

Dear Sir

Be so good as consult your counsellor upon the subject of the enclosed and let all be returned to me on Monday or Tuesday - you will observe when McKeand & McGeachin failed, Miller the drawer of the Bills on them gave an heritable Bond over his Property here whereby he became bound to pay up what was not received from the Acceptors, by yearly Instalments, as Mr Carrick was by much the greatest Creditor the Bond lies with him and Miller is disputing the Payment of his Bills as he alleges Mr Carrick did not as required by the Terms of the Bond, make his Claim timeously for the whole amount of the said Bills by McKeand & Co - I am glad to see he has no objection to the payment of our Bills though it required a threatening letter to bring him to say so - he consults Mr Hotchkis in everything and the enclosed form of a letter is no doubt dictated and sent by him - I see no objection to the general obligation in it - and the Bond I believe is to me personally along with Mr Carrick but surely it is to me as cashier or for the Royal

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

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Bank - and there seems to be no propriety in my  
binding my Heirs etc - at any rate I don't like  
to subscribe a letter drawn by a writer - without  
knowing from another of the Fraternity that I  
am safe in doing so - with Mr More being  
as well as with Mr Hotchkis, and any Paper  
approved of by the former I shall readily  
transcribe and subscribe - as Mr More  
starts goes to Edinburgh on Monday to return  
on Wednesday - to save Post you may  
send the Packet by him and I shall let  
Miller know that I cannot be ready  
for him till Thursday -

Yours ever  
R Scott Moncrieff  
1 May 1801

I send this by Mr Oliphant  
of Gibson & Oliphant

A. L. M.  
1 May 1801

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

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Bank - and there seems to be no propriety in my binding my heirs etc - at any rate I don't like to  
subscribe a letter drawn by a writer without knowing from another of the fraternity that I am safe in  
doing so. Will Mr More be so good as settle it with Mr Hotchkis, and any papers approved of by the  
former I shall readily transcribe and subscribe. As Mr Archibald Smith goes to Edinburgh on Monday  
to return on Wednesday, to save postage you may send the packet by him and I shall let Miller  
know that I cannot be ready for him till Thursday.

Yours ever  
R Scott Moncrieff  
1 May 1801

I send this by Mr Oliphant of Gibson & Oliphant

RSM  
1 May 1801

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May 1801

McMurrich expects his 4000 pounder back upon him tomorrow and is very angry at himself for not providing the payment in London. I told him we coveted not the charges and would have been better pleased he had done so - what mischief these mad speculators do - they should all be sent to Botany Bay -

Bob McCall I suppose has not had courage to go into Edin - for indeed I know not what he could say to you as I suppose they cannot limit themselves without standing still. I saw Jeffrey last night and all his advices from Engl about grain - I fear it is falling too fast - I should like better to see it declining 2 or 3/ only weekly - their letter from Liverpool says that all the immense quantity of American flour brought there goes off as fast as it comes to market - and the last price 76 or 78/ - I have not heard what the 1300 barrels sold at Greenock today brings, but it was expected it would not bring above 65/ - We are little wiser than we were by the Gazette accounts from Egypt - but it seems to be hot work there - and it would seem we must still take the strong hand with the Northern Powers - they don't appear disposed to yield - what delightful weather! but if rain does not come soon I fear the grass will suffer -

I made Oswald pay a month's  
Int - and put it to the Int box

Mr Dale not come home  
yet - but he will be here  
this evening and I shall  
write you about his note  
tomorrow

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

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1 May 1801

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I made Oswald pay a month's interest and put it to Int box.

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RSM  
1 May 1801

Wm Simpson Esq  
P

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2<sup>nd</sup> May 1801

I have not seen our Coffee house in better spirits than they were with the news this morning - to have the continental Ports opened is of more consequence to them than a bloody Victory - and if the Intelligence from Copenhagen may be depended on there will be no more fighting in the Baltic - O if we had but good News from Egypt it might set all to rights yet - Dainty Davie returned last night - he supposed his Bill would have been sent here - enclosed is his new note - you may return the old one and debit S M & D with the Interest

You will send west Stirling G & Co's note to David Russell of course in the usual way - they are to pay it wholly - and David is not to give a new Bill on them for the 2m but a Bill on the Dean or the Dean on him for the 2m but he is to draw 5m on Simon who I suppose we must discount here the I should like better it was out of our list - he is to draw 5m I find on Simon who writes him he is welcome to draw three times the sum David says he has kept an account with him 20 years and never asked any favour before - but Simon has a Power to sell his 10 of B Stock

as I find you are to be flirting with my Rob today at P Green - I am going out to flirt with the good Ladies at Airdrie - to be up sides with you

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

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2<sup>nd</sup> May 1801

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Dainty Davie returned last night - he supposed his bill would have been sent here - enclosed is the new note - you may return the old one and debit SM & D with the interest.

You will send west Stirling G & Co's note to David Russell 7m in the usual way - they are to pay it wholly - and David is not to give a new bill on them for the 2m but a bill on the Dean or the Dean on him at 4 months which I suppose we must discount here though I should like better it was out of our list. He is to draw 5m at 3 months on Simon who writes him he is welcome to draw three times the sum. David says he has kept an account with him 20 years and never asked any favour before. But Simon has a power to sell his Bank of England stock.

As I find you are to be flirting with my Rob today at P Green I am going out to flirt with the good ladies at Airdrie, to be up sides with you.

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What a sum we have drawn on London this week! I cannot well account for it - a nest of thieves have been taken up here for stealing from Point of Bleachfield and one of them was shot at Carmile this morning - by their confession it appears that the Rascal Marshall who had our forged notes - was the Receiver General of the stolen goods and an Irishman bought them from him Marshall it seems has absconded - pity he was not hanged

ASMP  
2 May 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, 2 May 1801

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Wm Simpson Esq

P

RSM

2 May 1801

4 May 1801

What an eventful Period this - every day bringing important Intelligence  
Oh what bloody work that has been in Egypt - my friend Begbie  
sends me the Account sent from the India House to Lloyds, which  
is the only thing we can depend upon but from that I think we may conclude  
that we may conclude that all Egypt is in our Possession - alas  
that so many of our best & highest officers are wounded - and if  
bad wounds they will stand a bad chance in that climate. How anxious  
will the Abercrombie family and others be! But the event is most important  
for this Country and will I hope make way for Peace - Our Lads  
think you have charged some shillings too much interest against Mundel  
but we have stated in conformity - Malcolm has very pleasantly  
paid the long bill returned on him with money though he says he will  
not get your Charges from the Liverpool man. Cunningham is providing  
for payment of his tomorrow - he called for you on Saturday, but you  
were gone so lost your chance. The wind got to the West. I hope  
will bring rain - what a pressure will be on us tonight and they all  
say this good news should make us open our hearts and hands.  
Do you consider Waters at Leith as very good - we have taken one  
bill on him per £400 from Jameson here - but did not like to venture  
on the other £600 till it was accepted and we knew about him -  
One of our Jamaica fleet is arrived.

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

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4 May 1801

What an eventful period this is - every day bringing important intelligence. Oh what bloody work that has been in Egypt - my friend Begbie sends me the account sent from the India House to Lloyds which is the only thing we can depend upon but from that I think we may conclude that all Egypt is in our possession - alas that so many of our best and highest officers are wounded - and if bad wounds they will stand a bad chance in that climate. How anxious will the Abercrombie family and others be! But the event is most important for this country and will I hope make way for Peace.

Our lads think you have charged some shillings too much interest against Mundel but we have stated in conformity. Malcolm has very pleasantly paid the long bill returned on him with money though he says he will not get your Charges from the Liverpool man. Cunningham is providing for payment of his tomorrow - he called for you on Saturday, but you were gone so lost your chance. The wind got to the West. I hope will bring rain - what a pressure will be on us tonight and they all say this good news should make us open our hearts and hands.

Do you consider Waters at Leith as very good - we have taken one bill on him per £400 from Jameson here - but did not like to venture on the other £600 till it was accepted and we knew about him.

One of our Jamaica fleet is arrived.

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RSM 4 May 1801

Wm Simpson Esq

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5 May 1801

I shall expect Miller's Papers back with the Dean tomorrow and shall subscribe anything your counsellor approves of - the charge for noting I should not think a legal charge against the acceptor - but against the drawer and I do not suppose any of the drawers here would refuse paying it. I would never therefore let a bill be returned on that account - but it will be troublesome to make an entry and come back upon the drawer for that trifling charge - but what purpose is answered by noting their bills, unless it be such as are after sight or foreign bills which require a protest for N accept - I did note some of them and find he quite sufficient to advise the drawers that they were refused accept - I am glad you are relieved of all apprehensions about the water mark - Jo Young of Perth told me to knock up all the banks in Scotland - that he had wrote the Duke of Athol etc about it - how anxious every body must be for the particulars from Egypt - I suppose they can not be expected for a week or two yet -

I have not been more out of humour than this forenoon with McNeil & Co - we did £1167 - Glasgow bill to them last night - which was pretty well for one house and rather deserved thanks but that is nothing to them - Bob McCall came in with a £2000 - on Colquhoun's house (upon whom we have £4 or £5 m running already) and £1700 - in two bills drawn by their house in Liverpool (for they have a house both there and in London as well as at Jamaica and Trinidad) on a house in London whose name I never saw before and whom he could tell me nothing about. I took him to the sweating room and told him how cruel it was to make me responsible for such enormous transactions far beyond what any other house required - that he ought to go to Edinburgh and lay a state of their affairs and what they would require and how long such advances were to be required and how long such advances were to be required as I saw no end of them - and that when I had your authority I should go on cheerfully to the extent pointed out to me - for I had not nerves to go on this way of myself - I hesitated particularly about

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I am glad you are relieved of all apprehensions about the water mark. Jo Young of Perth told me it would knock up all the banks in Scotland - that he had wrote the Duke of Athol etc about it. How anxious everybody must be for the particulars from Egypt - I suppose they cannot be expected for a week or two yet.

I have not been more out of humour than this forenoon with McNeil & Co - we did a £1167 Glasgow bill to them last night - which was pretty well for one house and rather deserved thanks but that is nothing to them - Bob McCall came in with a £2000 on Colquhoun London (upon whom we have 4 or 5m running already) and £1700 in two bills drawn by their house in Liverpool (for they have a house both there and in London as well as at Jamaica and Trinidad) on a house in London whose name I never saw before and whom he could tell me nothing about. I took him to the sweating room and told him how cruel it was to make me responsible for such enormous transactions far beyond what any other house required - that he ought to go to Edinburgh and lay a state of their affairs and what they would require and how long such advances were to be required as I saw no end of them - and that when I had your authority I should go on cheerfully to the extent pointed out to me - for I had not nerves to go on this way of myself - I hesitated particularly about

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The two Liverpool Drafts as I never heard of the people upon whom they were drawn - he told me that I seemed to know nobody and instead of expressing gratitude for the great aid we had given them and instead of expressing gratitude for the great aid we had given them or any regret for the uneasiness he had given me - or any obligation they would be under for our further aid - he was really very huffy - and this was my intention to take Colquhoun's bill the next day October so much that I gave them all back - and told him I would not be hector'd in this manner, and he might take the Bills where he pleased so what he has done with them or what they will do I know not - I wish we had nothing to do with them - they are too extensive for my nerves - I put him in mind of the two Irish bills on London £400 each refused acceptance and said we should have something in their place - he held the suggestion in great contempt and said they would take care of the bills. Mr D is at Rosebank or I would have called in his assistance.

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

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What a sum we have paid away today - I gave 45m out of the chest - and the credit side of Peterkin's cash is 95 - we had the balance against all the other banks - Carrick has not sent his till 5 o'clock and part of it our bill to him last Friday!

Wm Simpson Esq  
P

RSM  
5 May 1801

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Adm

5 May 1801

C

D

Wm Simpson Esq

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6 May 1801

I am rather diverted at the swindler getting the better of you but I hope Baillie Laing will get the better of her - she must be a clever hand - but if you had known good Mrs Duncan's hand as well as I do, you would not have been taken in - The Director will surely not let the Bank lose for giving Credit to his lady - let me know if Laing succeeds - I'll lay she is from the North - no rains here and I much fear the grass will suffer much -

I am glad the chief has at last resigned that the advocate may get the berth he has been long looking for and considering his services and connections he is well entitled to. Charles Hope will be a fine spirited advocate but I wish he may not be hasty and rash -

I have heard of McNeil & Co to day - as I am persuaded  $\frac{3}{4}$  of the money they need is to buy London bills and keep the circulation - they may let their friends stand in advances a day or two - what heaps of London Paper comes in to us - that bill indorsed by Henry Hardie & Co (of which Carrick is a partner) and which they took up the day it was returned - we take as a bill at sight - they say the accepters wanted it to go back through the same hands - the large bill indorsed by Napier & Co we believe is very good but we have a guarantee for it - Trade they say is rather reviving - and that as many goods have been bought at Paisley these 5 days past as for 5 months before -

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

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I have heard of McNeil & Co today - as I am persuaded  $\frac{3}{4}$  of the money they need is to buy London bills and keep up the circulation - they may let their friends there stand in advances a day or two. What heaps of London paper come into us - that bill indorsed by Henry Hardie & Co (of which Carrick is a partner) and which they took up the day it was returned - we take as a bill at sight - they say the accepters wanted it to go back through the same hands - the large bill indorsed by Napier & Co we believe is very good but we have a guarantee for it.

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7 May 1801

I am glad Bob McCall is gone in - he is a good lad and for the sake of himself & his connections I am sure I should have great pleasure in serving him - but it is so deep a business and evidently a circulation business which is always dangerous be the capital what it may - that I have not courage for going on with it upon my own judgement to the present extent - I dare say it may be for the interest of the Bank to continue this connection but while they require such an immense advance, I see no hardship in requiring them to satisfy our constituents that we are upon safe ground - and pointing out to what extent and how long we are to support this machine. If they settle these points with you we shall then know what we are doing and I shall have an easy mind in following directions.

I never heard of Clunie & Home before - and I'm glad to think our people here can have no connection with them. Graham Milne & Co are such cautious people that if any in this line are safe I think they must be so - and I am persuaded they would accept no bills but for grain sent them - if prices fall much and rapidly a number of the corn dealers must fall too. I would be better pleased to see prices fall gradually - I fear if this cold dry weather continues they will rise again - the grass must have suffered much already - I think things must have been amazingly settled in the Baltic - but I am rather mortified by this days Gazette - our troops have doubtless behaved nobly and done great things - but the opposition to them has been very formidable - and it seems by no means yet to be a finished business as we were led to hope from former accounts - how lamentable so many fine fellows should have fallen - I shall be anxious to know that Sir J Stirling's son is safe. It gave me concern to learn from Col Baillie that Mrs Ramsay was not at all well - let me know how she is.

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I called last night on Mr Carrick to see the heritable bond (and showed  
him Miller's letter - the obligation in the bond is to him for Carrick B & Co  
and to me for S M & D cashiers of the RB here - so my obligation to  
renounce must be accordingly and I suppose Miller will not object -  
when I saw Carrick a fortnight ago he showed me Hotchkis's letter saying that  
he was to resist his claim for his bank - but said that Miller told him  
he was to pay us and he desired me to call on him for this purpose  
but last night he told me that as we were conjunctly in the bond  
and that as he had taken all the trouble of getting in the money  
(which indeed cost him much trouble) and paid us our share as it  
came in - he did not think it honourable if we took payment  
before the question at law with him was discussed - that I saw  
he never threw out before and it is certainly great nonsense  
as I told him our taking the payment could never hurt him - that  
when in consequence of our former communing I had demanded  
payment, it would be absurd in us not to take it when offered  
and his paying us would seem to me rather to strengthen his  
claim against Miller - still however he insisted that it would  
not be honourable in us to leave him in the lurch - it is  
certainly a ridiculous crotchet in Carrick - yet for all the  
advantage of getting £55 - sooner, I should not like to have  
a quarrel with <sup>him</sup> ~~him~~ at the same time I like as ill to  
be out of that sum till the end of a law plea for his  
nonsense - what does Mr Councillor say to this - I  
delay sending to Miller for the money till I have his  
opinion -

Recd Mr Carrick  
7 May 1801

From the great Emotions this week  
and the term coming on the next I believe there will  
be a necessity for you sending us a supply of notes and a  
pretty large one beginning of next week - we have a pretty  
good stock of small notes as they go off gradually - but the large  
ones go off at a great rate - none in the chest - we must get in  
large sum at the Cape tomorrow - but they will go off on Tuesday  
The Democrats are triumphing - one of them offered  
to bet 100 to 1 that Sir Ralph's army would be destroyed  
or a better Gazette from Egypt -

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

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Page 2 of 2

I called last night on Mr Carrick to see the heritable bond and showed him Miller's letter - the obligation in the bond is to him for Carrick B & Co and to me for SM & D cashiers of the RB here - so my obligation to renounce must be accordingly and I suppose Miller will not object. When I saw Carrick a fortnight ago he showed me Hotchkis's letter saying that he was to resist his claim for his balance - but said that Miller told him he was to pay us and he desired me to call on him for this purpose but last night he told me that as we were conjunctly in the bond and that as he had taken all the trouble of getting in the money (which indeed cost him much trouble) and paid us our share as it came in - he would not think it honourable if we took payment before the question at law with him was discussed - this idea he never threw out before and it is certainly great nonsense as I told him our taking the payment could never hurt him - that when in consequence of our former communing I had demanded payment, it would be absurd in us not to take it when offered. And his paying us would seem to me rather to strengthen his claim against Miller. Still however he insisted that it would not be honourable in us to leave him in the lurch - it is certainly a ridiculous crotchet in Carrick - yet for all the advantage of getting £55 sooner, I should not like to have a quarrel with him - at the same time I like as ill to be out of that sum till the end of a law plea for his nonsense. What does the councillor say to this. I delay sending to Miller for the money till I have his opinion.

From the great emissions this week and the term coming on the next I believe there will be a necessity for your sending us a supply of notes and a pretty large one beginning of next week - we have a pretty good stock of small notes as they go off gradually - but the large ones go off at a great rate - none in the chest - we must get in a large sum at the exchange tomorrow - but they will go off on Tuesday.

The Democrats are triumphing - one of them offered to bet 100 to 1 that Sir Ralph and his army would be destroyed. O for a better Gazette from Egypt.

RSM  
7 May 1801

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8 May 1801

I see poor Bob has been boring you as he has often done me and I shall expect to know tomorrow how your wise men settle the matter with him - It is really too much for such People because they think themselves rich to expect that a Bank is to go on with them to any extent they please without seeing what ground they stand upon - but I pity Bob - will you trust him with the saddle bags west to us? He'll not take the contents to pay his bills - we have only got in 28m at the Exchange this morning so must have a supply if possible for Tuesday may I wish we may easily get that tomorrow - its astonishing the extent of our emissions and how they have increased of late - I see 4 or 5m small notes have been paid away yesterday and today - but where the immense sum of large notes I've paid out on Tuesday can have gone I cannot conceive - The Callant has a valuable ship arrived from Jamaica - ship & cargo all a remittance from his house there - the duties about £1900 - he has been at me to assist him with that sum - I desired him to get some of the principal creditors to advance it towards getting their payment from him as it was out of our way - a great proportion of the cargo is rum which will not bring half the sum it would a few months ago and I wish it may sell at any price - good rum I am told can now be got at 4/6. What a falling off and what a loss this must bring on Somerville's speculation.

