Tuesday may  
 not lower your baromet - I showed Ally what you wrote about  
 the Chesterhall estate and asked if he meant to buy it - he goes off  
 tomorrow morning at 9 and takes all our saddlebags with him with  
 4 or 5m mixtures to help you on Monday - Bob Monteith  
 has just been with me showing me a letter from Whitefield & Co  
 saying that as the Bill we sent you last week was negotiated after  
 James's death was irregular they could not accept it, but would accept  
 his Bill as administrator - so we are to get a new Bill by  
 him payable on the same day with 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  
 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  
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 we understood it as connected with his barrack business. I do not think  
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 He writes that a dispatch was just received from General Hutchison  
 dated 1 June confirming the accounts we had from Lord Elgin - that  
 the number of prisoners who had surrendered from 9th to 20 May  
 was 1600 of their best French troops - that the convoy taken  
 was very valuable consisting of all kinds of clothing, wine, spirits  
 etc and about £5000 in money - that the action with

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

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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 acceptor is good - we understood it as connected with his barrack business. I do not think he has had any other Bill with us for a twelvemonth.

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

Ad. Me  
24 July 1801

Wm Simpson Esq

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 for some insurance business

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

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RSM  
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25 July 1800

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

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

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

RB/837/300

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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.

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RSM

25 July 1801

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27 July 1801

Mr Marjoribanks seems indeed to be rather unlucky in his little speculations - for I am told today Rice is likely fallen - 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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RB/837/301

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Bob goes into Edin 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 1/8 per cent as we had no room for East Country Folks' Bills - so he will be at you with them -

R.S.M.

27 July 1801

Wm Simpson Esq

P

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

RB/837/301

Page 2 of 2

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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 give 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 feel not to send us a further supply beginning of the week - we shall only begin to pay out the new Stamps on Monday as I see the new act only commences at 2 from 2 half - all the Old Stamps in the house and that will come at the Exchange on Tuesday we shall return by our messengers with all the Old Stamps but those of 1/2 & 2/ - I wish you to come yourself on Monday and if you had not stay longer you might carry all off with you on Wednesday morning -

Hugh Hamilton has just been asking me if the 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.

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  
P

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31 July 1801

You may return the enclosed 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 B of E notes as that Bank is the known Depository of specie.

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

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

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

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

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

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RSM

31 July 1801

William Simpson Esq  
Royal Bank  
Edinburgh

Per Mr Mcniel

*RSM  
31 July 1801*

*William Simpson Esq  
Royal Bank  
Edinburgh*

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31 July 1801

I refer you to my other P of this date by Hayfield who will call upon you tomorrow morning with a vengeance. The sum was so large that I thought it right to give him a slip of paper for it which he will present to you. I hope his writer McNab will find out some flaw in the rights or incumbrances that will postpone the payment till after Monday. Writers are seldom at a loss in that way when it is in their Interest. McNeil & 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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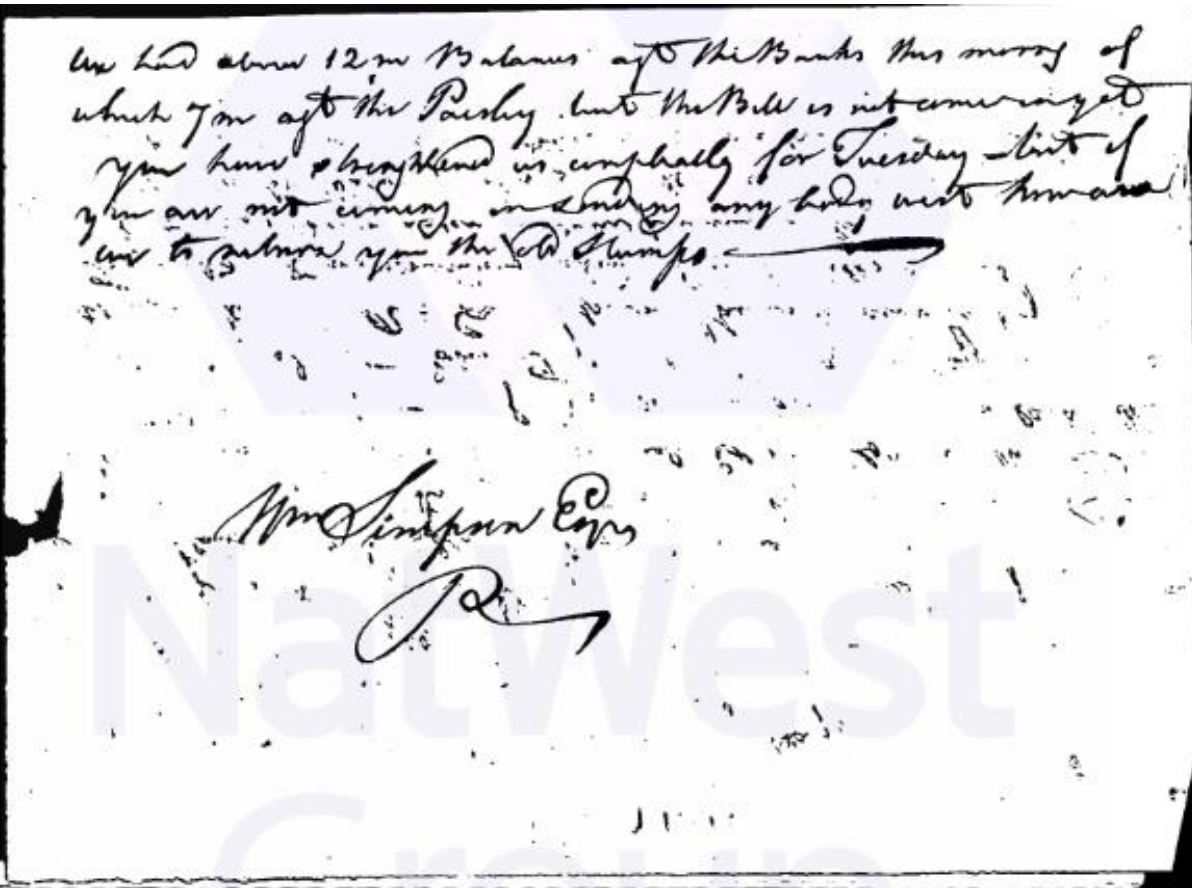
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We had about 12m Balances agt the Banks this mornng of  
which 7m agt the Paisley but the Bill is not come in yet  
you have strengthened us compleatly for Tuesday but if  
you are not coming on Sunday any body west how are  
we to return you the old Stamps

Wm Simpson Esq  
P

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