The wind is changed a Maroon' falling - we have had a fine shower this forenoon - I hope we shall have more of it - and what a refreshing effect it will have on the country

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

RB/837/198

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8 May 1801

I see poor Bob has been boring you as he has often done me and I shall expect to know tomorrow how your wise men settle the matter with him. It is really too much for such people because they think themselves rich to expect that a bank is to go on with them to any extent they please without seeing what ground they stand upon - but I pity Bob - will you trust him with the saddlebags west to us? He'll not take the contents to pay his bills.

We have only got in 28m at the Exchange this morning so must have a supply if possible for Tuesday nay I wish we may easily get through tomorrow - it's astonishing the extent of our emissions and how they have increased of late - I see 4 or 5m small notes have been paid away yesterday and today - but where the immense sum of large notes we paid out on Tuesday can have gone I cannot conceive. The Callant has a valuable ship arrived from Jamaica - ship and cargo all a remittance from his house there - the duties about £1900 - he has been at me to assist him with that sum - I desired him to get some of the principal creditors to advance it towards getting their payment from him as it was out of our way - a great proportion of the cargo is rum which will not bring half the sum it would a few months ago and I wish it may sell at any price - good rum I am told can now be got at 4/6. What a falling off and what a loss this must bring on Somerville's speculation.

The wind is changed and barometer falling - we have had a fine shower this forenoon - I hope we shall have more of it - and what a refreshing effect it will have on the country.

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To my surprise in pops Bob McCall - he says you told him it was unnecessary his staying and that he left a written Proposal &c. he is to call tomorrow to know your Resolution on it. Poor fellow he made great apologies for his language to me the other day which I cordially received - and I'm far from having any quarrel with him - there are few I would have greater pleasure in serving - I only wish to have clear ground to go upon - We have just been settling a year's account with Sandy Dunlop £164. Intt due him and a Ballt of £10200 & so you see our Glasgow folks are not needy

Rd Mc  
8 May 1801

Wm Simpson Esq

1683.96  
 300  
 1383.96  
 100  
 500  
 298.16  
 72.12.6  
 298.1.6  
 94.16  
 64.17  
 253.2.6  
 1683.9.6  
 Item for Muirkirk Co  
 last week - more than  
 with

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

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Page 2 of 2

To my surprise in pops Bob McCall - he says you told him it was unnecessary his staying and that he left a written proposal so he is to call tomorrow to know your resolution on it. Poor fellow he made great apologies for his language to me the other day which I cordially received - and I'm far from having any quarrel with him - there are few I would have greater pleasure in serving - I only wish to have clear ground to go upon. We have just been settling a year's account with Sandy Dunlop £164 interest due him and a balance of £10200 so you see all our Glasgow folks are not needy.

RSM  
8 May 1801

Wm Simpson Esq  
P

[upside down on pasted-on slip:]

Done for Muirkirk Co last week - none this week

|                |          |
|----------------|----------|
|                | 253.2.6  |
|                | 64.17.-  |
|                | 94.16.-  |
|                | 72.12.6  |
|                | 298.1.6  |
|                | 500 ---  |
|                | 100 ---  |
|                | 1383.9.6 |
| Guarantee bill | 300      |
|                | 1683.9.6 |

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## Case of Conscience

My Cousin & friend Mary Hamilton (now Mrs Gray) holds in her name a Pension of £70 on the Scotch Establishment - this Pension (in procuring of which she herself had an active hand) was obtained chiefly by the Interest of the late Laird of Dundas with Mr Henry Dundas for the declared purpose of being the means of Support for Sandy Seton the Laird's Cousin and who had been Purser on board his Ship - Mr Henry Dundas having declared that no Pension could be got for a Man - it was settled that it should be got out in Mary's name and she immediately gave Sandy Seton a Power of Attorney to receive it which he has done from the beginning & poor Sandy died a month or two ago - Mrs Gray consulted me how she was to do with her Pension - as I had never heard of a Pension being recalled or given up - and supposing that when this was obtained Mr Dundas foresaw the probable event of Mrs Gray surviving Sandy Seton, and having made no conditions with her in that view, understood that in that event she would draw the pension for herself as some compensation for holding herself out to the Public as a Pensioner for some many years without deriving any sort of advantage from it - Mrs Gray entered into the same view and was forming a Scheme for bestowing the £70 a year upon some poor connections - Our Mother-in-law Capt. Napier came to pay her a visit the other day - he views the matter in a different light and he was at me upon the subject - he is a man of very honourable Feelings and he says it will be no better than swindling for Mary to take this Pension which was got intended solely for Sandy Seton's support

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

[date estimated because this letter is undated; RSM refers back to it as a topic Simpson appears to have forgotten to respond to on 30/6/1801]

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### Case of conscience

My cousin and friend Mary Hamilton (now Mrs Gray) holds in her name a pension of £70 on the Scotch establishment - this pension (in procuring of which she herself had an active hand) was obtained chiefly by the interest of the late Laird of Dundas with Mr Henry Dundas for the declared purpose of being the means of support for Sandy Seton the Laird's cousin and who had been Purser on board his ship.

Mr Henry Dundas having declared that no pension could be got for a man, it was settled that it should be got out in Mary's name and she immediately gave Sandy Seton a power of attorney to receive it which he has done from the beginning and poor Sandy died a month or two ago. Mrs Gray consulted me how she was to do with her pension - as I had never heard of a pension being recalled or given up, and supposing that when this was obtained Mr Dundas foresaw the probable event of Mrs Gray surviving Sandy Seton, and having made no conditions with her in that view, understood that in that event she would draw the pension for herself as some compensation for holding herself out to the public as a pensioner for so many years without drawing any sort of advantage from it. Mrs Gray entered into the same view and was forming a scheme for bestowing the £70 a year upon some poor connections. Her brother-in-law Captain Napier came to pay her a visit the other day, he views the matter in a different light and he was at me upon the subject - he is a man of very honourable feelings and he says it will be no better than swindling for Mary to take this pension which was got and intended solely for Sandy Seton's support

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and he thinks Mary should at once renounce it - at any  
rate that she should write Mr Dundas stating the object  
for which the Pension was obtained and that she will not  
consider herself as entitled to draw it at least without  
his approbation - I was at Westburn last evening and  
it was then settled that Mary should write such a letter  
to Mr Dundas when she heard of his being in Scotland  
I am not sure but Capt Napier is right but I  
have wrote Mrs Gray this morning to do nothing till I  
endeavour to procure some Information from Edin  
and this is the occasion of my troubling you - Will you  
be so good as enquire at some of the Exchange People (Danie  
Baird or how ever the man if he had lived) what is done  
in such cases and what is understood to be fair & reasonable  
conduct - whether there is any such thing as People renouncing  
Pensions or consulting the Minister by whom they were  
obtained as to the application of them if retained - Several  
Cases of the same kind must have occurred - I remember  
Matthew Henderson as he had not got £400 - when our name  
got a £300 Pension for himself and £100 for his servant  
from whom he immediately got a power of attorney - and so  
he drew both - can you learn whether his servant drew  
the £100 - after his death - I wish to know these  
particulars at the same time to have your own opinion  
upon the subject as a case of conscience - I shall  
then be the better enabled to give a good advice  
to my Friend Mary -

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

[date estimated because this letter is undated; RSM refers back to it as a topic Simpson appears to have  
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man if he had lived) what is done in such cases and what is understood to be fair and honourable  
conduct - whether there is any such thing as people renouncing pensions or consulting the minister  
by whom they were obtained as to the application of them if retained - several cases of the same  
kind must have occurred - I remember Matthew Henderson as he could not get £400 in his own  
name got a £300 pension for himself and £100 for his servant from whom he immediately got a  
power of attorney - and so he drew both - can you learn whether his servant drew the £100 after  
his death - I would like to know these facts at the same time to have your own opinion upon the  
subject as a case of conscience - I shall then be the better enabled to give a good advice to my  
friend Mary.

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9 May 1801 -

Bob McCall has not yet looked in upon me - when he does I shall put your decree into his hands - I know not what they will do in consequence for I do not believe they have friends that will come forward for such an amount - what distress boundless ambition brings upon men! McNeil was originally a Chapman and I dare say he was easier & happier in that situation than he is at present how is he to pay 18m for his highland estate at 1 August - there is real idiocy in a man buying land with borrowed money - none in a man laying out part of his own money in a good house enjoying the comfort of it as long as he lives and leaving it in place of a good bond for the sum it cost to his heir - I hope you will find some graceful party leaving up preachings to bring us a supply in a day or two - the more of your largest notes the better but 10s & 5s will do.

Our prospect of Rain yesterday vanished - and in place of it we had and still have cold blustering weather. I dread the effect of it upon the grass in particular. In comes Bob - I have given him the decree bade him show it to his partners and let me know on Monday what they said to it - he says they have made large sales of cotton to some of the best people here whom we know I told him if they were the very best bills - perhaps by such as Finlay & Co - Owen & Co, Mr Dale and I might perhaps occasionally take a few hundreds above the 3m to help them through - what a sum we have again drawn on London - Penny says it must be owing to the large sum to pay in London for American flour imported here - I suppose it is so. Peterkin and Cunningham say there is only 8m large notes in the house and that you must send a supply for Tuesday if by a special messenger.

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

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9 May 1801

Bob McCall has not yet looked in upon me - when he does I shall put your decree into his hands. I know not what they will do in consequence for I do not believe they have friends that will come forward for such an amount - what distress boundless ambition brings upon men! McNeil was originally a Chapman and I dare say he was easier and happier in that situation than he is at present. How is he to pay 18m for his highland estate at 1 August. That is real idiocy in a man buying land with borrowed money - none in a man laying out part of his own money in a good house enjoying the comfort of it as long as he lives and leaving it in place of a good bond for the sum it cost to his heir. I hope you will find some graceless body leaving your preachings to bring us a supply in a day or two - the more of your largest notes the better but 10s and 5s will do.

Our prospective rain yesterday vanished - and in place of it we had and still have cold blustering weather. I dread the effect of it upon the grass in particular.

In comes Bob - I have given him the decree bade him show it to his partners and let me know on Monday what they said to it - he says they have made large sales of cotton to some of the best people here whom we know. I told him if they were the very best bills - by such as Finlay & Co, Owen & Co, Mr Dale and I might perhaps occasionally take a few hundreds above the 3m to help them through - what a sum we have again drawn on London - Penny says it must be owing to the large sum to pay in London for American flour imported here - I suppose it is so.

Peterkin and Cunningham say there is only 8m large notes in the house and that you must send a supply for Tuesday if by a special messenger.

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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, 9 May 1801

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RSM  
9 May 1801

Wm Simpson Esq  
P

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Dear Sir

Mr William Maeneel of Messrs  
Maeneel Stuart & Co writes to you this - having had some  
conversation with him upon the subject of your late orders  
I find a guarantee to the extent required cannot be expected  
and as the house possesses very great Property convertible  
in the course of a few months, and sufficient he thinks  
to pay all their debts, he is anxious that some other  
arrangement may be thought of for their present  
accommodation, to the satisfaction of the Bank - I have  
advised him therefore to wait upon you and make  
such propositions as he thinks may prove satisfactory to  
the Bank, and may induce your Directors to relax somewhat  
in their orders to us - I have only to add that  
from the documents which Mr Maeneel has shewn to  
me I am quite satisfied that his house has Property  
to a very great amount indeed now on the way home  
from the West Indies to Britain - of this he will also satisfy  
you - Yours and dear Sir yours most sincerely  
R Scott Moncrieff  
Glasgow 11 May 1801

Letter of introduction written by Robert Scott Moncrieff to be taken to William Simpson by William  
McNeil of McNeil Stuart & Co, on his visit to Edinburgh to seek support from The Royal Bank of Scotland,

11 May 1801

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Dear Sir

Mr William McNeil of Messrs McNeil Stuart & Co will deliver you this - having had some  
conversation with him upon the subject of your late orders I find a guarantee to the extent  
required cannot be expected and as the house possesses very great property convertible in the  
course of a few months, and sufficient he thinks to pay all their debts, he is anxious that some  
other arrangement may be thought of for their present accommodation, to the satisfaction of the  
bank. I have advised him therefore to wait upon you and make such propositions as he thinks may  
prove satisfactory to the bank, and may induce your directors to relax somewhat in their orders to  
us. I have only to add that from the documents which Mr McNeil has shown to me I am quite  
satisfied that his house has property to a very great amount indeed now on the way home from  
the West Indies to Britain, of this he will also satisfy you.

I ever am, dear sir, yours most sincerely

R Scott Moncrieff

Glasgow 11 May 1801

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Letter of introduction written by Robert Scott Moncrieff to be taken to William Simpson by William McNeil of McNeil Stuart & Co, on his visit to Edinburgh to seek support from The Royal Bank of Scotland,  
11 May 1801

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RSM

11 May 1801

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11 May 1801

Mr Stuart was with me on Saturday night - and McNeil has just left me - poor people I really pity them - but must leave it to wiser heads to say what we shall do with them - a general guarantee to the extent required need not be thought of - and to be sure for a great part of their Glasgow Bills - it is unnecessary - they sold 12m of cotton last week - mostly to Mr Owen & J Finlay & Co - any guarantee of such Bills is unnecessary - it is so for the most of their produce sold here - the only danger is as to the London paper although the most of these I really believe are on good houses - but the question is how far it is prudent to support them to the extent they require and whether it is not for the interest of the Bank rather to do so supposing the security unquestionable than to let them fall and perhaps bring down others with them and thereby shake the credit of this place - this is the view that should be taken of the matter - McNeil has shown me a number of letters advising a vast value of Property having been shipped for them at Jamaica & Trinidad - I told him that we could do nothing but agreeable to the orders we had got - and that if he wished matters settled in any other way his best way was to go into Edinb' and state his propositions to you - he agreed to this and only begged I would give him a letter for you which I have just sent him - he proposed going in tomorrow and may probably call on you that evening or next morning at P Green - I mentioned to him that perhaps a guarantee for a specific sum say 10m to cover all the Bills we discounted for them - also as we might come upon all the obligants for any loss to that extent might satisfy you - he said perhaps a guarantee would be necessary - and so we parted - Sandy Dunlop is just the man you suppose - he is of Dunlop & Watson Booksellers - but he has a Brother at Montreal for whom he ships goods to a great amount and they are very opulent people - part I demand upon us I send to night - some little rain this morning but it is all away again -

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

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11 May 1801

Mr Stuart was with me on Saturday night - and McNeil has just left me - poor people I really pity them - but must leave it to wiser heads to say what we shall do with them - a general guarantee to the extent required need not be thought of, and to be sure for a great part of their Glasgow bills, it is unnecessary - they sold 12m of cotton last week - mostly to Mr Owen and J Finlay & Co. Any guarantee of such bills would be unnecessary. It is so for the most of their produce sold here - the only danger is as to the London paper although the most of these I really believe are on good houses - but the question is how far it is prudent to support them to the extent they require and whether it is not for the interest of the bank rather to do so supposing the security unquestionable than to let them fall and perhaps bring down others with them and thereby shake the credit of this place. This is the view that should be taken of the matter.

McNeil has shown me a number of letters advising a vast value of property having been shipped for them at Jamaica and Trinidad - I told him that we could do nothing but agreeable to the orders we had got - and that if he wished matters settled in any other way his best way was to go into Edinb' and state his propositions to you - he agreed to this and only begged I would give him a letter for you which I have just sent him - he proposed going in tomorrow and may probably call on you that evening or next morning at P Green. I mentioned to him that perhaps a guarantee for a specific sum say 10m to cover all the bills we discounted for them so as we might come upon all the obligants for any loss to that extent might satisfy you - he said he hoped no guarantee would be necessary - and so we parted.

Sandy Dunlop is just the man you suppose - he is of Dunlop & Watson booksellers, but he has a brother at Montreal for whom he ships goods to a great amount and they are very opulent people. Vast demands upon us I see tonight - some little rain this morning but it is all away again.

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when you send papers in the box put them under cover  
our Porters open it - and I did not like them reading  
Bob McCall's letter - McNeil tells me  
Sandy Allan had only  $\frac{1}{8}$  of their concern and he drew  
out now 20m - Stuart said they had 150m property  
in Britain and coming home this summer and that  
their capital was a greater sum - that they  
had some time ago taken the resolution to wind up  
and I see mentioned in a Jamaica letter

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

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When you send papers in the box put them under cover. Our porters open it, and I did not like them reading Bob McCall's letter. McNeil tells me Sandy Allan had only  $\frac{1}{8}$ th of their concern and he drew out now 20m. Stuart said they had 150m property in Britain and coming home this summer and that their capital was a greater sum. That they had some time ago taken the resolution to wind up which I see mentioned in a Jamaica letter.

The Exchange will be about 30m in our favour.

Wm Simpson Esq

P

RSM

11 May 1801

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12 May 1801

By this time I suppose you will have poor McNeil on your sweating  
Room - and see what you can make of him - to keep them up till  
you make an arrangement with him we did a £900 bill to them  
last night a good Glasgow bill - but that is 0 to them - no  
doubt while so many pressing demands are upon us, it would be desirable  
to get clear of them - but it would be a serious matter and have  
serious consequences to let them fall - These McBrair & Sons  
seem to be little better they are boundless too and need to be  
kept in - they have great property and have been it is said  
very successful - that bill sent you on David Paterson  
I hope will be accepted - you at home have the demands upon  
us today in the view of the term - and we have David  
Russell's 2m to do tomorrow - your notes by Mr Glassford  
are nearly off - so when any good opportunity offers you  
may send us a supply and as I expect a large sum  
will go off at the term in small notes - in the next  
parcel you may put in 8 or 10 m of 20/ notes -  
We have some slight showers today and as the moon changes in the moon  
change of weather - I hope we shall have a change of  
weather - no new intelligence from Egypt - but a Gazette  
seems with Sir Ralph's dispatches up to 18 March may  
be expected - it was cruel not to forward it by this post  
that the friends of those who are wounded & killed might  
be informed - I am provoked at our lads making these  
blunders - it seems the two foreign bills and they read  
sours for saddlebags - I have sent 2 pair saddlebags with  
the box in them in Mr More's parcel for Willie

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

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12 May 1801

By this time I suppose you will have poor McNeil in your sweating room, and see what you can make of him - to keep them up till you make an arrangement with him we did a £900 bill to them last night a good Glasgow bill - but that is 0 to them. No doubt while so many pressing demands are upon us, it would be desirable to get clear of them, but it would be a serious matter and have serious consequences to let them fall. These McBrair & Sons seem to be little better they are boundless too and need to be kept in - though they have great property and have been it is said very successful. That bill sent you on David Paterson I hope will be accepted. Great have been the demands upon us today in the view of the term - and we have David Russell's 2m to do tomorrow. Your notes by Mr Glassford are nearly off, so when any good opportunity offers you may send us a supply and as I expect a large sum will go off at the term in smaller notes, in the next parcel you may put in 8 or 10m of 20/ notes.

We have some slight showers today and as the moon changes in the afternoon I hope we shall have a change of weather. No new intelligence from Egypt - but a Gazette it seems with Sir Ralph's dispatches up to 18 March may be expected. It was cruel not to forward it by this post that the friends of those who are wounded and killed might be informed.

I am provoked at our lads making these blunders - it seems the two were foreign bills and they read sours for shillings. I have sent 2 pair saddlebags with the Box. In them is Mr More's parcel & one for Willie.

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

RB/837/207

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RSM

12 May 1801

Wm Simpson Esq

P

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13 May 1801

I suppose you did not know when you wrote that Brown Murrays  
had stopy - it will be a serious affair for this place but as far as I  
can yet see we are safe - from the list of our Bills I have hastily  
made out there were only three that I was uneasy about drawn  
by Jo Richardson on which we had not been taken had we not  
got a very good character of B M & Co. The poor fellow was  
obliged to make a pause last year but went out to New York  
where he had considerable Property - he brought home as much  
as enabled him to clear off all his debts - £1000 worth of it  
he sold there and got these Bills - but having a good deal more  
on the way - he has got a rich house here to agree to accept  
his Bills on them for the amount of his Paper in our hands so  
we shall be safe - two of the Bills will be back on  
us tomorrow one of them on Malcolm Murrich who is quite  
prepared for them he showed me a letter from Brown from  
which I do suspect there will be a considerable shortcome  
send me a note of the Bills you have from us least  
any of them may have escaped me in running over the bill book  
The B M & Co - I understand to be completely out of  
Robert Bogle Junr are deeply in for sugars - but they  
can well stand it - let me know if any of the other  
Leith houses are likely to fall - what mischief  
these Speculators do - I suppose it will be best to send  
us back new Bills of Richardson's that we may get the  
Bills he prepares in place of them - You have got a  
fine stroke at the B--ch this with above 60m we  
remitted you on London last week should make you strong  
there - you have had a terrible go to day and you  
see what London paper it has produced - you are returning  
us too many of them but hitherto they are all chased off  
I have just been reading Sir Ralph's dispatches - it is  
a bloody business - but I am pleased to see none of my friends lost

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

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Page 1 of 2

13 May 1801

I suppose you did not know when you wrote that Brown Murray & Co had stopy - it will be a serious affair for this place but as far as I can yet see we are safe - from the list of our bills I have hastily made out there were only three that I was uneasy about drawn by Jo Richardson which would not have been taken had we not got a very good character of BM & Co. The poor fellow was obliged to make a pause last year but went out to New York where he had considerable property - he brought home as much as enabled him to clear off all his debts - £1000 worth of it he sold there and got these bills - but having a good deal more on the way - he has got a rich house here to agree to accept his bills on them for the amount of his paper in our hands so we should be safe - two of the bills will be back on us tomorrow and one of them on Malcolm McMurrich who is quite prepared for them he showed me a letter from Brown from which I should suspect there will be a considerable shortcome. Send me a note of the bills you have from us lest any of them may have escaped me in running over the bill book. I understand Jo Campbell Sen. & Co and Robert Bogle junior are deeply in for sugars - but they can well stand it - let me know if any of the other Leith houses are likely to fall - what mischief these speculators do - I suppose it will be best to send us back these bills of Richardson's that we may get the bills he purposes in place of them. You have got a fine stroke at the B--ch this with above 60m we remitted you on London last week should make you strong there. We have had a terrible go to today and you see what London paper it has produced - you are returning us too many of them but hitherto they are all chased off. I have just been reading Sir Ralph's dispatches - it is a bloody business - but I am pleased to see none of my friends lost.

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Mr Dale is not quite sure when the money he orders to be paid will be demanded - but he hopes you may put them off till Tuesday - it is all lying in his account here -  
The sum to John quantes is debt he owes Jura which he is buying land with -

Carrick has submitted his question with Miller - so I have got payment of our balance £57.14.7 to debts in suspense -

Ad. Mc  
13 May 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, 13 May 1801

RB/837/208

Page 2 of 2

Mr Dale is not quite sure when the money he orders to be paid will be demanded - but he hopes you may put them off till Tuesday - it is all lying in his account here. The sum to John quantes is debt he owes Jura which he is buying land with.

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RSM  
13 May 1801

Wm Simpson Esq  
P

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14 May 1801 -

So McNeil has got the better of you - I am not to be pleased as I really think it wd be pity to let a house of such prosperity fall and great wd be the fall - but remember if any mischief happens you and your wise men must answer for it - you have given us a clear line to walk by and we shall keep by it - I don't well understand the last line of your P - if they should want a larger sum you must let them fall for it but advise me without mentioning it to them - explain this to me - McNeil I suppose will cast up with the bags in the evening - David Paterson's £140 - I see was placed to the credit of a David Paterson here it is now set to rights - has David bought such an estate as you mentioned? What ups & downs in this world - I will remember him that Thenceforth Clerk with O - Brown Murray & Co's failure has made a great noise here. I shall be anxious to know what more of the Leithers are likely to fall with them - they have been most unbounded speculators in almost every article and their fate should not be regretted if they did not bring down innocent people with them. That speculation business is the most mischievous kind of gambling - What demands are coming upon us to enable people to clear the term, and pay their land estates etc. I have been playing tricks upon the chest which I never did before - Archie Campbell has the balance of his estate to pay tomorrow he wanted £1000 to make it up - in a few days he is sure of a large sum in London bills from Manchester for cotton sold - but as they were not come he wanted me to discount a very good Glasgow bill for him £1200 at four months - rather as do this I gave him £1000 out of the chest upon that bill, to be repaid with London paper when it comes - he had lately 40m of cotton on hand - and is now selling it well. The Callant has a cargo of above 20m value arrived - it required £2000 to pay duties - how was the

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

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Page 1 of 2

14 May 1801

So McNeil has got the better of you - I am not displeased as I really think it would be pity to let a house of such prosperity fall and great would be the fall - but remember if any mischief happens you and your wise men must answer for it - you have given us a clear line to walk by and we shall keep by it - but I don't well understand the last line of your P - if they should want a larger sum you must let them fall for it but advise me without mentioning it to them - explain this to me. McNeil I suppose will cast up with the bags in the evening - David Paterson's £140 I see was placed to the credit of a David Paterson here it is now set to rights - has David bought such an estate as you mentioned? What ups and downs in this world. I will remember him Thomas Kinnear's clerk with O.

Brown Murray & Co's failure has made a great noise here. I shall be anxious to know what more of the Leithers are likely to fall with them - they have been most unbounded speculators in almost every article and their fate should not be regretted if they did not bring down innocent people with them - that speculation business is the most mischievous kind of gambling.

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money to be got? and it was of great consequence he should get  
access to the yards for speedy sale - there is above 12m value of  
cotton - which will bring money immediately - I took it upon me to  
give him the 2m out of the chest upon A Allan & Sons' P Note  
to S M & D at 1/d etc for value recd. to pay duties upon David  
Dale putting his name to the Note along with theirs - and their  
promise and that of Dean Smith his Trustee that it shall be retired  
from the very first money that arrives from the sales - I think  
we shall be safe enough - and if any ill should follow such  
manoeuvres I have told you of them - I did not like to add  
to our list of discounts this week heavy enough already  
From Munnells letters you will see the immensity of our  
West India Gentry's Transactions

14 May 1801

Wm Simpson Esq

R

Sandy Campbell and McMurrich go to Leith tomorrow to look  
into BM & Co's affairs - Sandy's house is in £5700 - with  
with her enough to give poor old John low spirits - I am  
glad to hear that Bogle junior is not in

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

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Page 2 of 2

money to be got? And it was of great consequence he should get access to the yards for speedy sale - there is above 12m in value of cotton - which will bring money immediately - I took it upon me to give him the 2m out of the chest upon A Allan & Sons' P note to SM & D at 1/d etc for value received to pay duties upon David Dale putting his name to the note along with theirs - and their promise and that of Dean Smith his Trustee that it shall be retired from the very first money that arrives from the sales. I think we shall be safe enough - and if any ill should follow such manoeuvres I have told you of them - I did not like to add to our list of discounts this week heavy enough already. From McNeil's letter you would see the immensity of our West India Gentry's Transactions.

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RSM  
14 May 1801

Wm Simpson Esq  
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15 May 1801

I engaged to the Dean that you would manage the inclosed for him - it  
would be wonderful to see a Glasgow man even a rich Land buyer  
pay down a whole sum without needing some delay -

You are certainly far within the mark of BM & Co's debts. —  
McMurrich says it must be three times your sum - he & Sandy  
Campbell go this afternoon to look after these matters - I had them  
call on you tomorrow and ask if you had any word west but  
he said he doubted if he had time - that lad has  
made a great fortune within these five years and I believe with  
the goodwill of all that know him - your list of bills I see  
exactly agrees with ours - Richardson is to call on Monday  
with James & Alex Dennistoun's acceptance & to pay for his bills - I  
shall then credit the bank with the sum of the bills  
sent west and advise - all the bills returned today  
are taken up - for that respect Lecky & Co they showed me  
a letter yesterday saying the money was sent to the Bank of England  
but the letter had been put into the P office at 1 o'clock -

McNeil has been with me and made very proper acknowledgements and promises - it will be pleasant if they  
can be carried thro' without hurting ourselves - I only  
wish that he had remembered two things - never to send more  
than 3m a week - and never to send a bill that I could  
have any doubt about - and he promised upon honour  
never was there a more seasonable rain - we have  
had some very heavy showers this forenoon and hope  
have reached Barebones - thus the country will be  
refreshed - it revives my spirits like a good extraordinary  
Gazette - and carries me thro' with spirit the battle of this day which  
has been very great - you see how the London Paper flows in - Pray have you or Bailie Laing ever  
heard more of your swindler -

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

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15 May 1801

I engaged to the Dean that you would manage the inclosed for him - It would be wonderful to see  
a Glasgow man even a rich land buyer pay down a whole sum without needing some delay.

You are certainly far within the mark of BM & Co's debts. McMurrich says it must be three times  
your sum - he and Sandy Campbell go this afternoon to look after these matters - I bade them call  
on you tomorrow and ask if you had any word west but he said he doubted if he would have time  
- that lad has made a great fortune within these five years and I believe with the goodwill of all  
that know him. Your list of bills I see exactly agrees with ours. Richardson is to call on Monday  
with James and Alex Dennistoun's acceptance at four months for his bills. I shall then credit the bank  
with the sum of the bills sent west and advise. All the bills returned today are taken up - for that  
on Lecky Ewing & Co they showed me a letter yesterday saying the money was sent to the Bank  
of England but the letter had been put into the P office at 1 o'clock.

McNeil has been with me and made very proper acknowledgements and promises - it will be  
pleasant if they can be carried thro' without hurting ourselves. I only begged that he would  
remember two things - never to send more than 3m a week, and never to send a bill that I could  
have any doubt about - and he promised upon honour.

Never was there a more seasonable rain - we have had some very heavy showers this forenoon  
which I hope have reached Barebones - how the country will be refreshed - it revives my spirits  
like a good extraordinary Gazette - and carries me through with spirit the battle of this day which  
has been very great. You see how the London paper flows in. Pray have you or Bailie Laing ever  
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The supply by McNeil came very seasonally - 5m of the small notes are paid away today - when is the new chief to be down from London and take his seat does Dundas Saunders come in his place for the County without opposition and from whence is Charles Hope to have his seat in Parliament

15 May 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, 15 May 1801

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The supply by McNeil came very seasonally - 5m of the small notes are paid away today - when is the new chief to be down from London and take his seat does Dundas Saunders come in his place for the county without opposition and from whence is Charles Hope to have his seat in parliament.

Wm Simpson Esq  
P

RSM  
15 May 1801

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16 May 1801

I understand you now - and shall act accordingly - Bob McCall poor fellow came in just now with these small Bills and a more cheerful countenance than formerly. I told him of the good prospect of his getting Payment from Somervell - he said if they got 10/ per £ they would lose nothing, as the Rum cost them no more - but it was hard to be obliged to take up the Bill - it was I think for about 2m and they have a Liverpool house bound in it - I have no faith in Somervell's affairs turning out so as to leave any Reversion there must be an immense loss by bringing such a quantity of Rum on the market in the face of a large Importation and his Barley Speculation must be as bad -

Never were there such seasonable delightful Rains - they will ensure I hope a good Crop of Hay - I walked out last night and drank Tea with our Provost a most beautiful Villa about 2 miles west - and got a fine Drizzling coming home - every thing growing Delightfully - the Mealmongers are frightened - they have been sending the Bellman these three two days calling Indian Corn meal and most excellent it is at 13<sup>d</sup> per Peck - but it is provoking that while you and the Londoners are eating the quarter loaf at 1/4<sup>d</sup> we are paying 1/8<sup>d</sup>

I am glad you approve of my manoeuvres - they shall not intentionally be to the prejudice of the old Royal. The great arrival has raised the Callant's spirits - I am going out to Rosebank literally to eat mutton roasted in the Laird's Rumford Kitchen.

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

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16 May 1801

I understand you now, and shall act accordingly - Bob McCall poor fellow came in just now with these small bills and a more cheerful countenance than formerly. I told him of the good prospect of his getting payment from Somervill - he said if they got 10/ per £ they would lose nothing, as the rum cost them no more - but it was hard to be obliged to take up the bill - it was I think for about 2m and they have a Liverpool house bound in it. I have no faith in Somervill's affairs turning out so as to leave any reversion - there must be an immense loss by bringing such a quantity of rum on the market in the face of a large importation and his barley speculation must be as bad.

Never were there such seasonable delightful rains - they will ensure I hope a good crop of hay. I walked out last night and drank tea with our Provost a most beautiful villa about 2 miles west - and got a fine drizzling coming home - everything growing delightfully - the mealmongers are frightened - they have been sending the bellman through these two days calling Indian corn meal and most excellent it is at 13d per peck - but it is provoking that while you and the Londoners are eating the quarter loaf at 1/4d we are paying 1/8d.

I am glad you approve of my manoeuvres - they shall not intentionally be to the prejudice of the old Royal. The great arrival has raised the Callant's spirits. I am going out to Rosebank literally to eat mutton roasted in the Laird's Rumford kitchen.

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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 May 1801

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We had no Thunder yesterday, but just now one o'clock we have very loud peals of it.

Wm Simpson Esq  
P

RSM  
16 May 1801

*Wm Simpson Esq*  
*We had no Thunder yesterday - but  
just now 1 o'clock, we have very  
loud Peals of it.*  
*RSM*  
*16 May 1801*

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18 May 1801

What a damper this morning's Gazette is to us - poor Sir Ralph how his family & connections would be affected - and indeed from the little that Hutchison says of their future prospect and their having done nothing for 16 or 17 days after the battle I fear our affairs there are in a bad state -

McMurrich beat me up when I was just stepping into my bed last night - the bags contain 1m less than you mention - he tells me BM & Co will only pay 10/- but that Somervell from the good Partners he has whom he mentioned to me - will pay all I wish it may be so. McNeil brought us the 6m London bills sent you and told me these were not to be considered as his bills that they were sent him by his friend Lindo of London to remit him the amount any time between and 1st June that as they were certainly the most undoubted bills, he could easily get the value from another bank - but he thought it right to make us the first offer & hesitated as I do not like bills sent down to meet here - but on consulting Mr D - he thought as the bills were so very good, it was better to take them than let them go to another bank and McNeil is to call for our drafts on Down at different times this & following week 2m each we thought this better than letting him apply to other banks for bills on London whereby the notes would immediately meet us at the Exchange -

I see we have exceeded in discounts last week - but as we have 53m coming in this week I hope it will set us to rights -

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

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18 May 1801

What a damper this morning's Gazette is to us - poor Sir Ralph how his family and connections would be affected - and indeed from the little that Hutchison says of their future prospect and their having done nothing for 16 or 17 days after the battle I fear our affairs there are in a bad state.

McMurrich beat me up when I was just stepping into my bed last night - the bags contain 1m less than you mention - he tells me BM & Co will only pay 10/- but that Somervell from the good partners he has whom he mentioned to me - will pay all. I wish it may be so. McNeil brought us the 6m London bills sent you and told me these were not to be considered as his bills that they were sent him by his friend Lindo of London to remit him the amount any time between and 1st June that as they were certainly the most undoubted bills, he could easily get the value from another bank, but he thought it right to make us the first offer. I hesitated as I do not like bills sent down to meet here - but on consulting Mr D, he thought as the bills were so very good, it was better to take them than let them go to another bank and McNeil is to call for our drafts on Down at different times this and following week 2m each. We thought this better than letting him apply to other banks for bills on London whereby the notes would immediately meet us at the Exchange.

I see we have exceeded in discounts last week - but as we have 53m coming in this week I hope it will set us to rights.

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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 May 1801

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RSM  
18 May 1801

Wm Simpson Esq  
P

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19 May 1801

Indeed I believe good Sir Ralph has been few minutes out of my head since yesterday morning - his death is a national loss - as he possessed the unbounded confidence of the Army - under any other General perhaps they would not have made so noble a Resistance - what pity he did not live to see the final object carried. I hope however it will be carried. Robert Stuart showed me just now a letter from his brother the sailor with Lord Keith dated 18 March - he says the Army had found plenty of water and were abundantly supplied with provisions sheep & poultry by the country - this is very comfortable - he mentions Kilbucko's wound to be in the thigh - that he was doing well and had behaved with great bravery - the wags said if the blood which came from his wound was examined it would prove good port wine - Robert's other brother the Colonel now commands the 42<sup>nd</sup> - he has escaped but that Regiment Robert says has 25 officers killed & wounded - what havoc this - but the highland watch has got great honour

Sorry I am that worthy Mrs R - is in such distress - I sincerely sympathise in the loss of the whole family - but I shall still hope that the means used will be effectual for her relief - let me know now often how she is -

McMurrich has shown me Somerville's state from which I would hope the creditors will get 20/ per £ - what advances some of the partners have made! - where could they get the money? - How all the money you sent us few of the large notes are left in the chest to day - it is wonderful what a quantity of them are swept away on a Tuesday forenoon - most of them to be sure go to the banks and will come back to us on Friday. We return the two pair saddlebags along with the box and in one of them I have put a bundle for my wife. Lieut Stuart writes that they have hoisted up one of the anchors of the L'Orient and expect to get more of them. They are at anchor just where Nelson's battle was fought.

Why are at anchor just where Nelson's battle was fought -

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

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Page 1 of 2

19 May 1801

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Sorry I am that worthy Mrs R is in such distress - I sincerely sympathise with Mr R and the whole family but shall still hope that the means used will be effectual for her relief - let me know now and then how she is.

McMurrich has shown me Somerville's state from which I would hope the creditors will get 20/ per £ - what advances some of the partners have made! Where could they get the money?

For all the money you sent us few of the large notes are left in the chest today - it is wonderful what a quantity of them are swept away on a Tuesday forenoon - most of them to be sure go to the banks and will come back to us on Friday. We return the two pair saddlebags along with the box and in one of them I have put a bundle for my wife.

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We had great demands on us last night and met them with some spirit in the belief that we had 53m coming in this week but upon examining the note given in by one of the lads from the Daily Bill Book I am sorry to find he has made the total 10m too much - so we have only 43m coming in and thus we have already exhausted we must look to the first week of June before we can get in so much as we give out.

I was asking Collector Corbett if his Board found any fault with his new mode of remitting he said not - but were we not to give him a days advantage in the date of the Bill - we have always charged as for a bill at 4d par in his interest account however the bill was drawn as he is not greedy and you get a weeks advantage by the new plan I suppose we may charge him for his Bills at 3d par

RSM  
19 May 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, 19 May 1801  
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Page 2 of 2

We had great demands on us last night and met them with some spirit in the belief that we had 53m coming in this week - but upon examining the note given in by one of the lads from the daily bill book I am sorry to find he has made the total 10m too much - so we have only 43m coming in and this we have already exhausted. We must look to the first week of June before we can get in so much as we give out.

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RSM  
19 May 1801

Wm Simpson Esq  
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20 May 801

That was a severe blow the old B--ch gave you yesterday - I hope you will be able to return it next week - I am of your mind as to Bills sent down from London and we shall knowingly take no more of them - I do not quite so much despond as to Egypt - though it looks ill - nothing having been done by our Army there for near 3 weeks - yet I think you must have got such intelligence as makes them believe we shall carry our object otherwise they never would have ordered the Tower guns to be fired - and certainly our Army has a better chance of getting reinforcements than the French while we are masters at sea. The Turks will at least keep supplies from Alexandria -

Your little Doctor has not yet cast up - nor a Mr Mualman whom Willie Kerr has recommended to me and to whom Down has given £200 credit -

Still fine weather but cold remarkably so for a SW wind - a Farmer tells me that it is expected May will be at the low country is so bare of old Hay he says the new cannot be lower - I wish I saw it again at a groat the your Lairds should complain -

20 May 1801

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Your little Doctor has not yet cast up - nor a Mr Mualman whom Willie Kerr has recommended to me and to whom Down has given £200 credit.

Still fine weather but cold remarkably so for a SW wind. A farmer tells me that it is expected hay will be at 10d the country is so bare of old hay he says the new cannot be lower. I wish I saw it again at a groat though you Lairds should complain.

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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 May 1801

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RSM

20 May 1801

Wm Simpson Esq

P

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22 May 1801

Sorry I am to find that Col Erskine is dead they say he was one of the best officers in the Army - a fine fellow his brother was last year blown up in the Queen Charlotte how the Cardross family will be affected - those of our Army who were most esteemed seem to have suffered most - Drunken Kilbucco wd not have been much regretted though Stuart writes that he behaved most gallantly - your little Doctor has just called and is to take a glass of Toddy with me at night when I expect to get a great deal of information from him. I offered to go through the printers with him tomorrow morning but he said it was unnecessary as he had had a full conversation with Jo Stirling and found it was better not to apply to the printers till some of his article came here - Malcolm went into attend the meeting of BM & Co's creditors today - it was after the Post last night when he told me of this otherwise I believe I should have wrote you to have sent more large notes by him they go off at a great rate -

Archibald Graham brought me just now the enclosed for discount and he said wd be company to make out the dividend of 2/4 next Tuesday - that he could hardly expect however and wd discount it as we had no sort of advantage from the account - which however was not his fault - they had 10m lately to draw on London at sight all which he thought and said should have gone to us - but Mackenzie to get 10 or 15 p more Exchange passed the bills through other channels - he said he had no control whatever over him - this being the case I see no obligation upon us to discount a bill to him especially when it is at so long date - but Mr Graham said I might send it to you and leave it to you to do it or not as you thought proper - they made great sale of Cotton yesterday but at 6mo credit which will be a handsome one will not be till about martinmas - this 2/4d makes 11/ per pound paid - The Elder goes in to you on Monday to attend his duty in assembly - poor Sir Ralph was an Elder -

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

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21 May 1801

Sorry I am to find that Col Erskine is dead they say he was one of the best officers in the army - a fine fellow his brother was last year blown up in the Queen Charlotte - how the Cardross family will be affected - those of our army who were most esteemed seem to have suffered most. Drunken Kilbucco would not have been much regretted though Stuart writes that he behaved most gallantly. Your little Doctor has just called and is to take a glass of toddy with me at night when I expect to get a great deal of information from him. I offered to go through the printers with him tomorrow morning but he said it was unnecessary as he had had a full conversation with Jo Stirling and found it was better not to apply to the printers till some of his article came here. Malcolm went in to attend the meeting of BM & Co's creditors today - it was after the post last night when he told me of this otherwise I believe I should have wrote you to have sent more large notes by him they go off at a great rate.

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John Wilson our late Town Clerk was just telling me that his nephew Mr Rose the writer from the increase of his business wished his credit with you extended from 5 to £700 - and he wanted to know if it wd be agreed to - I told him we could say nothing on that - his nephew should apply to yourself - but that I should inform you the security was I believe very good - John Wilson is esteemed rich - perhaps our richest writer -

Jo Maxwell tells me the Tontine is not payable till August let the Drummer put me in mind of it then -

Recd  
21 May 1801

Wm Simpson Esq

NatWest

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

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Page 2 of 2

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21 May 1801

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22 May 1801

The return of another of Grahame's Bills is very provoking - but it must arrive I think from some mistake of their new Bankers Bob Grahame at once took up the Bill and sends it off to them with a Lecture which he read to me - he showed me a most satisfactory letter yesterday from his brother who is a Partner stating their affairs to be in the most prosperous state and as an evidence of their ease in money matters they had sent Gibson's here an indorsation of Heywood & Co their Bankers for about £1300 - which we sent you the other day and which was an advance upon consignments - they had 5 cargoes on sale consigned by people here and selling well Bob therefore requested I should suspend my judgement till he heard from them and he engages the matter shall be explained to our satisfaction - upon that ground I have passed the Bills with leave to pay with certification and knowing that if these Bills should be returned the indorsers can take them up -

Walter Ewing sent me Popham's two Bills yesterday to discount here and pay in the proceeds on his Cash Account - until the documents were got ready - I write him that they were too long to do here - that I will send them to you and you had of course keep the Bills off them - and the Bills are to apply in payment of his by Dunmore's £ Account here - but that I did not understand what he meant by discharges etc - included in his answer - ~~that~~ you may do the Bills tomorrow or Monday and I shall settle it with him on Tuesday - The Renunciation he mentions can be substituted afterwards

You see what honours are done to Sir Ralph's memory by Addington - I am sorry to hear it whispered that very bad accounts are come of General Hope's wound - I hope as it was only in his hand they are unfounded

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 May 1801, enclosing a letter from Walter Ewing MacLae to Robert Scott Moncrieff

RB/837/218

Page 1 of 4

22 May 1801

The return of another of Grahame's bills is very provoking - but it must arrive I think from some mistake of their new bankers. Bob Graham at once took up the bill and sends it off to them with a lecture which he read to me - he showed me a most satisfactory letter yesterday from his brother who is a partner stating their affairs to be in the most prosperous state and as an evidence of their ease in money matters they had sent Gibson's here an indorsation of Heywood & Co their bankers for about £1300 - which we sent you the other day and which was an advance upon consignments - they had five cargoes on sale consigned by people here and selling well. Bob therefore requested I would suspend my judgement till he heard from them and he engages the matter shall be explained to our satisfaction - upon that ground I have passed the bills which have come in today with certification and knowing that if these bills should be returned the indorsers can take them up.

Walter Ewing sent me Popham's two bills yesterday to discount here and pay in the proceeds on his cash account until the documents were got ready. I wrote him that they were too long to do here - that I would send them to you and you would of course keep the bonds off them - and the balance we should apply in payment of his and Dunmore's cash accounts here, but that I did not understand what he meant by discharges etc - inclosed is his answer. You may do the bills tomorrow or Monday and I shall settle it with him on Tuesday - the renunciation he mentions can be subscribed afterwards.

You see what honours are done to Sir Ralph's memory by Addington. I am sorry to hear it whispered that very bad accounts are come of General Hope's wound. I hope as it was only in his hand they are unfounded.

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When I was expecting your little Doctor last night I got a card  
of apology saying he had forgot a previous engagement but  
would wait on me this night - I am unluckily engaged this night  
and as he does not tell in his card where he puts up I can  
not send to him so if he comes he will find nobody to receive  
him - but I hope he will call before that

What a delightful day this - every thing is growing visibly  
Your time has told me if Baillie Laing has found out  
your swindler - Malcolm brought me west on your 1/2 loaves  
yesterday it is really excellent bread  
and cheap indeed

Wm Simpson Esq

Ad Me  
22 May 1801

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 May 1801, enclosing a letter from Walter Ewing Maclae to Robert Scott Moncrieff  
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Page 2 of 4

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Malcolm brought me west on your 1/2 loaves yesterday it is really excellent bread and cheap indeed.

Wm Simpson Esq  
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RSM  
22 May 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 May 1801, enclosing a letter from Walter Ewing Maclae to Robert Scott Moncrieff

RB/837/218

Page 3 of 4

Dear Sir

I am sorry that owing to my being much out of the counting house today, I did not receive your letter till I was just setting off for the country.

When I was made Trustee on Mr Crawford's Estate, he disposed his whole lands to me for behoof of his creditors nomination, upon this I was infest, which is upon record, and it is necessary, to remove this, that the creditors, upon being paid, sign a renunciation to this disposition. His is all the paper I want and I shall soon have it executed to be signed by the Royal Bank.

In the meantime, however, I have no objection to adopt your mode of settling the business, send the bill to Mr Simpson, let him retain the amount of the two bonds in Edinburgh with interest, and advise the balance which is to be paid to the credit of the office in Glasgow, upon which I will settle the whole with you.

The renunciation can be sent afterwards for Mr Simpson's subscription, and being a matter of course I am sure he will have no objection to sign it.

I always am

Dear Sir

Yours most sincerely  
Walter Ewing Maclae

Cal. kin Thursday evening.

Dear Sir

I am sorry that owing to my being much out of the counting house today, I did not receive your letter till I was just setting off for the country.

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[no content]

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23 May 1801

It was very right to return Mackenzie's Bill I have sent it to Archie with your response - Alas what shall we do next week - I see only 29m coming in - and that will not be a breakfast to our greedy hounds I heard by Malcolm of the Resolution of B.M. & Co's creditors and am glad they have given them the winding up of their Affairs, as they will make more of them than any other - they' 9 times out of 10 I believe a sequestration is the best mode for all Parties - its surprising considering the extent of their speculations, the amount of their debt is so small. Thanks for the 1/2d worth - it will just come in time to succeed Malcolm's which is as good Bread as I ever eat - it is really provoking that as I shall well tell our Bakers that we should pay 5d more for not so good a loaf - but I don't like to eat other people's Bread - you must not send more unless you will allow me to open an account with you - or rather with Duncan to send a weekly loaf in the box and receive back the money - Lord Armadale will be very vogy of his son and with good reason - this I suppose is the boy that cried when he lost at cards. Its wonderful with what sport those boys act when they are tried - I am happy to find by a line I have just seen from Mrs Gray that Genl Hope is doing well she writes - "Genl Hope has wrote from Egypt with his left hand, having lost the Pen finger of his right and another broken - he is otherwise well" Her Brother Gabriel in the Guards was well - I am going to dine today with the Atheist at Clyde Works, and I mean to take Rosebank and Westburn on my way - the Laird enjoys his Place very much he does not mean to come to Town on Saturdays -

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

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Page 1 of 2

23 May 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, 23 May 1801

RB/837/219

Page 2 of 2

How our drawings on London are increased – yet not more than our remittances – 60m a week is a frightful sum – I doubt Down will be expecting an Elargement of the deposit – and really with some reason.

The Elder coming to Dalbeath will not be so good an opportunity but take the first good one that offers to send us a saddle bag full for our emissions are very great – have increased – are increasing and ought to be diminished.

Wm Simpson Esq  
P

RSM  
23 May 1801

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increased – are increasing and ought to be diminished

Robt  
23 May 1801  
Mr. Simpson Esq  
P

NatWest  
Group

25 May 1801

Bob Graham brings me the inclosed which seems to acquit his friend but what will they say when they get back the other Bill I doubt Down's clerk or notary has not called in proper time he wanted me to return the Bill to you that you might investigate the matter and get back the charge from Down if they were in fault this I declined and he agreed with me in thinking it was much better to send it to a private hand - so it goes up to his attorney - I sent Walter Ewing your note of his bills discounted and a state of the cash accounts here and desired him to pay up the balance - he has not yet called - I think it right to send you the inclosed from his son who seems to be as clever a talent as his father. I have wrote him that after what had passed I could not take it upon me at once to discount that £1075 bill but that for his credit I should send you his letter and he might call on Wednesday. I suppose you will after all take it - but it is hard upon us this week - so little coming in we shall be quite ruined - that Mr D may get out to Rosebank to dinner in our row to sit upon the bills on the Tuesday mornings at half past 7 - I have been unwell with my little Doctor - being engaged on Friday night I found out he lodged at the Star - sent a card to inform him that I was engaged and requesting him next morning to breakfast. After breakfast I got a card from him saying he had only that moment got mine and was previously engaged - he called when I was out the night before - so I have been disappointed of getting a budget of curious information from him. I know not however if he is yet gone. I hardly think this shop breaker can be our forger Stobbo as I understood he had gone to the Navy - your Employment to be following Down's upon sales being finished - you was right to keep by your own you might have exposed yourself to a challenge had you taken up with mine.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 May 1801, enclosing a letter with annotations concerning a problem which had arisen concerning the customer L&W Graham's business, 22 May 1801

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25 May 1801

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Mr Graham has called to say that Archibald advises him against sending the Bill to the Attorney or making any work about it - Archie says that it must have been the negligence of Down's Clerk or attorney and wishes we wd write them to give orders to be more attentive you may if you think proper say to them that the accepters of the Bill complain of their negligence as Dennison certainly had orders to retire it and wd have done so if application had been made to him in proper time - Heywood & Co is certainly a very respectable house -

John McNair manufacturer (Robert's brother) has stopt today and it will be a 10/ per pound business I hear - I have not yet had time to look into his paper with us - but as we have long had a bad opinion of him we must have little but what is well covered I generally insisted on Robert's indorsation he has been very kind to him

Wm Simpson  
25 May 1801

Mr Simpson Esq  
R

Mr W Ewing has just sent £191 odd which with the balance of the bills you discounted pays up in full with interest to this date Robert Dunmore and Thomas Crawford's cash accounts. Possil's own cash account still remains but as he makes frequent operations upon it I suppose it is not meant to pay it. Pray say to Mr James Dundas that I have his letter and shall attend to his credit in favour of Lord Blantyre

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 May 1801, enclosing a letter with annotations concerning a problem which had arisen concerning the customer L&W Graham's business, 22 May 1801

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Page 2 of 4

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Wm Simpson Esq  
P

RSM  
25 May 1801

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Liverpool 24 May 1802

Messrs L & W Graham & Co

Gent.

Francis Blackie's draft on you for £220. dated 9th Feb<sup>y</sup> at three months, was regularly advised by us to Messrs. Dennison & Co on the 27th April & would certainly have been paid by them, if it had been presented in the regular hours of business.

Yours  
obedient  
servant  
A. Heywood & Co

? Excerpt from L & W Graham's letter to their correspondent in Glasgow dated 22 May referring to the above

"We look upon ourselves as very hardly used by the house in London who throw all the disgrace and the expense of their own irregularities upon us - They look as if they wanted to throw something in the way of the attorneys or Clerks who protest their bills!"

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 May 1801, enclosing a letter with annotations concerning a problem which had arisen concerning the customer L&W Graham's business, 22 May 1801

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We are  
Gentlemen  
Your Humble servants  
A Heywood, Sons & Co

Excerpt from L&W Graham's letter to their correspondent in Glasgow dated 22 May referring to the above

"we look upon ourselves as very hardly used by the house in London who throw all the disgrace and the expense of their own irregularities upon us. They look as if they wanted to throw something in the way of the attorneys or Clerks who protest their bills"

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 May 1801, enclosing a letter with annotations concerning a problem which had arisen concerning the customer L&W Graham's business, 22 May 1801

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Graham & Co  
24 May 1801

*Graham & Co  
24 May 1801*

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26 May 1801

I am all affronted with your loaf - the magistrates hearing of it and wishing to bring the Bakers into order by it desired me to keep it entire till they should send for it - they have done so and their officer has just brought it back to tell me that it cannot be compared with our finest loaves which sell at 1/7d - that it is little better than our household which sell at 1/2d - and over and above that it is no less than 6 ounces underweight so that it would have been condemned here - after all I see no fine bread here better at least to my Taste and the coarse is not to be compared with it - but the short weight I cannot account for - however it will be needless to send more from Edinburgh - by the late sales at Greenock of American flour at 52/ the finest we must surely have cheaper bread here - so you will not let down Jamie Wardrop's story upon me I wish it may not be too well founded - on Saturdays at least - but know that I have refused two good dinners today - and if I did not keep steadily to refuse all invitations but on Saturdays I should go all wrong -

Poor Jamie Baird and Andrew Stuart were both my acquaintances the former was a demonical child I know not how the exchange can do without him - but A Stuart was a very respectable character - I have had a good deal of very friendly correspondence with him - there is £501 - at his credit here I know not who will look after it for his daughter she will be rich I should suppose - I see the Old Lady is engaged in an expensive work pocking into the backside of Old Reekie - Sandy Duncan tells a story of my wife that on an illumination night he and she were walking in Princes Street - O said she what pity the old town folks do not illuminate their backsides - Miss Polson's credit shall be attended to - but who is this Miss Stuart - Has the new chief Baron not taken his seat yet? There is a letter for Miss Polson in the box

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

[NB: Simpson's note on the back of this letter dates it to 22 May 1801, but this appears to be an error]

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26 May 1801

I am all affronted with your loaf - the magistrates hearing of it and wishing to bring the bakers into order by it desired me to keep it entire till they should send for it - they have done so and their officer has just brought it back to tell me that it cannot be compared with our finest loaves which sell at 1/7d - that it is a little better than our household which sell at 1/2d - and over and above that it is no less than 6 ounces underweight so that it would have been condemned here. After all I see no fine bread here better at least to my taste and the coarse is not to be compared with it - but the short weight I cannot account for. However it will be needless to send more from Edinburgh - by the late sales at Greenock of American flour at 52/ the finest we must surely have cheaper bread here.

So you will not let down Jamie Wardrop's story upon me. I wish it may not be too well founded - on Saturday at least - but know that I have refused two good dinners today - and if I did not keep steadily to refuse all invitations but on Saturdays I should go all wrong.

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I think you might write again to Down to know about this Bethune & Co. McNeil & Co brought me  
in a bunch of excellent cotton bills  
7 or 8m and begged I would take out of them what I liked best and  
as much as I could. I could only take 2 amount about £1100 - so  
little coming in this week I could not go further with them and  
after we have done too much and bills discounted will be 10m  
advanced this week do our best. Besides all that came at the exchange this morning - I gave out of  
the chest before 10 o'clock 15m. I find Peterkin has still the list of the last dividend payments John  
Campbell never having called for it though he has often been sent to - so  
it is only the July list that I should wish to have to satisfy him that he got the money - our people  
think so little of these dividends that it's hardly possible to get them to call for them.

Mr Simpson Esq

22 May 1801

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

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Page 2 of 2

I think you might write again to Down to know about this Bethune & Co. McNeil & Co brought me last night a bunch of excellent cotton bills 7 or 8m and begged I would take out of them what I liked best and as much as I would. I could only take 2 amount about £1100. So little coming in this week I could not go further with them and after we have done too much and bills discounted will be 10m advanced this week do our best. Besides all that came at the exchange this morning - I gave out of the chest before 10 o'clock 15m. I find Peterkin has still the list of the last dividend payments John Campbell never having called for it though he has often been sent to - so it is only the July list that I should wish to have to satisfy him that he got the money. Our people think so little of these dividends that it's hardly possible to get them to call for them.

Wm Simpson Esq  
P

RSM  
22 May 1801

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27 May 1801

That £1300 returned to day surprised me - we can have no dependence upon Finlayson, the last Indorser, but we took it upon the credit of Macalpin the drawer who has a sugar furnace at Greenock and is in the best credit - I have wrote him that the money must be sent us tomorrow and I have no reason to doubt it will come - Finlaysons say the Liverpool house is one of the first there and that the bills were for sugar Macalpin sold them - not one of these Liverpool houses seem to be better than another - yet our people have so much to do with them that if we were to refuse their Paper it would stop them - Mr Graham did not think Down themselves were to blame but some of their clerks it is odd that in all these protests it appears that Dennison is never at home when the Notary calls - I have papered young Ewing's bill and shall tell the Father what you say of the son - as Bob Stuart goes in to Edinburgh tomorrow to return on Saturday perhaps it will be better to send the Bags by him than by the Elder who may not be coming to Glasgow Peter is to call on you - I forgot to mention poor Mrs Mc D's death - but from what I have heard James will sustain no great loss as he was not happy with her - you may tell the Elder that Dr McCulloch Bothwell died yesterday - perhaps he may make interest with Lord Hamilton for his friend Reid to be his successor but I hear Lady Ann was so much pleased with the sermon of Mr Gardner one of the candidates for Markland that she promised to secure the Duke's first presentation for him - I hear Rice sold at Greenock the other day at 20/ per C - you may mention this to A Bonar for O Hospital. What pity the people don't get into the way of using it.

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

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27 May 1801

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I have passed young Ewing's bill and shall tell the father what you say of the son - as Bob Stuart goes into Edinburgh tomorrow to return on Saturday perhaps it will be better to send the bags by him than by the Elder who may not be coming to Glasgow. Robert is to call on you. I forgot to mention poor Mrs McD's death - but from what I have heard Jamie will sustain no great loss as he was not happy with her - you may tell the Elder that Doctor McCulloch Bothwell died yesterday - perhaps he may make interest with Lord Hamilton for his friend Reid to be his successor but I hear Lady Ann was so much pleased with the sermon of Mr Gardner one of the candidates for Markland that she promised to secure the Duke's first presentation for him. I hear rice sold at Greenock the other day at 20/ per C. You may mention this to A Bonar for O Hospital. What pity the people don't get into the way of using it.

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Send me a Budget of Edin news by the Elder with whom  
I promised to dine on Saturday - I have been this hour  
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by Jo McNair indorsed by the first houses here and  
together not amounting to £100 - his debt 16m must  
however bear hard upon many of our poor manufacturers  
the best part of his shortcome has been spent in eating  
& drinking - he entertained your old friend Lord Pomfret  
what a beastly way of losing money.

Recd  
27 May 1801

Wm Simpson Esq

John Riddell goes in to Edin tomorrow - you will get back the  
London bill of RM & Co which he begs I will keep till he returns  
from Edin next Tuesday - he has the funds prepared for it

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

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Page 2 of 2

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27 May 1801

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28 May 1801

To be sure it was wrong to discompose the Rev. Elder's Gravity with my Backside story - there will be no laughing to the B—ch she has certainly and literally got into a Hobble—

I am rather mortified at the new Chief's Greed - 6m a year is a great deal too much for him - his Father in law I thought very moderate for himself - and Billy I thought too much so - he has only about 3m by the Cinque Ports far too little for his services 17 years - You will be keenly at work in the assembly to day - but the Result will be as it always has been - the moderate Party will carry the Proposition with I think they should not - you will be on the gaining side but I hope our good west country Elders will be against you - Friend James is trying to get some Bills for his Pigs to melt and pay you - he tells me he is much disconcerted by the Price of meal rising again - and his savages will not eat Indian corn meal of which he can get plenty & cheap - its strange our lower People do not take to it and Rice - at the price of Rice now I am told it is equal to oatmeal at 7d per peck - Love told me last night that he has inferior Rice (with seed at 25/-) but he brought a quantity of the best at 22/- and gave me or Friends any quantity in tierces or half tierces at 25/- - Jo Stirling has paid his Receipts for interest - he brought me the inclosed with I said I should send you - he was explaining to me his new discovery for Bleaching for which he has got 3 Patents for the 3 Kingdoms - Sir Jo Dalrymple having made part of the discovery is concerned - the Improvement is by steaming in place of boiling the cloth the advantage is so great that without a possibility of injuring the cloth, a piece which new cost about 1/6 can in 2 or 3 days be now bleached more perfectly for about 2 1/2 d - this is a wonderful saving -

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

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Page 1 of 2

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Macalpin at Greenock the Drawer of the £1300 Bills returned yesterday sends me a letter from the accepters at Liverpool saying that the dishonour was entirely owing to a blunder of their clerks marking the bills due in June in place of May. That the London Bankers were not accordingly advised - but that they had abundant funds in London as well as in Liverpool and begging the bills might be sent back and they would be immediately retired.

I have writt Macalpin that we are not at liberty to send back to you such irregular bills - that it will be much better for him to send them to a private correspondent - and that he must send us the money tomorrow.

That bill of £1500 - sent you for acceptance I suppose is on the agent for the Friendly Societies - do you consider him as very safe the drawer and indorser are very good.

Ad. Mc  
28 May 1801

Wm Simpson Esq  
P

The little Doctor has just called - he has been at Greenock and is to take his Egg with me tonight.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 28 May 1801  
RB/837/228  
Page 2 of 2

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29 May 1801

It is most provoking these returns of Graham's Bills Bob Graham at once took them up and he brought me a letter from his brother wrote upon receiving advice of the last one being returned an extract from which I expect to enclose. I am perfectly satisfied the Grahams are not in fault - and it appears their Bankers Heywoods had not neglected to advise their bills. Dennison they say is a peculiar man - but he could not have any suspicion of Graham's Credit - for it was not them but Heywoods that ordered the bills to be retired. I suspect Down's people had not called in business hours or they would have found some other than a woman in the shop. I have promised to write them tomorrow to carry all these bills to Dennison in branch hours -

I have ordered a Bushell of rice to the O Hospital - I am glad there is a prospect of full payment from Somerville it will be the better that I hear rum is advanced 1 or 2/- where has his partner Hay Smith got all this money to put into the concern - I wish he may not have put his hand into the Iron Chest - I suppose the Elder will be home tonight and hope to get a great deal of Edin Assembly Intelligence from him tomorrow. I had a very agreeable chat with eye little Doctor last night he has travelled and seen so much he appears to be a very modest well disposed man -

1 Our Professor Miller was seized with an inflammation in his throat two days ago and I hear is just dying - The democrats are making great lamentation the aristocrats will not much regret the loss. The Court however is a loud call to us all - I suppose he is a man about 70 - but was remarkably stout & healthy till suddenly seized with this complaint -

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

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Page 1 of 2

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I have ordered a Bushell of rice to the O Hospital.

I am glad there is a prospect of full payment from Somerville it will be the better that I hear rum is advanced 1 or 2/-. Where has his partner Hay Smith got all this money to put into the concern. I wish he may not have put his hand into the iron chest. I suppose the Elder will be home tonight and hope to get a great deal of Edinburgh Assembly intelligence from him tomorrow. I had a very agreeable chat with your little Doctor last night to have travelled and seen so much he appears to be a very modest well disposed man.

Our Professor Miller was seized with an inflammation in his breast two days ago and I hear is just dying. The Democrats are making great lamentation the aristocrats will not much regret the loss. The event however is a loud call to us all. I suppose he is a man above 70 - but was remarkably stout and healthy till suddenly seized with this complaint.

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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 May 1801

RB/837/231

Page 2 of 2

RSM  
29 May 1801

Wm Simpson Esq  
P

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30 May 1801

When John Stirling gave me the Note I sent you he had a long  
talk with me about applying to relieve and let out Andrew and  
Duncan Hunter from the heritable bonds you have as he wished  
much when he pays Andrew his last Instalment in October next, to  
have all matters cleared up between them - and in order to induce  
the Bank to agree to this, he brought me Evidence that the  
Property Stirling's Square on which he has lately lived out near  
3m and which they are feuing off upon a plan was worth  
more than 9m - and he means to pay to the Bank every  
thousand pound as it comes in from that Property - and  
as to your heritable Bond on Faskin for £5000 - he told me  
that Shawfield had lately offered £15000 for that subject  
but Andrew insisted on £20000 - all this was to show  
that the Bank were quite safe independent of Andrew  
Duncan's names - and as to the canal all the money  
for locks was now laid out upon it so that the  
Revenue with was about 3m deducting only about £500  
a year for Reparations and go as it comes in to pay the  
Bank - I told him that it was quite out of the line  
to advance dead Loans in that way - that you had  
often been saying so - and that he might expect a demand  
for the whole - for fear of this, he said he wd defer his  
Proposal to relieve Andrew Duncan till he had made  
good his last Instalment to Andrew - then this matter  
stands - but I see no harm in writing him to the effect  
that you mention nothing can be more reasonable -  
he says the home Sales have been very slow in London  
and that they have 50m goods in hand -

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

RB/837/233

Page 1 of 2

30 May 1801

When John Stirling gave me the note I sent you he had a long talk with me about applying to relieve and let out Andrew and Duncan Hunter from the heritable bonds you have as he wished much when he pays Andrew his last instalment in October next, to have all matters cleared up between them - and in order to induce the bank to agree to this, he brought me evidence that the property Stirling's Square on which he has lately lived out near 3m and which they are feuing off upon a plan was worth more than 9m - and he means to pay to the bank every thousand pound as it comes in from that property - and as to your heritable bond on Faskin per £5000 - he told me that Shawfield had lately offered £15,000 for that subject but Andrew insisted on £20,000 - all this was to show that the bank were quite safe independent of Andrew and Duncan's names - and as to the canal all the money for locks was now laid out upon it so that the revenue which was about 3m deducting only about £500 a year for reparations which go as it came in to pay the bank. I told him that it was quite out of the line of a bank to advance dead loans in that way - that you had often been saying so - and that he might expect a demand for the whole - for fear of this, he said he would defer his proposal to relieve Andrew Duncan till he had made good his October instalment to Andrew - there this matter stands - but I see no harm in writing him to the effect you mention nothing can be more reasonable. He says the home sales have been very slow in London and that they have 50m goods in hand.

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Mr Dale has wrote Cosmo not if possible to call on you for the money (Balance of Rosebank price) till Tuesday - he has 8m in his account here ready for it -

I am just going out to the Elder to hear of all the misdeemeanors of not the moderate but the violent Party - I have not yet heard of Prof Miller's death - but there was no hope and the Doctors gave him up last night - he is in the country

Adelle  
1081 May 03  
Prof Miller died this morning  
Wm Simpson Esq

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

RB/837/233  
Page 2 of 2

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Professor Miller died this morning.

Wm Simpson Esq  
P

RSM  
30 May 1801

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1 June 1801

I have wrote to Wallie Logan to send me your drummer's dividend first time he sends to the office and I shall afterwards call and sign his book for it is at too great a distance for me to go on a Whitsun Monday - you can't imagine what a crowd of country bodies are coming in upon us today and how many new deposit accounts are opened - this office has increased - is increasing - I would fain not add - ought to be diminished. Mr & Mrs Hopkirk arrived just when the Barker sisters & I were sitting down to dinner - Mrs B pretty well again she is a worthy little woman and what a flock of fine children - The Elder I found was a Deserter on the Assembly question on Thursday - that said them was owing to his having been at P Green the day before - you shd speak to some of the men in power to look out for a good Professor of Law in Miller's place and such a one as wd counteract the mischievous principles inculcated by him -

Mr Garden of Hamilton Garden & Co has just called to beg I shd get your opinion of Robt Shepherd grocer which I promised him on Wednesday - we have just recd a letter from Thomas Reed & Co Dublin addressed to the Cashiers & Company of the Royal Bank Glasgow saying that they had drawn notes of £350 - to Sir W Forbes & Co for the purchase of Neil Douglas's 2nd Lieutenancy in the 28th Regt and that General Hamilton informed them that the money was lodged with us we cannot find that any such sum has been lodged by the gent. shd send him a copy of the letter by tomorrow's post - in the meantime I mention this to you that in case the money has been lodged in your office you may inform Sir W Forbes & Co - Logan has just sent me the £25 - as these bills drawn by Duval on Hoare & Co are in consequence of a letter of credit from Down & Co you may send them to them he is a Frenchman buying muslins the credit £1800 -

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

RB/837/234  
Page 1 of 2

1 June 1801

I have wrote to Wallie Logan to send me your drummer's dividend first time he sends to the office and I shall afterwards call and sign his book for it is at too great a distance for me to go on a Whitsun Monday. You can't imagine what a crowd of country bodies coming in upon us today and how many new deposit accounts are opened - this office has increased - is increasing - I would fain not add - ought to be diminished. Mr and Mrs Hopkirk arrived just when the Barker sisters and I were sitting down to dinner - Mrs H pretty well again she is a worthy little woman and what a flock of fine children. The Elder I found was a deserter on the Assembly question on Thursday - that said them was owing to his having been at P Green the day before. You should speak to some of the men in power to look out for a good Professor of Law in Miller's place and such a one as would counteract the mischievous principles inculcated by him.

Mr Garden of Hamilton Garden & Co has just called to beg I would get your opinion of Robert Shepherd grocer which I promised him on Wednesday. We have just received a letter from Fraser Reed & Co Dublin addressed to the cashiers and company of the Royal Bank Glasgow saying that they had drawn notes per £350 to Sir W Forbes & Co for the purchase of Neil Douglas's 2nd Lieutenancy in the 28th Regiment and that General Hamilton informed them that the money was lodged with us. We cannot find that any such sum has been lodged by the gentleman shall send him a copy of the letter by tomorrow's post - in the meantime I mention this to you that in case the money has been lodged in your office you may inform Sir W Forbes & Co.

Logan has just sent me the £25 - as these bills drawn by Duval on Hoare & Co are in consequence of a letter of credit from Down & Co you may send them to them. He is a Frenchman buying muslins the credit £1800.

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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 June 1801

RB/837/234

Page 2 of 2

I forget whether you desired us to refuse all Belch's notes, we have been in use to take a few of them occasionally in payment of bills and they have a man here a partner I believe who calls every Monday and takes them up and offers to call and take them up as often as we please - but if you wish it we shall refuse them altogether - he says the other banks take them freely and send them in to Edinburgh.

You see how our discounts have swelled last week although we did only 40m - and we shall do little better this week for although the first of the month I see only 42m coming in.

Silver is running off fast - Archie Hamilton (Gilbert's son) tells me the Aberdeen bank wants him to know if he can dispose on 2m silver which they have more than they have increase for. I bad him write them to send it up here if it could be brought up at not above 5/ per cent charge - if we do not get this we must soon have a supply from you or from London.

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Ad M  
1 June 1801  
Wm Simpson Esq

2 June 1801

Perhaps I should think might easily get some writer to take an assignation to the Bond on Faskin - but as to those on the Canal & Property here tho' I believe very safe I doubt they would please a writer -

What Bill is this that has passed against forgery Bank notes it seems to be a different one from that brought in by the Bd of England - but I suppose it is not the one you want - and pray what is meant by Deeds the Stamps of which are to be raised so much - is it the Paper for Bonds? This is a most severe Drought here and I am told it has checked the Grass so much that Hay will be as dear as ever - we have not had a drop of Rain these 10 days altho' I hear you have had not only your usual easterly Hars but Rains - never a Mist here - Robert

Hope our customer from Leadhills tells me the Corns look exceedingly well but the Grass much hurt - he is going to Dumbarton Market where he expects to pay dearer than ever he did for Cattle - Sheep too are high - he has sold many to the Englishers at 18 to £19 - per Score -

Some Widows' Parts have come in today which I desired might be put into the Box with the Mixture & some Postage - you see what of Graham's acceptance is come in but independent of them I think we are quite safe with the drawers and I know they are for goods consigned.

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

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Page 1 of 2

2 June 1801

Stirling's I should think might easily get some writer to take an assignation to the bond on Faskin - but as to those on the canal and property here though I believe very safe I doubt they would not please a writer.

What bill is this that has passed against forging bank notes it seems to be a different one from that brought in by the Bank of England but I suppose it is not the one you want - and pray what is meant by deeds the stamps of which are to be raised so much - is it the paper for bonds. This is a most severe drought here and I am told it has checked the grass so much that hay will be as dear as ever. We have not had a drop of rain these 10 days although I hear you have had not only your usual easterly hars but rains - never a mist here. Robert Hope our customer from Leadhills tells me the corns look exceedingly well but the grass much hurt. He is going to Dumbarton market where he expects to pay dearer than ever he did for cattle. Sheep too are high - he has sold many to the Englishers at 18 to £19 per score.

Some widows' receipts have come in today which I desired might be put into the box with the mixtures to some postage. You can see what of Graham's acceptance is come in but independent of them I think we are quite safe with the drawers and I know they are for goods consigned.

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is Charles Hope not coming into Parliament. I hear Principal  
Brown gave him a terrible dressing - and that he deserved  
it - I doubt Charles is rash -

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

RB/837/235

Page 2 of 2

Is Charles Hope not coming into Parliament. I hear Principal Brown gave him a terrible dressing, and  
that he deserved it - I doubt Charles is rash.

Ad M  
22 June 1801

Wm Simpson Esq  
R

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4<sup>th</sup> June 1801 -  
long live the King my years Bairn

I did not intend to write you today as there is nothing doing within doors and without all is in an uproar - but Peterkin just now made up to me in the street to tell me that McBrair & Son had paid him yesterday £650 - to return an Receipt due at your office tomorrow which he forgot to mark on the note he gave me when I wrote the publican yesterday - you will therefore take care of this note - I have been at Malcolm with your note which I shall return you - he thinks it is the note you sent west formerly when it was found his subscriptions did not belong to it - the piece paper he had was much less than this note requires - he gave it to a friend of his Mr McMillan who was by some friend at Edinburgh to try what he could make of you - and McMillan is at present in the country out of Jukes house for some weeks - Whether Charles Hope got or gave the dressing I don't much care - but it is wonderful how a man's opinion is influenced by his party - I am glad you are not so

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

RB/837/237

Page 1 of 2

4th June 1801 -

long live the King my year's bairn.

I did not intend to write you today as there is nothing doing within doors and without all is in an uproar - but Peterkin just now made up to me in the street to tell me that McBrair & Son had paid him yesterday £650 to retire an acceptance due at your office tomorrow which he forgot to mark on the note he gave me when I wrote the publican yesterday. You will therefore take care of the bill. I have been at Malcolm with your £10 note which I shall return you - he thinks it is the note you sent west formerly when it was found his subscriptions did not belong to it. The piece paper he had was much less than this note requires - he gave it to a friend of his Mr McMillan who was by some friend at Edinburgh to try what he could make of you - and McMillan is at present in the country not expected here for some weeks.

Whether Charles Hope got or gave the dressing I don't much care - but it is wonderful how a man's opinion is influenced by his party. I am glad you are not so

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much in want of Rain - we have a very hot day  
here the wind seems to be changed and I was hoping  
for a shower - but the Baromet. still keeps up and  
is rather rising - we had a fine military show  
on the Green - 3 Troops Dragoons - 1 Troop Glasgow  
Light Cavalry - the Perthshire Militia - and our  
two Battalions Volunteers - I am just going up  
to the Town Hall to drink the good King's health  
which I have not done there some 93 -

Yours ever  
RSM

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

RB/837/237

Page 2 of 2

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for a storm - but the barometer still keeps up and is rather rising. We had a fine military show on the  
Green - 3 troops Dragoons - 1 troop Glasgow Light Cavalry - the Perthshire Militia - and our two  
battalions Volunteers. I am just going up to the town hall to drink the good King's health which I have  
not done there since '93

Yours ever RSM.

R. S. M.  
4 June 1801

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

5<sup>th</sup> June 1801

Never was any thing more stupid than my sending you the bill on Elphinston last night - and you Gentry will laugh at us - the Truth is our Porter brought me the Bill upstairs when he found it among half a dozen Bills due to Day - I had no recollection that it was the Bill I wrote you of the Day before - and without almost looking at it I just sent it off for you - McBrair too it seems committed a Blunder as to his £650 - it was payable at Scott Moncrieff & Watsons but as he tells me he wrote them last night I doubt not they will carry it to you -

I sent Love Captains Marjoribanks' Rice order this morning and have a line from him saying it is all sold, but that he expects plenty next week when he will execute the order.

Collector Corbett and Malcolm McMurrich were on me yesterday about the old B--ch dealing in rum - they were glad they sold the article was in the hands of those who had not for want of money force it on the market - but they think it will not advance and that Somervill's people should let it go at 6 or 6/6.

What a day we have had. I don't recollect to have put so many bills through our hands in so short a time for most of them came in between 1 and 2 o'clock - and you see what a bunch of them you have - it is the first time I think Dennistouns have brought in such a sum of London paper - they tell me they have 40m to provide for duties on sugars coming by the fleet expected in 14 days. What great doings these! - and yet they seem to be real not nominal and fictitious. If the business here continues to increase in this manner I am afraid the office must some way or other be increased - you can't imagine what a crowd you have had today.

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

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Page 1 of 2

5<sup>th</sup> June 1801

Never was anything more stupid than my sending you the bill on Elphinston last night - and you gentry will laugh at us - the truth is our porter brought me the bill upstairs when he found it among the Glasgow bills due today - I had no recollection that it was the bill I wrote you of the day before - and without almost looking at it I just sent it off for you. McBrair too it seems committed a blunder as to his £650 - it was payable at Scott Moncrieff & Watsons but as he tells me he wrote them last night I doubt not they would carry it to you.

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What a day we have had. I don't recollect to have put so many bills through our hands in so short a time for most of them came in between 1 and 2 o'clock - and you see what a bunch of them you have - it is the first time I think Dennistouns have brought in such a sum of London paper - they tell me they have 40m to provide for duties on sugars coming by the fleet expected in 14 days. What great doings these! - and yet they seem to be real not nominal and fictitious. If the business here continues to increase in this manner I am afraid the office must some way or other be increased - you can't imagine what a crowd you have had 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, 5 June 1801

RB/837/238

Page 2 of 2

We are quite out of half Guineas – pray send us a supply by the very first opportunity. Mr Peterkin tells me his payments today are 79m – which has nearly emptied the chest – but this is partly owing to there having been no exchange with the banks today – we shall have a large sum in from them on Tuesday – you may also send us in the Box weekly a couple Bags silver – it is nearly all gone here.

In come my wife and Bob to disturb my Tranquilly.

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Ed. Mc  
5 June 1801

Wm Simpson Esq

6 June 1801

I thought you'd brush me up about Elphinston's Bill - it is all fair - but know that I came down from the Hall at half past seven and should have been much happier at a tete a tete in the private walk with you & Lady Restalrig - but I am sorry Sandy's head is wrong - the Elder felt the same effect from attending the Parliament - our people are in good spirits today with the account of our French ships and our ships - Bob brought out a Mr Smith of Leith with him who he tells me with his father at York is 20m interested in that business as underwriters -

More London Paper today I see - you'd get your belly full of it in my large packet this morning - excessive heat - yet barometer keeps up and no appearance of rain - heat however is a great mercy which we have not had in June for the two last years - I am just going to take my Ride to Goodbye

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

RB/837/239

Page 1 of 2

6 June 1801

I thought you would brush me up about Elphinston's bill - it is all fair - but know that I came down from the hall at half past seven and should have been much happier at a tete a tete in the private walk with you and Lady Restalrig - but I am sorry Sandy's head is wrong. The Elder felt the same effect from attending the Commissioner. Our people are in good spirits today with the account of our friend Alexander releasing our ships. Bob brought out a Mr Smith of Leith with him who he tells me with his father at York is 20m interested in that business as underwriters.

More London paper today I see - you would get your belly full of it in my large packet this morning. Excessive heat - yet barometer keeps up and no appearance of rain - heat however is a great mercy which we have not had in June for the two last years. I am just going to take my ride so goodbye.

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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 June 1801

RB/837/239

Page 2 of 2

[not transcribed; addressed by RSM and annotated with date and sender by WS]

*RSM*  
*6 June 1801*  
*Wm Simpson Esq*  
*CR*

NatWest

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8 June 1801

I care not tho you tell good Mrs D - all I said - to may prevent her  
 laying the Butter so thick on as she did in a letter my wife brought  
 me from her - and all because I showed some attention to a Pathhead  
 man she recommended to me - she certainly thought more of my  
 services than they were all worth - (By the end of this month  
 I wd fain hope we shall have accounts of Lord St Helens having  
 finally settled matters at Petersburg - and in the event the Fleet  
 will no doubt return where they may be useful in case Bonaparte  
 is really to invade us - but Nelson's illness is much to be  
 regretted - The Extra Gazette to day from Egypt reads pretty  
 well - David Russell met me the other night with an affected  
 gloom - that he had got into a bad scrape - it turned out to be that he had  
 purchased forward and thereby he said he would not be able to take up his 2m Glasgow bill which  
 therefore he would be obliged to ask us to renew - I fancy we cannot well  
 refuse him - as he is a considerable Proprietor and asks no discounts here. This land lay within pistol shot of his mansion at  
 Woodside. It was of great consequence his getting it, and I think it a cheap bargain 190 acres with a  
 great deal of wood for 5m  
 McNeil & Co have a ship arrived from Jamaica and Bob McCall showed me the inventory mostly  
 cotton 10m - they have another cargo arrived at Liverpool 8m and daily expect advice of the arrival  
 of another at London with 28m - these cargoes when realised should help them - what great  
 doings we have here - I really think £1000 now is not more thought of than £100 was when I came  
 here - if that be all the good you have done to this place by your office, I know not that you have  
 much cause of boasting.

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

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Page 1 of 2

8 June 1801

I care not tho you tell good Mrs D all I said - it may prevent her laying the butter so thick on as she did in a letter my wife brought me from her - and all because I showed some attention to a Pathhead man she recommended to me - she certainly thought more of my services than they were all worth. By the end of this month I would fain hope we shall have accounts of Lord St Helens having finally settled matters at Petersburg - and in the event the fleet will no doubt return where they may be useful in case Bonaparte is really to invade us - but Nelson's illness is much to be regretted. The extra Gazette today from Egypt reads pretty well. David Russell met me the other night with an affected gloom - that he had got into a bad scrape - it turned out to be that he had purchased forward and thereby he said he would not be able to take up his 2m Glasgow bill which therefore he would be obliged to ask us to renew. I fancy we cannot well refuse him - as he is a considerable proprietor and asks no discounts here. This land lay within pistol shot of his mansion at Woodside. It was of great consequence his getting it, and I think it a cheap bargain 190 acres with a great deal of wood for 5m.

McNeil & Co have a ship arrived from Jamaica and Bob McCall showed me the inventory mostly cotton 10m - they have another cargo arrived at Liverpool 8m and daily expect advice of the arrival of another at London with 28m - these cargoes when realised should help them - what great doings we have here - I really think £1000 now is not more thought of than £100 was when I came here - if that be all the good you have done to this place by your office, I know not that you have much cause of boasting.

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Macneil calls to tell me he goes in to Edinburgh tomorrow  
to return on Friday - I desired him to call on you with the  
note do on Wednesday and you may as well send a box of  
half Gu by him - or even a further supply of notes for  
by the way they are going off we shall soon be aground  
again - I should send what saddle bags we have along  
with the box tomorrow - we had a slight shower last  
night which did much good and it promises more  
Rain this evening -

8 June 1801

Wm Simpson Esq

Watson & Ewing beg to request of the  
charges you will only note without  
extending the protest of their bills on Brown  
Murray to due 12 & 16 current

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

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Page 2 of 2

Macneil calls to tell me he goes into Edinburgh tomorrow to return on Friday. I desired him to call on you which he will do on Wednesday and you may as well send a box of half Guineas by him - or even a further supply of notes for by the way they are going off we shall soon be aground again. I should send what saddle bags we have along with the box tomorrow - we had a slight shower last night which would do much good and it promises more rain this evening.

Watson & Ewing beg to save part of the charges you will only note without extending the protestations of their bills on Brown Murray & Co due 12 and 16 current

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10 June 1801

I think with you Bonaparte will certainly make the attempt to invade us - what an uproar would that make in the country - I wish we had our Baltic fleet here to guard our coasts - St Vincent is very right to keep them at it - Watson says it will be best to let his bill on BM & Co come back with a protest. He wants to establish Copland at Liverpool as a partner and he goes into Edinburgh today to examine the correspondence - Love told me last night that he was disappointed of his rice at Greenock - the cargo sold at 24/ which is 3/ higher than the former and it was bad rice - so I went to his neighbour Reid who he told me had some very good of the former cargo his price was 26/ but on telling him he would get the money down he said as I might give him a cost another way he would not differ with me although he declared it left him only 6d per C profit - so I got it at 26/ and he has just got the money per inclosed account - Rice is advancing here - but when new cargoes come from India I should think it will be lower than ever - we have had 8 or 10 arrivals from America within this week - great quantities of Flour - yet the price rather advances - considering the immense importation into Britain Prices must have been very low if the deficiency of last crop had not been very great indeed - our friend Henry writes me that his work half a pamphlet and half a book would be out in 10 days. Bob Dreghorn has sent me a reading of your friend Allardyce's last letter to the Bank of England directors - he will boar them sadly and they will not find it easy to answer him - yet I should think they are better judges than he can be - if he succeeds it will be wonderful if some such Borer is not at you. My old friend Adam Keir might divert himself by working you -

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

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Page 1 of 2

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Some Rain to day which will do much good and we may expect  
more as the Baromet is falling & moon always tomorrow  
We have a long letter from Down & Co explaining the course  
of Graham's bills being returned - it is never known whether bills are paid there till 5 o'clock - the settling hour -  
and after that Jase Dennison leaves a Lass to keep his shop - a curious way of doing Business

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

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Page 2 of 2

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RSM

10 June 1801

Wm Simpson Esq

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11 June 1803

You had got your mutilated £10 note in the Box this morning  
how you make fun of my backwater scouring - there is no  
joke however in a Tuesday forenoon - the Evacuation is severe  
but to be sure there is none upwards - The Elder is  
departed with your Pun upon the railing - he has brought me  
some Pearls taken out of mussels in the River near his house  
which are beautiful - they cost him a few shillings to the poor  
Bodies that gathered them - an English Lady in my house yesterday  
says they do bring some hundred pounds in London - that to be sure  
is nonsense but it is worth inquiring of the <sup>Edinburgh</sup> Jewellers  
if they are worth any thing - My Robert is to carry them in  
for that purpose and he will show them to you -  
Wm Peddie kept a shop here and was a decent enough  
body - but now dashes away as a foreign Trader under  
the name of M. Peddie & Co - I know no bottom they have  
at heart for that Trade and should say of their Paper  
to must have a little more covering - as I said to him just now

Lochaw had told you that he was a Sugar  
speculator himself - they bought on speculation when  
prices were at the highest so what I scolded Bob  
McCall & Stuart must seem - I believe however their  
hands are now clear - Oh Oh Hay Smith  
your neighbour - well, he was only an agent - not  
a cashier - I am thankful none of the latter character  
have yet gone there. What mischief that greed  
does - not satisfied with a competency he behaved to have a fortune in pursuit of which he  
seems to have lost all fear of heaven - and honesty, by involving his constituents

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

RB/837/249

Page 1 of 2

11 June 1801

You would get your mutilated £10 note in the box this morning. How you make fun of my backwater scouring. That is no joke however in a Tuesday forenoon – the evacuation is severe but to be sure there is none upwards. The Elder is diverted with your pun upon the railing. He has brought me some pearls taken out of mussels in the river near his home, which are beautiful – they cost him a few shillings to the poor Bodies that gathered them – an English lady in my house yesterday says they would bring some hundred pounds in London – that to be sure is nonsense but it is worth inquiring of the Edinburgh jewellers if they are worth anything. My Robert is to carry them in for that purpose and he will show them to you.

William Peddie kept a shop here and was a decent enough body – but now dashes away as a foreign trader under the firm of W Peddie & Co. I know no bottom they have at least for that trade and should say of their paper it must have a little more covering as I said to him just now.

Lochaw should have told you that he was a sugar speculator himself – they bought on speculation when prices were at the highest for which I scolded Bob McCall and Stuart most severely. I believe however their hands are now clear. Oh Oh Hay Smith your neighbour – well, he was only an agent – not a cashier. I am thankful none of the latter character have yet gone there. What mischief that greed does – not satisfied with a competency he behaved to have a fortune in pursuit of which he seems to have lost all fear of heaven – and honesty, by involving his constituents.

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John Stirling called - he expects James down soon when they will wait on you and endeavour to arrange matters about payment of the Bonds - in the meantime he begs you will order the discharges mentioned in the note from him I sent you to be made out in such manner as you think proper for he is no Judge and if you think it necessary to employ a writer he will pay the charge - I should think if your Counsellor could draw a letter which would answer the purpose -

The Rain has fled and the drought is severe as ever and colder

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

RB/837/249  
Page 2 of 2

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12 June 1801

I shall mind my namesake Scott if ever any vacancy happens here - but there is no prospect of any at present - No doubt the Farmers & Corn merchants take the advantage of the scarcity to keep up their prices and it ever will be so while human nature is the same corrupted selfish thing it is - but if there had not been a real & great deficiency of our crop - they would not have had it in their power to take such advantages - bring but a supply to the market above the demand - and I shall defy all these gentry to keep up the prices - this is shortly my theory upon the subject and all that has been said ascribing the high prices to other causes than a real deficiency of the article - in other words bad seasons and short crops - appears to my mind great nonsense and short crops - appears to my mind great nonsense we have had within these few days many arrivals from America two this morning - chiefly with Indian corn wheaten flour - yet I hear the flour is rising - our last sales were at 64/ at Liverpool it is at 68/ although they tell me 10000 barrels came in there in one ship - what would have become of this country if it had not been for these supplies from America

Allardyce's system in paying the whole profits in dividends I think a very bad one - it is surely much more prudent to keep some of them laid aside for meeting accidents - on the other hand I dislike these divisions of bonuses. I think it would have been much better to have made some small addition to the regular dividends - then people would know better what value to put upon their stock - they cannot calculate upon a bonus - but having no stock I need not trouble my head about the matter.

The Portuguese seemed to make a better stand than we expected - if our friend Alexander takes their part, they may yet keep their ground. Bonaparte must soon be cut off - but as you say Mrs Bogle's story if it was so is quite to the point - the K of Sweden's proclamation my wife said should have begun with Whereas Lord Nelson beat the Danes at Copenhagen 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, 12 June 1801

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Page 1 of 2

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I have not seen the Railer to day - but shall  
send him notice -  
excessive cold since yesterday afternoon but mercury dropping  
I would fain hope we shall have Rain -  
I hope you have not forgot to send Silver in the Box  
only 1 Bag remains in the Chest - so we shall need a weekly  
supply I wish we could get good 5/ notes -

Rob. Mc  
12 June 1801

Wm Simpson Esq

R

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

RB/837/252

Page 2 of 2

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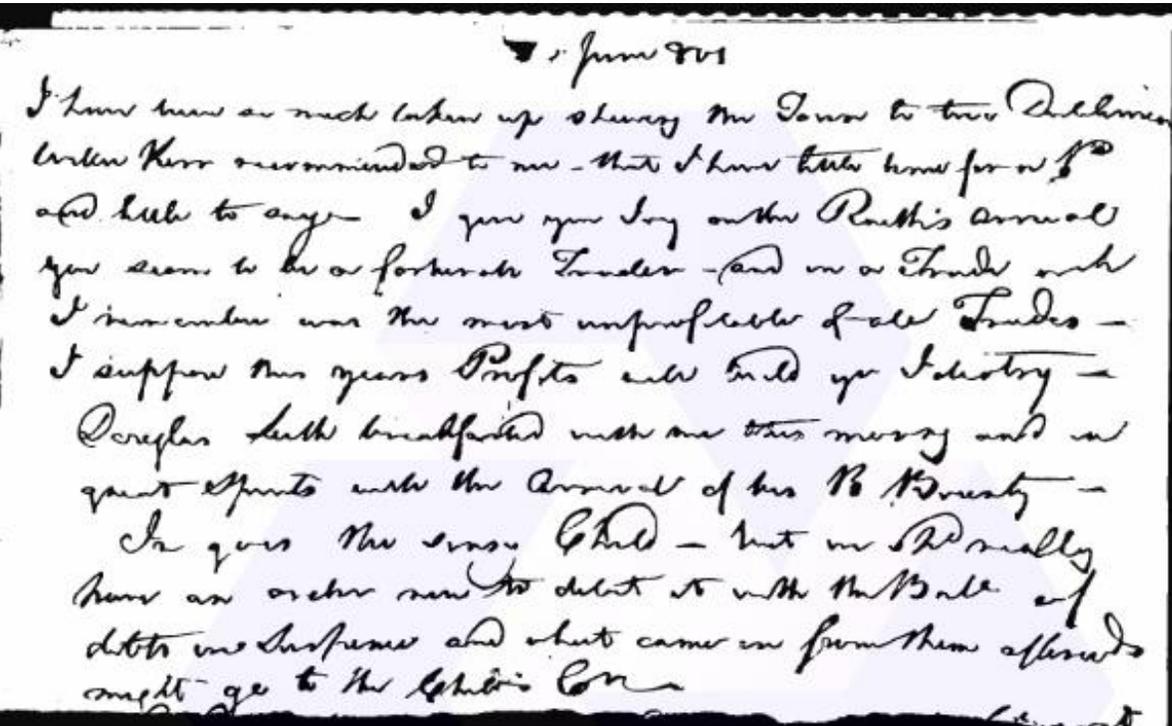
13 June 1801

I have been so much taken up showing the town to two Dutchmen Willie Kerr recommended to me, that I have little time for our P and little to say. I give you joy on the Raith's arrival you seem to be a fortunate trader – and in a trade which I remember was the most unprofitable of all Trades. I suppose this year's Profits will build your Idiocy.

Douglas Leith breakfasted with me this morning and in great spirits with the arrival of his R Bounty.

In goes the *sinsy* Child – but we should really have an order now to debit it with the Balance of debts in Suspense and what came in from them afterwards might go to the *Child's* credit.

[there appears to have been further writing on the page which has been torn off]



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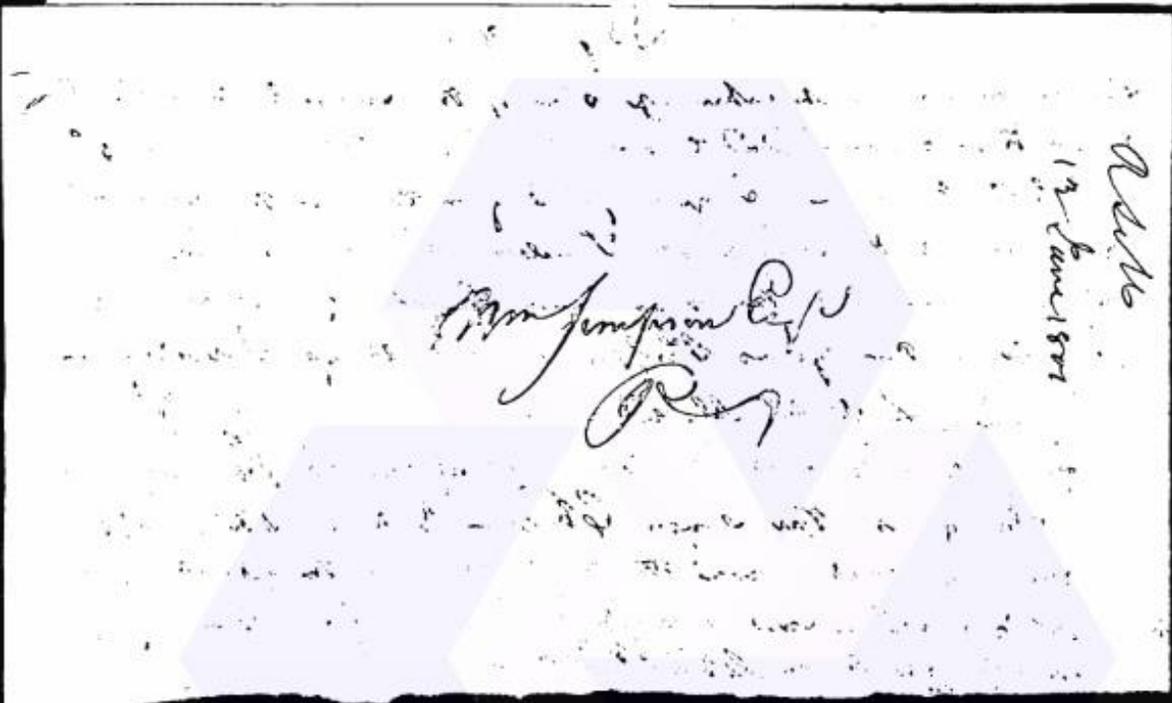
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 13 June 1801

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[not transcribed; addressed by RSM and annotated with date and sender by WS]



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16 June 1801

Napier & Co often frighten me too - and many a lecture I give them  
I do not think they have heads for such extensive business - but  
the two McBrairs who are partners certainly got a great fortune  
left them by their father who died about a year ago - and Penny  
who is very intimate with them tells me they have been very  
prosperous and added much to that fortune - also that they  
are drawing in and are not shipping half the goods this year  
they did the last - that Ainsley whose name is upon the  
bills sent you from them to day I am assured is a very  
rich man got lately 50m by a wife - they have sold him  
6m value of Havana sugars they had at Greenock -  
that's a trifle to them - this is the way we do here  
I shall look into the debts in suspense list with a view  
to Mr R's proposal - but the last dividends having been  
got from most of them - I suppose they may be valued  
at 1/ - I wrote Mr Monypenny when he advised  
Lord Leven of Shaw Stuart's order that as it was in full  
for principal and interest, it was necessary we should have up our  
Receipt to them which he has now sent - so the order may be  
delivered up and you may give it or send it to him -  
We have had a great bustle today - it was impossible to keep within  
the 32m coming on. Oh this cold dry weather is threatening.  
So my Robert goes to London and Liverpool to try to extend their  
connections in the insurance way - I wish he may pay his expenses  
by it -

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

RB/837/254

Page 1 of 2

16 June 1801

Napier & Co often frightened me too - and many a lecture I give them. I do not think they have heads for such extensive business - but the two McBrairs who are partners certainly got a great fortune left them by their father who died about a year ago - and Penny who is very intimate with them tells me they have been very prosperous and added much to that fortune - also that they are drawing in and are not shipping half the goods this year they did the last - that Ainsley whose name is upon the bills sent you from them today I am assured is a very rich man got lately 50m by a wife - they have sold him 6m value of Havana sugars they had at Greenock - that's a trifle to them - this is the way we do Sir.

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I'll be glad to hear that your young man with a Chaiseful of notes gets safe to London - I think it is not till 5 August that the new stamps on Bills commences you will take care to keep us provided by that time.

Wm Simpson Esq

J

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

RB/837/254

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17 June 1801

How little you feel for the poor old Lady's Evacuations - they are really severe and must bring down her corpulent body sadly - I cannot account for it - the sums coming in from her pups in all quarters I should think would quite overwhelm you -

I was much comforted to find by a gentleman just from London that there is little fear there of Captain Dempster's safety - Captain Robertson of the Cirencester parted with him in a gale saw him dismayed and had no doubt he would get safe into a place I forget the name where he would be safe till the monsoons changed -

These accounts were sent to his worthy brother George - who needed them to keep up his spirits after the loss of a fine boy his nephew - and after the loss of £6000 by the manufacturing trade - we both went into it about the same time and came out with about the same loss - but though he has no children he seems to feel it more than I do - he just sold some worth of land to pay it off -

That is a great purchase of Sir James's - I have been told it was a very valuable property and who ever got it would get a bargain - I doubt not he is satisfied it is so - Does he keep the Ayrshire Estate too? I wish his son were safe home from Egypt to enjoy all these good things - and to look after them I should think business enough and better employment than standing to be shot at as Matthew Henderson said for three half pence an hour -

I like a most severe drought and frost some nights past which must have injured the potatoes & grass - the wind seems to be coming round a little - O that we had heat and rain - A cargo of flour sold at Greenock yesterday at 65/ per barrel this is 10/ higher than it was a fortnight ago. Although there is an immense quantity there for sale our baking committee still sell the loaf at 1/4d.

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

RB/837/256

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[not transcribed; addressed by RSM and annotated with date and sender by WS]

*Wm Simpson Cashier*

*At No 17 June 1801*

NatWest

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18 June 1801

It's pity indeed Bob was not squeezed in with your Tellers - and yet as they will not stop by the way - I am not sure but it would be too much for him to go there without sleep or rest - coming from London to Leeds without stopping almost knocked me up and I enjoined Robert to stop a day at York - yes Father kens too well there is danger in doing too much and has often told son so. I know nothing the source of so much mischief -

Geo Leslie I consider no better than a swindler and the best thing they can do is to keep him in prison for if they let him out he will bring disgrace upon the family. When here about a year ago with his father he pressed me hard to give him money for a draft on his agent in London as he pretended for pay to his militia volunteers. Knowing his character, I resisted him - I found afterwards that he took in Jo Gillies at Paisley the old doctor's grandson about £120 - with three drafts which he had been in use to pass wherever he went and they were all returned - I doubt my old friend Robert Geddie the Coupar Pup will have some of them - and it is most probable the Thorntons will be taken in - Braxie was not far wrong when he said there was no cure for these Children but hanging -

The grain flying off so fast at Leith is rather alarming - and this cold drought is so like last year that serious fears are entertained as to the ensuing crop - what a deficiency must there have been in the last when these immense importations go so quickly into consumption - what a sum the Receiver will yet have to pay. I should think he will need to draw in in place of remitting to London. It is warmer here today. I would fain the quarter moon may bring Rain.

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

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18 June 1801

It's pity indeed Bob was not squeezed in with your Tellers - and yet as they will not stop by the way, I am not sure but it would be too much for him to go there without sleep or rest - coming from London to Leeds without stopping almost knocked me up and I enjoined Robert to stop a day at York - yes father kens too well there is danger in doing too much and has often told son so. I know nothing the source of so much mischief.

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The grain flying off so fast at Leith is rather alarming - and this cold drought is so like last year that serious fears are entertained as to the ensuing crop - what a deficiency must there have been in the last when these immense importations go so quickly into consumption - what a sum the Receiver will yet have to pay. I should think he will need to draw in in place of remitting to London. It is warmer here today. I would fain the quarter moon may bring Rain.

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Mind Silver tomorrow - put in 3 Bags if the Box  
will hold them we have only one left I know not how  
to do tomorrow - Cunningham just brings me a Parcel  
of 20/ notes wanting one having only 19 in it - it is  
the last of a 100 bundle paid away which he thinks was  
marked JA - this is vexing -

RS Mc  
18 June 1801

Wm Simpson Esq  
R

3.1.7

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

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Page 2 of 2

Mind silver tomorrow - put in 3 Bags if the Box will hold them we have only one left I know not how  
we shall do tomorrow. Cunningham just brings me a parcel of your 20/ notes wanting one having  
only 19 in it - it is the last of a 100 bundle paid away which he thinks was marked JA - this is vexing.

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

19 June 1801

My all accounts Sir James has got a great Bargain - Bob Dreghorn  
tells me he was in at the Roup - he is always nibbling at Land  
but has not courage to even to make an offer - this I think is  
Sir James's fourth purchase and I dare say it will go the same  
way as the rest - he will call for 2 or 3m Profit - I shall  
have great pleasure in hearing his son gets home scart free  
I rejoice that good Mrs R - is better - her Family can ill spare  
her - I wish I had been at the blue with you crowing over  
the Old Lady - but I really begin to pity her -  
It's a good Plan sending the Bills in the Box - I can  
not conceive how you pick up so many Glasgow Bills in Edin  
that vile whisky Trade helps you well to it - mind  
the Box comes here only on Monday mornings -  
we have to day got a summons served out for a  
Cessio Bonorum by one Dr Neal merchant in Edin now  
in Canongate Prison who sets forth that he was  
incarcerated at our instance - we suppose some stupid  
writer has raised diligence in our name after the Bill was paid  
but we cannot find any such Bill - it is said to be for £37.16.6  
I suspect it has been a Bill returned to you

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19 June 1801

By all accounts Sir James has got a great Bargain - Bob Dreghorn tells me he was in at the Roup - he is always nibbling at land but has not courage ever to make an offer - this I think is Sir James's fourth purchase and I dare say it will go the same way as the rest - he will sell for 2 or 3m Profit. I shall have great pleasure in hearing his son gets home scart free. I rejoice that good Mrs R is better - her family can ill spare her. I wish I had been at the blue with you crowing over the Old Lady - but I really begin to pity her.

It's a good Plan sending the Bills in the Box. I cannot conceive how you pick up so many Glasgow bills in Edinburgh. That vile whisky trade helps you well to it - mind the Box comes here only on Monday mornings.

We have today got a summons served on us for cessio bonorum for one Jo Nichol merchant in Edinburgh now in Canongate prison who sets forth that he was incarcerated at our instance - we suppose some stupid writer has raised diligence in our name after the bill was paid to us but we cannot find any such Bill - it is said to be for £37.16.6. I suspect it has been a Bill returned to you.

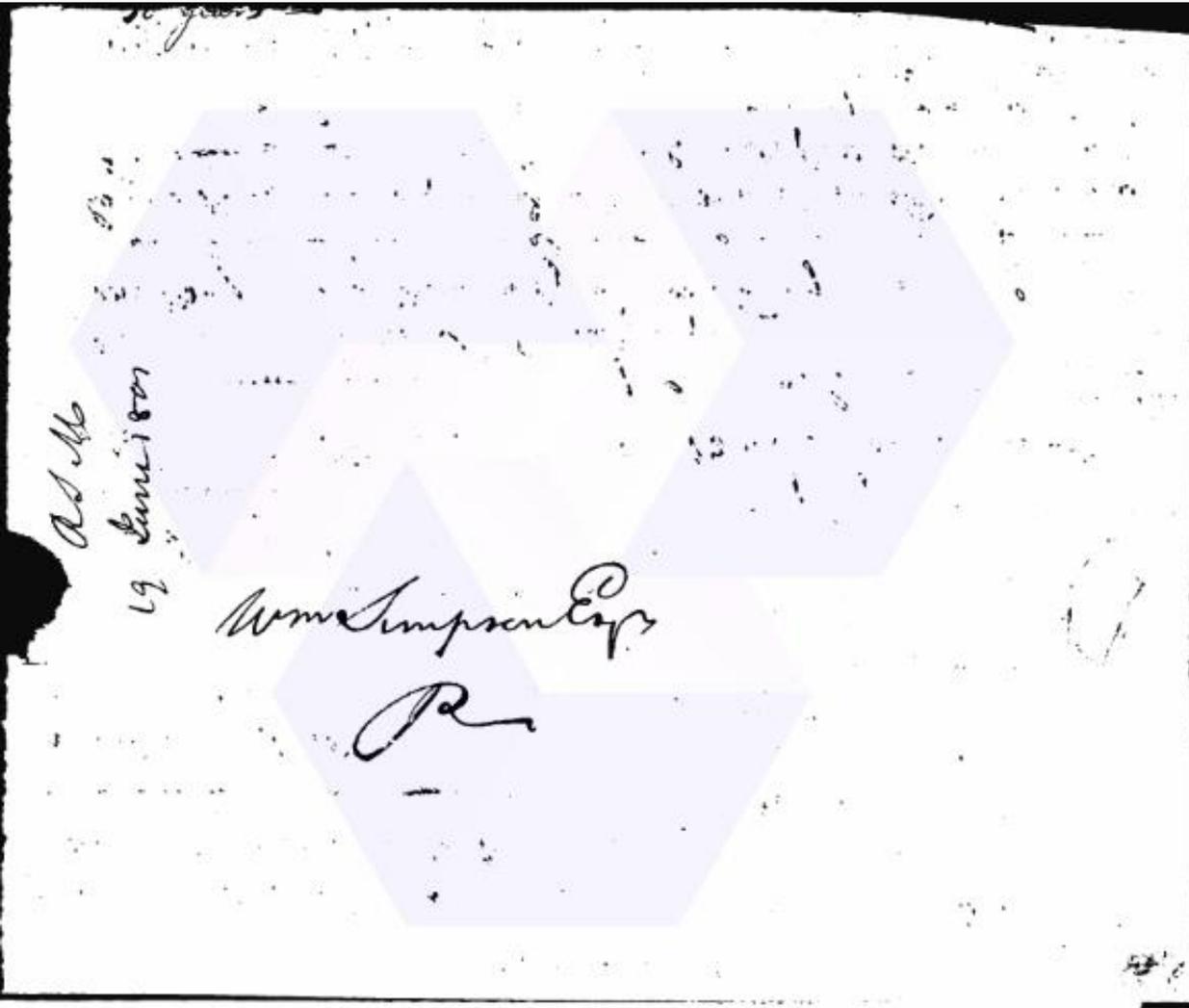
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 June 1801

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20 June 1801

Mr Cunningham tells me it was JH - and not JA as I think  
I wrote you - that was upon the Parcels - on which he wanted 20/- The  
20/- wanting in the former Parcel which came into Peterkin's hands - that  
Parcel was marked AG - I must see if they will on a stock  
day count over all these Parcels - Sorry I am for poor  
David Stuart it is wonderful how misfortunes follow in a Train  
to some People and this stroke must be the more cutting to  
him that he had so handsome a sum as 4000 guineas in his offer.  
So old Stonefield is gone - his place would be well supplied  
by Blair but he will never surely take it unless they can  
give him some secure office along with it - The chief may  
very well spare him a slice of his great appointments.  
I am glad your crop looks so well - here every thing is  
burnt up - in the Green last night it grieved me to see  
it as brown as my snuff - and the poor cows seem  
to get no grass - I hear in England they say they have  
had plenty of Rain - I should think it a good speculation  
to buy up Hay there and bring it here -  
Clark & Lamont's name I see frequently - they buy largely  
from the linen printers - but as yet have no account with us  
we can have no objection to their holding a deposit account  
but I must just tell them as I do many others that they can  
have no dependence on us for discounts as we cannot in justice  
to our old customers serve new ones in that way - almost  
every day People are opening deposit accounts with us with  
a view to discounts within these five minutes a new house  
paid in £600 in that way and got a Book but I told them that  
they must not expect discounts

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

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Page 1 of 2

20 June 1801

Mr Cunningham tells me it was JH and not JA as I think I wrote you that was up on the parcels in which he wanted 20/- the 20/- wanting in the former parcel which came into Peterkin's hands that parcel was marked AG. I must see if they will on a stock day count over all these parcels.

Sorry I am for poor David Stuart it is wonderful how misfortunes follow in a Train to some People and this stroke must be the more cutting to him that he had so handsome a sum as 4000 guineas in his offer. So old Stonefield is gone - his place would be well supplied by Blair but he will never surely take it unless they can give him some secure office along with it. The chief may very well spare him a slice of his great appointments.

I am glad your crop looks so well - here everything is burnt up - in the Green last night it grieved me to see it as brown as my snuff - and the poor cows seeming to get no grass - but in England they say they have had plenty of Rain. I should think it a good speculation to buy up hay there and bring it here.

Clark & Lamont's name I see frequently - they buy largely from the linen printers - but as yet have no account with us. We can have no objection to their holding a deposit account but I must just tell them as I do many others that they can have no dependence on us for discounts as we cannot in justice to our old customers serve new ones in that way - almost every day People are opening deposit accounts with us with a view to discounts within these five minutes a new house paid in £600 in that way and got a Book but I told them that they must not expect discounts.

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I am going out to Airdrie this evening and may not probably  
return till early Monday morning — none of yr insinuations  
now — my wife is there before me —

Ad M  
20 June 1801

Wm Simpson Esq

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

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Page 2 of 2

I am going out to Airdrie this evening and may not probably return till early Monday morning — none of your insinuations now — my wife is there before me.

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22 June 1801

I have sent for Hood the Drawer of the Bill on Nichol and shall give him a Lecture. I shall take care to discharge in future upon the backs of protest - my way has been to make it rather a declaration as a Receipt - by saying that the above mentioned Bill was paid by . Drawer or Indorser. By saying Received payment I am not sure but we should be liable for the receipt stamp duty. Walker's two bills are accepted - I could lay a bill Sir James will be for parting with Wamphry before a year goes round - he can have no comfort in a possession so wild and so distant. I should have thought Dairie a much more desirable purchase if he meant it ever to be a place of residence for himself or Family - but perhaps this is owing to my partiality for Fife - how General Scott's fine purchases are going to pay English debts. What a vain world this. I have a letter today from my old friend Beckie Gillies - Mrs Leslie - she writes that Mr Dundas has got a pension of £350 to Lady Ruthven - and an appointment of £1000 a year in Ceylon to George M Leslie - so it would appear Hall served his friends before he went out - but I suppose he is not out yet - how will they get George Leslie out of prison? I had a pleasant ride from Airdrie this morning before 8 o'clock but O what a severe drought - a farmer told me they had not had a drop of rain there since 15 May. The oats nevertheless look pretty well - but the grass quite withered and the potatoes must be suffering much.

W & C Scott's creditors met today and have agreed to let them go on under three inspectors - they owe 47m (0 I think to us) That's 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, 22 June 1801

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22 June 1801

I have sent for Hood the Drawer of the bill on Nichol and shall give him a Lecture. I shall take care to discharge in future upon the backs of protest - my way has been to make it rather a declaration as a receipt, by saying that the above mentioned bill was paid by . Drawer or Indorser. By saying Received payment I am not sure but we should be liable for the receipt stamp duty. Walker's two bills all accepted. I could lay a bill Sir James will be for parting with Wamphry before a year goes round - he can have no comfort in a possession so wild and so distant. I should have thought Dairie a much more desirable purchase if he meant it ever to be a place of residence for himself or Family - but perhaps this is owing to my partiality for Fife. Here General Scott's fine purchases are going to pay English debts. What a vain world this. I have a letter today from my old friend Beckie Gillies - Mrs Leslie - she writes that Mr Dundas has got a pension of £350 to Lady Ruthven - and an appointment of £1000 a year in Ceylon to George M Leslie - so it would appear Hall served his friends before he went out - but I suppose he is not out yet - how will they get George Leslie out of prison? I had a pleasant ride from Airdrie this morning before 8 o'clock but O what a severe drought - a farmer told me they had not had a drop of rain there since 15 May. The oats nevertheless look pretty well - but the grass quite withered and the potatoes must be suffering much.

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Hood has called it was quite ignorance in him - but I doubt  
it has not been so in your friend HS Mercer his agent - when  
he took up the bill from us he sent it to him to make what  
he could of the acceptor - I desired him to write Mercer this night  
that we were much displeas'd with his conduct as when he got  
the bill from Hood he must have known it was paid by him and  
consequently that we were clear

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 June 1801  
RB/837/260  
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Adm  
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Wm Simpson Esq

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23 June 1801

I should have liked to have walked over the Hill to Duddingston Kirk with you - it is a delightful walk and I have a notion you would get better fare there, though cold kail hot again, than at the new Kirk - I got very good fare at Airdrie from a burgher seceder for the Kirk is vacant - at settling the Cash last night we had 60 m large notes

15 m 20/ 1 m guinea notes

£1300 gold and £400 silver

I have given 40 m large out of the chest today - these will mostly come back again by 3 o'clock - and the small that came in at the Exchange would I suppose about answer for the payments today - we did not therefore need any small notes I think for 2 or 3 weeks - I must get a sight of your bloodless act -

It was pity good Lord Adam did not see the King - it will be a wonderful turn indeed if Monsieur's interest yet prevail in France - I sincerely wish it may be so as there can be no solid Peace till the present Government there is overturned - but I have little hope it will be so - it had seem negotiations for Peace are going on - the Country however seems to have little dependence on their success or Peace -

It was a good bon mot in your Frenchman to compare your Idiotry to a great Coat - I hope it will not be said of the owner as of his house that his Outside is his best - much to do today - and it will be hard work to keep our outgivings within our incomings - this week - the last 39 m only -

Did Bob show you the Elder's pearls as I desired him? It seems they were not ripe so worth 0 -

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

RB/837/261

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At settling the cash last night we had 60m large notes, 15m 20/, 1m guinea notes, £1300 gold and £400 silver.

I have given 40m large out of the chest today. These will mostly come back again by 3 o'clock - and the small that came in at the Exchange would I suppose about answer for the payments today - we should not therefore need any small notes I think for 2 or 3 weeks. I must get a sight of your bloodless act.

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Did Bob show you the Elder's pearls as I desired him? It seems they were not ripe so worth 0.

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

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RSM 23 June 1801

Wm Simpson Esq  
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24 June 1801

That was a most dreadful Balance agt you I should not have liked to have asked a favour of you yesterday - yet your Barometer seems to stand pretty well up - it is quite unaccountable unless the B-ch had been getting in all her Pups' Collections thro' the Kingdom - I hope you will pay her back next Tuesday - she is going on removing Agents I hear - Dempster at Saint Andrews etc - I wish this sort of work do not bring Agents into dis credit -

I thought I had mentioned the Scotts Stop - they were just Sharp & Mackenzie & Sandy Allan upon a smaller Scale - most industrious Lads and Batchellors did not I believe spend £50 a year each - but ambitious beyond bounds - many a scold I have given them and told them what I have seen for months that it would end in this - they talk of 30m reversion - but I wish their debts were paid - we have two or three of their Bills but I think they are perfectly well covered - they owe 47m - Jo McNair 16m - both have their cash accounts with us - yet I do not think we are in 1/ with them perhaps more good luck than good guiding -

Mackenzie is proposing to pay 3/ more per £ in August which will make 14/ he is going about among his creditors earnestly proposing that where the 3/ is paid the sequestration may be recalled and he may get his affairs into his own management which he says would save great expense and enable him by sending out some new goods to assort with the old, to make much more advantageous sales of the goods abroad. Most of the creditors seem to agree to this but some particularly Carrick will oppose it violently - I am not sure what majority is necessary to carry such a measure - and I am not clear it is either for the interest of Mackenzie or his creditors to adopt it - were I in his situation I am sure I would be for clearing old scores before I began anew - but I shall leave you to decide what part we shall take.

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

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24 June 1801

That was a most dreadful balance against you. I should not have liked to have asked a favour of you yesterday - yet your barometer seems to stand pretty well up. It is quite unaccountable unless the B-ch had been getting in all her Pups' collections thro' the Kingdom. I hope you will pay her back next Tuesday. She is going on removing agents I hear - Dempster at Saint Andrews etc - I wish this sort of work do not bring agents into discredit.

I thought I had mentioned the Scotts stop - they were just Sharp & Mackenzie and Sandy Allan upon a smaller scale - most industrious lads and Batchellors did not I believe spend £50 a year each - but ambitious beyond bounds - many a scold I have given them and told them what I have seen for months that it would end in this - they talk of 30m reversion - but I wish their debts were paid - we have two or three of their Bills but I think they are perfectly well covered - they owe 47m - Jo McNair 16m - both have their cash accounts with us - yet I do not think we are in 1/ with them perhaps more good luck than good guiding.

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That bill paid at Down is by our Porter William's son  
who took it into his head to accept in that manner for order  
I was very angry with him - but as it was done I had  
no other way of managing it but by ordering it to be returned  
he will not do the like again - he is very safe

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

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RSM

24 June 1801

Wm Simpson Esq

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

25 June 1801

I am sorry we cannot help you in the Gold way - we could have done so a month or two ago - but of late so many demands have been upon us by Travellers & People going to Ireland that besides the 900 in half guineas you sent us we have only £400 in Gold which is little enough for ourselves -

I am glad your mob is so soon quieted - but if this drought continues I fear meal will still advance - yesterday the mercury dropped a little and we had some hopes the full moon would bring rain but today these hopes have vanished - we were all put in good spirits last night too with an account in a letter from Lord Charles Murray to his mother the Duchess of Athol in this neighbourhood who on his way from London to Edinburgh sent off this letter from Ferrybridge saying that Govt had got certain Accounts of Ganteaume being defeated by Sir JB Warren and 4 of his ships taken - everybody gave credit to this - but behold this morning we were all hum'd - These Pearls of the Elders seem to have the quality of speaking wit & Puns which is more than can be said I suppose of ripe Pearls - I don't like these stories from Egypt even though in the French papers I cannot think they deserve credit - but it seems odd that our Army superior to the French in numbers should have remained there from 21 March to 3rd May without doing any thing -

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

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Page 1 of 2

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I am sorry we cannot help you in the Gold way - we could have done so a month or two ago - but of late so many demands have been upon us by travellers and people going to Ireland that besides the 900 in half guineas you sent us we have only £400 in Gold which is little enough for ourselves.

I am glad your mob is so soon quieted - but if this drought continues I fear meal will still advance - yesterday the mercury dropped a little and we had some hopes the full moon would bring rain but today these hopes have vanished. We were all put in good spirits last night too with an account in a letter from Lord Charles Murray to his mother the Duchess of Athol in this neighbourhood who on his way from London to Edinburgh sent off this letter from Ferrybridge saying that government had got certain accounts of Ganteaume being defeated by Sir JB Warren and 4 of his ships taken - everybody gave credit to this - but behold this morning we were all hum'd.

These Pearls of the Elder's seem to have the quality of exciting wit and puns which is more than can be said I suppose of ripe Pearls. I don't like these stories from Egypt even though in the French papers. I cannot think they deserve credit - but it seems odd that our army superior to the French in numbers should have remained there from 21 March to 3rd May without doing any thing.

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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 June 1801

RB/837/264

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RSM

25 June 1801

Wm Simpson Esq

P

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26 June 1801

That you may see how we stand with Sharp & Mackenzie I enclose you the copy of the claim we gave in and I have marked on the back of it the sum we are now in advance on that account. After the failure we raised an account for them as I wrote you in our cash account ledger under the title of S&M for returned and protested bills so the balance due on that account was of course included in the quarterly balances of cash accounts from which the interest outstanding is calculated quarterly - but the interest is not charged in the account - nor will be till it is closed - if they get the sequestration withdrawn I understand they mean to give bills for the 6/ per £ unpaid at 6, 12, 18 and 24 months - and they say Carrick by the dividends he has drawn from Anderson's in London when the next dividend is made will be paid up - but I don't understand how this can be as he had several bills not accepted -

Archie Graham has just been calling to bid me mind that the time of issuing 5/ notes expires with this Session of Parliament - he thinks we shall all be sadly distressed for Silver - he calculates about £100000 5/ notes in the circle and how their places to be supplied he knows not nor do I. I see we cannot do without weekly supplies of Silver from you or from London.

Clark of Clark & Lamont has just delivered me a letter from Robert Allan recommending him - I told him that while we were obliged every week to return a great number of the best bills of our best customers I did not see it was possible to take on him or any new customer in the way of discounting to them - we are distressed every day with applications of the same kind and from people who would be more valuable customers to the bank - but unless you give us authority to enlarge the sum under discount I do not see what we can do.

You may return the Claim in the Box

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

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Page 1 of 2

26 June 1801

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we had a little sprinkling of Rain this morning - but it soon  
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
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RB/837/265

Page 2 of 2

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27 June 1801

Friend James is off for Muirkirk for 2 or 3 weeks with his wife and some children - and his saddlebags full of our smaller notes -

I am sadly vexed at two losses our Teller Peterkin has met with of late which I would have mentioned sooner but from the searches he was making among the Bills Accounts and People he transacted with on the days the money was wanting, I had always hopes he would get it back. It was on 5<sup>th</sup> May he wanted £100 - and 10<sup>th</sup> June another £100 - after being our Pay Teller 16 months without any error but £100 over 6 months ago and which he has never found out - and as he is the quickest and most accurate of all our hands, I had no apprehension of anything like this happening with him. He is sadly troubled and I know not what to say to him. I would yet fain hope the money will be found out somehow - but they are bad sums -

We had a trifling shower yesterday morning but none since - the barometer much risen and the drought more severe than ever. I much dread the consequences on the crop and another bad crop is a dismal prospect. The loss of Le Loire commanded by so fine a fellow is an unlucky circumstance - but we may expect such things. I dare say Addington is doing his best to get us Peace but I own I never had any comfort in the prospect of Peace unless I see the French Government and the principles upon which they act overturned. While that Government is what it is we can never disarm. Willie writes me that Willie Forkers has stepped forward and paid 900 to get G Leslie out of Prison, and he is sent off for London on his way to Ceylon where I have no doubt he will rob the poor People.

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

RB/837/266

Page 1 of 2

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RSM  
27 June 1801

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29 June 1801

So you have been taking a little jaunt - to see Ladies too I suppose for if Lord Rockville's Family be there, I think they are all females - I shall be glad to know what you think of the crop in East Lothian they say it looked remarkably well - but I doubt it must have suffered by the most severe Drought - we had a little rain yesterday and again this morning but it cannot have gone to the roots - and the Mercury still keeps up -

Robin Mackay has just brought me the enclosed to forward you it seems friend James has intimated about his Bill and what Robin wants is to be put upon the same footing though he says he has no right to it and cannot complain if refused - so you must just give what Response you think proper - he assures me that the other balance not due will be paid - and that nothing would have prevented this being paid but the unlucky accident of a ship not getting out which should have brought home a cargo of sugar last winter it was lying ready for her and had it come would have brought 20 or 30/ a cwt more than it will bring now. The sale of W India produce of all kinds is very dull - and as the crop of sugar in all the islands has been very great the prices are expected to be very low - and as the crop of sugar in all the islands has been very great the prices are expected to be very low -

One of our Leeward Islands fleet is arrived - but she left the fleet 3 weeks ago - it is said however there are others in the mouth of the channel - and this wind must soon bring them up - Mr and Mrs Liston came here on Friday night - he is gone to his farm and to return for her in a few days. He looks much older than he did, but she looks as well and is the same lovely pleasant creature as ever. I was glad to learn from him that there is no fear of Jefferson going to war with us - he is a decided Enemy of Bonaparte.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 June 1801, with two slips enclosed, one of which is referred to in the letter RB/837/267  
Page 1 of 4

29 June 1801

So you have been taking a little jaunt - to see Ladies too I suppose for if Lord Rockville's family be there, I think they are all females. I shall be glad to know what you think of the crop in East Lothian they say it looked remarkably well - but I doubt it must have suffered by the most severe drought - we had a little rain yesterday and again this morning but it cannot have gone to the roots - and the mercury still keeps up.

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The Number of Bills Discounted have increased sadly - yet it is not  
 coming to our doing more than usual for we did only 38m last  
 week - but somehow unaccountably less comes in than usual  
 for some weeks - only 32m last week - almost the same sum  
 the week before, and though this is the first week of a month  
 I see only 45m is due.

*[Faint handwritten text and calculations, including a signature 'Wm Simpson Esq' and a date '30 June 1801']*

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson,  
 the bank's cashier, 29 June 1801, with two slips enclosed, one of which is referred to in the letter  
 RB/837/267  
 Page 2 of 4

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 first week of a month I see only 45m is due.

RSM  
 30 June 1801 [this appears to be WS's error; the letter is dated 29 June by RSM]

[some calculations of sums; not transcribed]

Wm Simpson Esq  
 P

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£460.12.1 drawn by Robert Mackay on and accepted by Robert Mackay & Co and indorsed by Andrew Stirling -  
690.18.7 D<sup>o</sup> D<sup>o</sup> and indorsed by Wm Stirling & Sons -  
£1151.10.8 @ 12 m<sup>o</sup> date from 1<sup>st</sup> July 1801

I equally dislike all concealment but while the paper is undoubted I do not see what we can do but go on as we have done, as stopping them would hurt ourselves - but if their occasions should require still greater advances no doubt we must state it publicly

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[first slip:]

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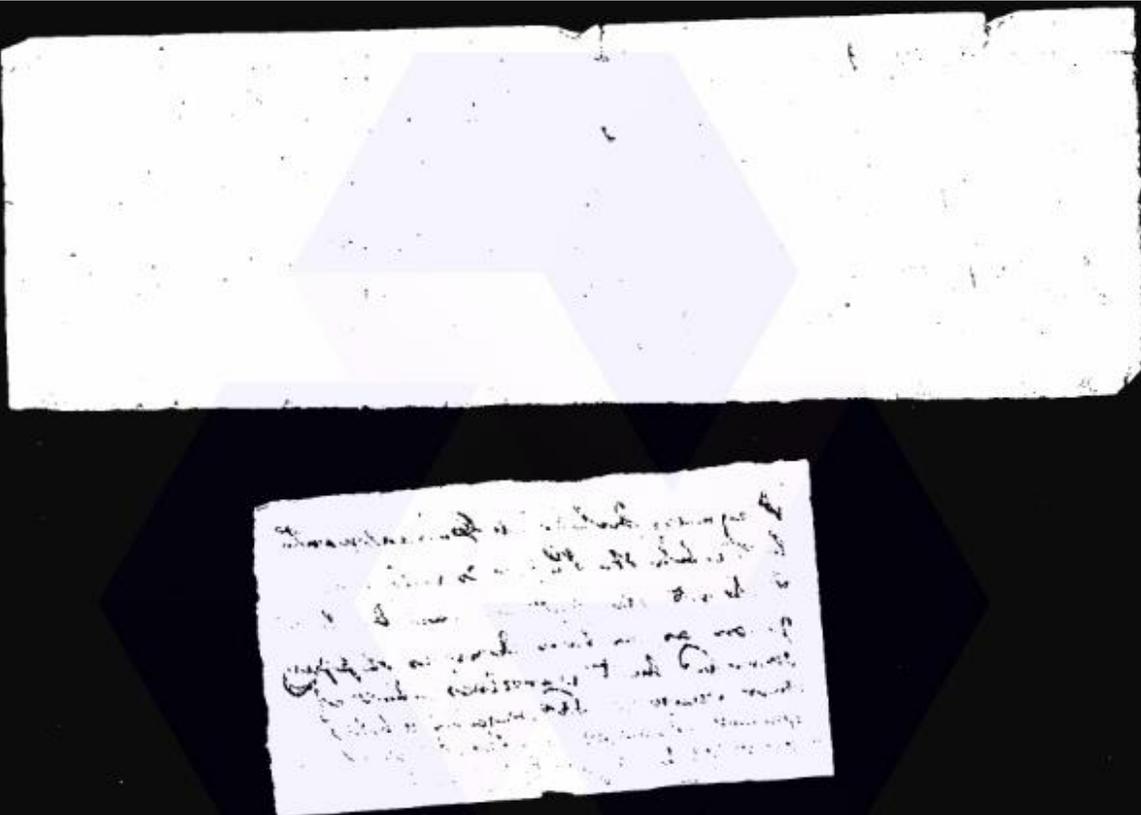
[second slip:]

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[no content on either slip]

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30 June 1801

I see it was not Ladies - but a Gentleman & Lady you were visiting  
I did not recollect that Willie Grant had got Rockville - how  
I should have liked to have been a pining between you & Stow  
The little rain we have got will I hope revive the crop and  
from the appearance of the Baromet and the Heavens I think we  
shall have more of it - how unaccountable there being no  
Hamburg Mails - we shall surely have a deal of news when  
they come from Petersburg and from Egypt - I wish it  
may be such as to give a quickening to Trade - every body  
says there never was so great and so general a flatness  
Dick Dennistoun came from Liverpool last week - he says the  
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what can be the cause of this - what a whimsical unaccountable  
thing Trade is! - like your Balances - and the Ebbings & Flowings  
of money it is quite unfathomable - That is a sad  
Business of Hay Smith and he must be a sad man -  
Honesty is the best Policy - to begin - go through and end with  
you have forgot my case of conscience - but I expect to hear  
from you about it tomorrow. I see the list of Scotch pensioners  
is published which will hurt some of them and my friend Mary  
among the rest. It is considerably swelled since I paid it, but  
most of them are women, and to be sure it is best bestowed  
upon them - Malcolm Henderson's man I suppose is dead.  
It's very odd we have not a word from my son Robert but a  
short line to his mother on his arrival in London Monday  
sennight and he was to write me a day or two after - she  
supposes he is laid up in a fever and is very uneasy about  
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 June 1801

RB/837/268

Page 1 of 2

30 June 1801

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The little rain we have got will I hope revived the crop and from the appearance of the barometer and the heavens I think we shall have more of it. How unaccountable there being no Hamburg mails. We shall surely have a deal of news when they come from Petersburg and from Egypt. I wish it may be such as to give a quickening to trade - everybody says there never was so great and so general a flatness. Dick Dennistoun came from Liverpool last week - he says the great agents there Ewart & Ritson told him that since they had been in business they had not seen such a flatness in all articles - what can be the cause of this - what a whimsical unaccountable thing trade is! Like your Balances, and the Ebbings & Flowings of money it is quite unfathomable. That is a sad business of Hay Smith and he must be a sad man. Honesty is the best policy to begin, go through and end with.

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Clark & Lamont whom Mr Allan & James Ferrier recommended  
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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 June 1801

RB/837/268  
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RSM  
30 June 1801

5 o'clock a fine Sloman  
2 more W Indiamen come in

Wm Simpson Esq  
P

Private

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30 June 1801  
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